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# The Solari Report

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**Solution Series:  
Self-Defense and Situational  
Awareness  
with  
Richard Merfert**

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**James White:** Hello, this is James White once again for the *Solution Series*, brought to you by CoreysDigs.com and *Solari.com*. We are going to have a great show today and get plenty of great information. Of course, we are always joined by my cohost, Corey Lynn. Corey, it's always great to see you.

**Corey Lynn:** It's good to be here. I have a feeling we will learn some good information today.

**White:** It's so timely because the way that things are going on right now with what you see in the news and personal protection and situational awareness, it is very important. Sadly, every day we see videos of mobs showing up and those types of things going on and people beating people down. Of course, we are 100% against that here on the *Solution Series*. There are ways to avoid that, and ways to mitigate those risks, and to protect your home and even when you are in your vehicle.

That is what we will be talking about today. Our guest is Richard Merfert. Richard Merfert is a former Special Operations (1st Ranger Battalion, 75th Ranger Regiment). He currently works as an executive protection and field instructor for EP High Threat Security Operations.

Richard, thank you so much for joining us here on the *Solution Series*.

**Merfert:** I appreciate you having me. I'm really excited to talk about some of these things. It's always been super-interesting to me. That's why I've dedicated my life to it. I'm very happy to be here. Thank you.

**White:** You are quite welcome.

We just have to face the realities of the world right now. Of course, when I was younger (and all of us were younger – and I think you are probably younger than Corey and I, Richard – at least you appear to be), things seemed to be a little safer. When I was young, I could go outside and be gone all day. There were no issues. Today it's not like that. There seems to be a heightened level of aggression. Again, we see it often on videos.

This is the time, Richard, to be prepared. I'm not saying that you have to pump

up and be Iron Man, but it's a matter of mentally getting yourself in a position to realize where there could be some threats and how you can assess those threats.

As you stated in the pre-interview, it's always best to avoid those situations whenever you can. Sometimes you can't. So, we will talk about those types of things. We are going to talk about firearms today and what a good first firearm would be. Also, we are going to talk about some things that you can do at your home to keep people who may want to do you harm out of your home – or at least protect your home.

With that as a backdrop, Richard, why don't you give us a bit of a background on yourself? I know that you do the personal protection. Expand that out a little because it's rather 'cool stuff'. Some of the places you fly to are very interesting. I think when I spoke with you before, you had just flown back from somewhere protecting a dignitary. You've been to some exotic places, and I think that is very interesting. Could you expand on that a bit?

Then we will kick it off with firearms. Corey, do you think that is a good place to start?

**Lynn:** Yes, I think that would be a great place to start. Then I also want to talk about traveling and being in the cars and 'hitting the road' and that type of thing.

**White:** 'Right on'! Richard, with that as a backdrop, I'll turn it over to you.

**Merfert:** I'll tell you a little about my background. I did start in the military, which I joined when I was 17. I got in rather quickly and went to the 75<sup>th</sup> Ranger Regiment. I spent the whole time I was in in the 1<sup>st</sup> Ranger Battalion as an infantryman.

I ended up getting injured and medically retired because of a back break. I had a great deal going on there. That led me to leaving there and starting college at Ohio State University, where I am finishing my degree right now in intelligence.

After that, I didn't know what to do with myself. I didn't want to go to college

at first. I knew that I had a background in the military and in the special operations career field, which opens many doors in many ways. So, I went to a course; I went to a course on executive protection and high threat security operations, which I was familiar with through the 75<sup>th</sup> Ranger Regiment anyway. That led me to become an instructor and working in the career field.

Recently, I got back from Bahrain and India. I was not with a dignitary this time; this time I was with a band. Right now, I'm doing protection for bands, although I go with the leads or the entire band, depending on what they are paying for. It's a great job, and I have a 'blast' with it. I travel to many places. It's also a job. It seems like it's a lot of fun because I'm going to different places and seeing many things, but at the same time, it's a job and I am there to do that job. The second you take yourself away from that is the second there's an issue. So, I have to see it from that light.

**White:** I would like to pause here for a moment. You're the person, where when there's a high-value target and they're shaking hands and everybody is clapping, you're not looking at the high-value target; you are scanning the audience and scanning the crowd, looking for threats. You seem like you are detached from the whole fanfare, and you have your eyes focused on the crowd. Is that the role that you play when you do those things?

**Merfert:** In a way. Especially in today's world, there is that saying, "You'll catch more flies with honey than you will vinegar." So, much of the time, we try to transition from that general mindset where you detach from everything and you look angry. We are still doing that job and we are still scanning. I'm that type of person – and you'll probably see it through this whole interview – where I smile a lot.

Nowadays, we are trying to give that impression; it's who we are. We want to be those people who look friendly, and look like we're normal people. You almost couldn't pick us out of a crowd. That is the best way to do that job, if that makes sense. We are almost not there in order to be there.

You are absolutely right, though, that is nearly always what we are doing.

**White:** Sorry to interrupt. Please continue.

**Merfert:** Like you said, it pushes on into the firearms situation and what firearms someone would choose. I said this in the response: It's shooter preference in many ways. By that I meant that it depends on what you are going to need that firearm for.

If you are looking to hunt big animals like moose or elk or something like that where you 'drop them' from 400 or 800 yards from a long-range platform, you are looking for a rifle. You're not going to pull out a 9mm pistol and take a 400 or 800-meter shot on an elk and expect to do anything with that. That won't happen.

It depends on the purpose. In the self-defense world, there is plenty of opinion on it. By no means am I an expert. Don't get me wrong; I'm one of the younger persons in the game. I've dedicated a lot of time to it; it's what I'm committed to. My opinion in the self-defense world is that you're probably going to want a pistol, and there are plenty of reasons for that.

One of the reasons is concealability; you want to be able to keep this weapon on you but not let everyone know you have a weapon. If everybody knows you have a weapon on you, you are probably the first person they are going to go for if they are trying to cause trouble. They are either going to look to take that weapon, or they are going to try to harm you so that you can't use that weapon.

So, you always want to have that element of surprise. It's one of the three things that you want in CQB (close-quarter battle); it's a fundamental part of CQB in the military: Speed, surprise, and violence of action. You really need one of those or two in order to survive or to win that gunfight. You want surprise so that the person who is trying to harm you or the situation that you are in, you don't have to reveal that you have a weapon until the last second, when you are able to use it. For that reason, it's a good reason to choose a pistol.

Another reason is that a pistol is used for close range; it is usually used for engagements within 50 meters. That's not to say that you can't shoot at 100 meters and engage accurately with a pistol. If you know what you're doing, you absolutely can. But there is plenty of statistical data on this, and the one that I often refer to is the FBI LEOKA, which is the Law Enforcement Officers Killed and Assaulted report. I think I quoted it in the questionnaire. It's from

2012-2019. It states that basically most engagements happen within a three- to fifteen-yard range, with the majority happening under ten yards.

You will find it hard to conceal and then draw a rifle and engage somebody within three yards. So, that is where a pistol comes in handy.

In my opinion, one of the best pistols that bridges both gaps – and there's a lot of debate on the rounds, there is plenty of statistical data on every round, and anybody can look up and carry what is best for them – but I think that the 9mm pistol is one of the better pistols that you can purchase for self-defense.

**White:** Let me distinguish, if I may. Maybe you don't think they need to be differentiated, but you are talking about self-defense if you are in the public. How about in your home? I've often heard that a shotgun is the best gun to have in your home for home defense because of the versatility of the shotgun. Would you oppose that thought?

**Merfert:** I wouldn't oppose that at all. It always goes back to what I say as a situational awareness. A shotgun is a perfect tool, especially for home defense, and especially if you have a semi-automatic shotgun and something that carries a larger load round in a tube, and especially if you are carrying rounds that 'pack a wallop'. It does a huge amount of damage that a lot of pistols can't.

The issue you would run into with that, in my opinion, is that if you are not situationally aware and put a couple of slugs through somebody and it goes through the wall, what is behind that wall? Could there be somebody in your family who is behind that wall? Collateral damage is always a consideration.

If you have run drills in your house, if you are familiar with the area of when you can shoot and when you can't, I wouldn't tell anybody not to use a shotgun. It's such a powerful tool; it is a tool that I recommend, and I have a shotgun myself. That being said, I don't sleep with a shotgun next to my bed with a flashlight on it. My shotgun is usually under the bed or it's in another room in a corner. I always have a weapon accessible, and that would be my 9mm pistol with a flashlight ready to use at night.

There are rounds that you can purchase for a 9mm pistol: Hornady Critical

Duty Rounds makes them. They are made so they are not extremely frangible; they don't travel once they impact; they impact and typically try to stay in the target, if that makes sense. Instead of going through the target, it hits with enough impact to stick into the target.

The 9mm also offers a large round capacity, so most 9mm's offer anywhere from 15-20 rounds in a magazine, depending on how large the pistol is.

**Lynn:** And depending on what state you live in and what you are allowed.

**Merfert:** Absolutely, that is a consideration. If the state is going to limit your rounds to a certain amount, no matter what the caliber, then at that distance, I would go with a larger caliber – or at least one that I can control accurately. That is another drawback.

If you are a smaller person with smaller hands, maybe you can't control the kickback of a .45 as accurately as you can a 9mm or a 40mm.

**Lynn:** That brings up a question. There are some states where going from one county to the next county, you can have ten rounds in one and 15 rounds in another. Then it's the same if you are travelling and you are going from state to state. So, I wonder what you do in a situation like that if you are travelling or you are going to stay in another state for a month, and now you only have one gun that maybe carries 15 rounds? Whatever type of gun it is, now all of a sudden, that state has it banned.

Trying to keep up with all of this is rather 'crazy'. How do you manage that part of it?

**Merfert:** The ATF is coming out with bans on certain stocks on pistols and all kinds of things. I understand completely; it's very hard to keep up with this.

I say that the best rule of thumb is to abide by the law as much as you are willing to. That might sound crazy to say to the general public, but it's a reality. At some point, you have to do what is best for you and what is going to protect you. So, abide by the law as much as you are willing to. Try to keep up with the law and stay out of trouble.

If you get caught with certain things, it is very easy for them to ‘flip the switch’ from one county to another, and the next thing you know, you’re a felon.

Stick to the law as much as you can; always have a back-up. If the law is that you can only have ten rounds in the weapon in a magazine, carry different magazines with ten rounds in them. You might have to get good at mag changes if that is what you are only willing to do.

Or you could always carry a mag with more rounds in it. It comes down to what you are willing to do and what you see as your personal right and your personal freedom. I’m not encouraging anybody to do that. I hope you don’t get me wrong, but I will say that at some point, you have to decide how much you are willing to take and then how much you are willing to not take, if that makes sense.

**Lynn:** Absolutely.

**White:** Without getting into an argument or discussion here, we have certain Constitutional rights for self-protection. Government didn’t give us those rights, so they can’t prohibit those rights. That is my view on things, but that is probably an entirely different *Solution Series* discussion.

**Merfert:** I agree there.

**Lynn:** Me, too.

**White:** Let’s talk about mitigating that risk. Let’s start on the outside, and then move ourselves into the home.

You are outside and are with your significant other. You go see a ballgame or to dinner or a movie or something, and something happens while you’re in the movie. You didn’t realize that there was some unrest when you went out. You’re driving your normal way home, and you stop at a light. The next thing you know, some people are coming up. They’re crowding around the car. We’ve all seen the scenes.

You get out of the car, and this doesn’t typically end well for those people. But



if people are hanging over your car, it's kind of hard just to run over them. Who wants to be responsible for doing that and having that held over their head? It's a very bad situation to be in.

I hope that no one in this viewing or listening audience ever gets in that situation, but we have to at least speak about it. So maybe we could talk about that. We can start on the outside, and after shopping at the mall, if you come out in the dark, how do you assess the environment to make sure that you are not walking into a trap – especially if you are a female?

Let's start outside and talk about personal awareness or situational awareness, and then we will move into the home and talk about how to guard the home. Does that sound okay with you, Richard?

**Merfert:** Absolutely.

**White:** Corey, are you 'on board' with that?

**Lynn:** That sounds good to me.

**White:** Okay, I'll turn it over to you, Richard. Let's do that very situation: If you are in your vehicle-let's start with the vehicle. There is plenty of safety in the vehicle. It's a quite heavy, powerful piece of machinery if used that way. We don't want to harm people; we are not advocating that. We never want to see someone get injured by a vehicle or any other way. Inevitably, this is going to happen at some point or another. So, Richard, please talk about what you would do in that situation.

**Merfert:** I don't want to be an 'armchair quarterback'. I can say what I would do in that situation, but I'm not in that situation right now.

There are things that you can do to keep yourself safe in that situation. First off, when we think about the vehicle and we are talking about a vehicle, we have a saying, "Motionless operators ventilate easily." What that means is that if you are standing still for too long on the range, or if you are in a vehicle that is not moving and allow your vehicle to get knocked out, or you get out of your vehicle, in most cases, you are going to get more 'holes' to breathe out of;

motionless operators ventilate easily.

Mobility is what we call survivability. You must have the ability to get off of the x. In the military, if you drive into an ambush, we call that the 'x'. The x spot is where they want to kill you. That is where they are herding you. You need to get out of that area.

It's the same thing for this situation. Ideally, if I can see this- if I can see the riot in front of me- I'm going to back out. Always back out; don't put yourself in a situation where something bad could happen. If you are the person who has a whole street block before you and drive into that, and you have all the 'room in the world' to back up and you still drive into that, you are putting yourself and your family – or whoever is with you – in that situation. Always get away from it if you can. Avoid that conflict unless it's absolutely necessary.

In the instance where you are sitting at that light or stop sign, and suddenly, a group of people run around you and surround the car, you need to take into consideration imminent danger. What I call 'imminent danger' is life, limb, or eyesight. If there is a threat to my life, limb, or eyesight or the mobility of my vehicle – which to me would be imminent danger if they are about to pop your tires or if they are breaking your windows or doing anything violent – as much as we don't want to harm somebody (and it's awful to talk about and terrible to do), if I beep that horn and they don't stop, I have to take action.

We are not going to roll down our windows or try to have a conversation with these people because they don't want to hear what you have to say. We've seen it time and again, and it's not worth the risk. We look out for what we call 'breaking the seal'. We never want to 'break the seal' on a vehicle, especially if you have a VIP or client in the car. In this case, the VIP could be your family or whomever. As soon as you break that seal, you open that vehicle up to people – whether they are throwing a cup of bleach in your face or whether they are dragging you out of the vehicle because you unlocked the doors because you thought they wanted to talk. You have put yourself into a dangerous situation. So, never break the seal.

If you think that your life is in danger or that these people are going to harm you in any way, they have already made that decision. They were the ones who

decided to come out and do harm to people – to break vehicles and threaten you and stab your tires and do whatever it is that they are going to do. As unfortunate it is, you have to make a decision. Is it your life, or is it theirs?

It's "crazy to say, but if I've taken all the steps – I've beeped my horn, I've warned them, and they still won't get out of the way and they are intending me harm – then I have to decide if I'm going to let them harm me and my family or whomever I'm with? Or am I going to get out of here safely? There is a thing they talk about in the military and in the real world that happens often. It's called 'paralysis by over-analyzation'. You are trying to analyze it and do the right thing, and you get scared. You don't want to hurt somebody, but you are thinking for so long that it's too late. Now they've flattened your tires or they've busted your window and they are dragging you out.

You have to be willing to act after you've taken those necessary steps. If they still don't get out of your way and they are threatening you and yours, that is your decision to make. I can tell you that in this instance for me, I would drive through whomever was in my way until I'm to safety.

**White:** You brought up a point earlier about practicing. For example, you might practice a fire situation with your family after you've come up with an escape plan. You do that enough times, and it becomes reflexive. Then there isn't that situational paralysis that you are talking about.

Of course, to practice, I'm not suggesting you go out and run over people. But in your mind, think about what you would do, and mentally do that exercise. Then when we get into the home you can talk about doing drills with your family and that type of thing.

Never get out of your vehicle, and never break the seal.

**Merfert:** Yes, never break the seal. That means don't open anything in the vehicle that acts as that. We don't open the windows, we don't open the doors, and we don't unlock anything; we don't give them access to our vehicle.

**Lynn:** It's very important because, I can tell you from firsthand experience, paralysis is a real thing. People will be watching a movie or they will see some

video, and they will say, “I would have done this,” or, “Why didn’t they do that?”

They think they know what they are going to do and how they are going to react in a situation. But until you are actually confronted with it, you almost go into a state of shock because you’ve never been in that situation before. You are shocked, and are waiting for the brain to kick in and tell you which way to go and what to do. It is important to think about these things in advance and at least have that knowledge in the back of your mind. Then maybe the reflexes will kick in quicker.

**Merfert:** Absolutely, being able to run drills is important.

When I teach courses, one of the things that we do is teach people to get through a situation like this where you’ve been stopped at a road block and you can’t get through, and then somebody draws a firearm. Then you have to engage them through a windshield and learn how to navigate that while making sure you are not harming anybody else while also making sure that you’re not sending glass into your own eyes.

One of the rules I always have is when you are in a vehicle, always have sunglasses or some form of eye protection, especially if you are going to be travelling in the city. In a situation where, if somebody sent something through the glass or you send something out of the glass, you weren’t going to end up with glass in your eyes.

**Lynn:** That is smart.

**Merfert:** Do drills with your family, like getting your head down in the vehicle. If you are going to drive through something, put your head down. The more that you train for things like this, the less that shock takes effect.

We think of it from a timeline, and if this is the space of how long it’s going to take me to react, now I’ve trained it a thousand times, and now it takes me that much less time to react. Then I’ve trained it 10,000 times, and now I’m here and it takes much less time to react.

Training is invaluable in that way. We can't always train though; I can't stand in front of somebody and get in a gunfight with them. We can't train that way or people would die, and it would be worthless training; it would be one lesson.

**Lynn:** You could do paintball.

**Merfert:** Exactly. We can simulate as much as possible so that when it happens, if they do have that shock situation – which they will – it mitigates the time for them to react. In many cases, that will save their life.

There is a saying I have on the range that I teach guys, “Milliseconds in a gun fight is life and death because that is how quick bullets travel.” So, you only have that much time to react.

It's very important to drill things like that. When we get into the house, that is another important thing to do; drill things like that so you know how to react and don't freeze.

**Lynn:** Before we get into the house, since we are already in the vehicle, can you expand on this? Let's hope that we are never in that situation, but people have been in a situation where they are facing hurricanes, and all of a sudden, an entire town has to get out, and they are all backed up in traffic. So, let's say that some events happen somewhere – whether it's a natural disaster or terrorist acts – and people need to round up their things and need to travel safe from one state to another.

Do they want back roads? Do they want highways? What do you want to bring with you to have in the vehicle?

**Merfert:** That is a fantastic question. I don't claim to be the expert on this, but I know in my opinion, what most people should do is at least have a three-day kit of food, survival supplies, and ways to start a fire. You need to have primitive ways to survive if you need to. You need to have iodine tablets to purify water. You should know how to purify water. You should know how to boil water. All of these things should be things you know, but it helps to have tools like iodine tablets and little things that aren't heavy.

Always pack light if you can. If you pack heavy, the heavier things are, the more it costs on your body for the physicality of carrying it. Thirty-five pounds over twelve miles is a big deal. So, consider carrying light things.

You always want to take the road that less people are going to be on. In some ways it does open you up to danger, but I think it is less dangerous than you would have if you are going in the big city. When things go bad in the big city, we all saw what happened during the pandemic. We all saw how people reacted over toilet paper. People were beating each other up and almost killing each other over toilet paper.

We all know what they are going to do if they don't have food for their children. You want to avoid those areas; you certainly don't want to be in those areas. There will be a lot of 'bad actors', and in many cases, you are going to have people who are not necessarily 'bad actors', but they are just trying to survive and are willing to do whatever it takes.

When you go to third-world countries and interact in those areas, you see that; you see people who are willing to do things – no matter what it takes – to survive. You realize quite quickly that that is exactly what will happen here if it gets to that.

So, avoid the cities; you want to take back roads. But you want to be familiar with those routes. When we do executive protection and are taking a client somewhere, we will do what is called route analysis and route mapping. So, we analyze the route we want to take, and then we take a primary, secondary, and tertiary route (three separate routes) which are on the way. Then we select places along those routes where, if we are in trouble, we could stop and use for a safe place or a hard point. All the way along that route we annotate those locations.

For those three separate routes, for each one, we will locate where a police department is, where the nearest trauma level one facility is, and how far away it is. All of these little things might seem like they take time, but in the long run, they could save your life. So, it's important to spend time doing this. It might take you a day. Nowadays, you can pull up Google Maps and you can draw on it. You can take a picture of your location. If the first point you are going to is this point, you can draw three separate locations in different colors, snap it, and

print it out. Now you have a GRG (a little grid) of where you're going and what is annotated there so you don't even need a phone. In these instances, you probably won't have one, so it's best to have it on paper. You can have a digital back-up, but it's best to have all this on paper as well. Personally, I would laminate it.

**White:** I'm fascinated that all that goes into it. When you see a dignitary driving down the street in a limousine with flags on the car, there is a great deal of things that happen before you see the scene that is always depicted on the news.

**Merfert:** Yes. There have typically been days of surveillance prior to that, especially for somebody who is very important. You have an advance team; a group of people who have already driven that route multiple days and have noticed what the flow of traffic is normally like and what the best route is. They have annotated all of these locations where bad things could happen and places where they need to pay attention. They've gone to the place that they're going, and they've checked it out; they've scanned it. They've made sure that there are no threats there – whether it be explosive threats, chemical threats, radiological threats, or whatever it is. There has already been a whole 'behind the scenes' happening before the 'lights came on to the stage'.

**White:** Fascinating stuff!

While you're in your car for safety, if you think that you are in peril, you don't want to take the same route to your house every day, right? Don't you want to try to switch things up?

**Merfert:** Absolutely.

**White:** If there is some kind of danger, you don't want to be in a routine. Is that accurate.

**Merfert:** Ideally, even in your normal everyday life, you are absolutely accurate; you don't want to have the same pattern. If you go to the same coffee place every morning and you take the same route to drop your children off at school the same way all your life, you are creating a 'pattern of life'. If I am

somebody who is watching you or somebody who wants to get you, you are making it extremely easy for me to predict where you are going to be, when you are going to be there, why you are going to be there, and how long you are going to be there. All of these things give me an advantage over you so that I have that element that we talked about earlier, which is the element of surprise, and you have less time to react.

We always want to be unpredictable in our movements. Nowadays, if you know anything about phone technology – and I had to learn this from a course because I am what you call ‘technologically challenged’ – your phones create patterns of life for you. When you give Google locations and things like that, it creates a map of your life. I’m sure you know this. It has a thick highlighted line for where you travel all the time, and little lines that might be here and there for the offshoots. They can predict where you are going to be quite accurately almost any given day of the week.

**White:** Over 93% accuracy.

**Merfert:** Absolutely, and that is terrifying. Now just imagine that is how easy it is for somebody on the street if they decide they want to harm you to do that. Especially if you think somebody is after you, what we do is select different routes every day. If we think someone is following us, there is a list of things we can do to predict that without letting them know, and with letting them know. We call them ‘surveillance detection routes’. It’s little things you can do to say, “Hey, I think this guy is following me. How do I react?”

One of the best ones I’ve found that works really well, especially when I’m training students and they think they are going to follow me. There is a trick I use that gets them every time if they don’t know about it. It’s called the ‘green light method’. You stop at a green light when they’re right behind you, and you watch their reaction. What do most people do if you’re at a green light and they’re behind you?

**Lynn:** They will honk.

**Merfert:** Yes, they will honk the horn. They’ll cuss you out and everything else. Invariably, the person who is following you doesn’t want to draw attention



to themselves, so they freeze. You see that moment where they're like, "What do I do?"

Then you know, "Yup! I got you!"

**Lynn:** That's funny!

**White:** That's funny! I like that.

We are still talking about the outside. This is probably a lead-in, and is probably more for females. I'm not taking anything away from females, but men prey on females more than they prey on men. You have to talk about the facts.

Let's say it's late at night in the winter time, and it gets dark at 5:00 or 6:00 p.m., depending where you live. You leave the mall, and the parking lot is a little more abandoned than you thought.

I think what people don't realize is that many of them have these feelings, and they have a 'gut' feeling that something is wrong. A lot of times they go against that, and the bravado kicks in. They say, "I'm going to do it anyway."

Before we get into the actual parking lot scenario, if you get that 'gut' feeling that something is not right, you should probably consider that is true. Is that something that you teach in your training?

**Merfert:** Absolutely, we do. We have this rule of thumb: A coincidence isn't a coincidence until it's proven to be a coincidence. Intuition is there for a reason. There is a reason we have that heightened sense of alertness when we are in a bad situation. That's not to say that sometimes we are overthinking it because of anxiety or stress or whatever is going on, but you should always listen to it first.

In the military, there was a perfect example. If you were inside of a building and were raiding a compound, and you see what you think is an explosive device, whether you are wrong or not, you call that out. That intuition is telling you that thing is dangerous. There is something in here that is going to explode. Even if you don't see an explosive device, but you have something telling you that something in there is going to explode (a ringing or you felt a board creak

weird), you call that out, and everybody gets out. You may have been wrong, but what happens if you were right and you didn't call it?

It's the same thing in this situation. If your intuition is telling you that it's an abandoned parking lot, and you are feeling like something is wrong, and a 'shady guy' in a hood is walking in your direction, there is a reason your intuition is telling you that. Your body is telling you that it senses danger, and you should treat it like danger until you can prove it's not.

**White:** Let's hope we are never in that situation. If you are in firearm-restricted states or counties, a good old can of mace is good to have if you are trying to defend yourself. I know there may be folklore that some people can reject that if you spray them in the face with mace. I'm sure in training you can just about train your body to do anything. But I would suppose that 99.99% of the population isn't going to stick around if you spray them in the eye with mace. You could also use a stun gun or something.

If you are in a restrictive state, what is a back-up weapon?

**Merfert:** I would obviously say to go with the firearm as the equalizer, especially for females who are smaller in stature. You could mace somebody, but what if you miss? There is a possibility that person moves so quick on you that the mace is hitting them, and it's not really doing anything because it's on their shirt. They are going to cough, but if their intent is to harm you, chances are that they are going to continue to harm you.

If you have nothing at all, then you're wrong. You should always have something – whether it be mace or a stun gun. With the stun gun, you have to run the risk of hitting them with it.

One of the best tools, if you can't have a firearm, is a knife that you know how to use. There is a reason for this: A knife is a static weapon, meaning that you don't have to be dynamic with a knife to poke somebody. In fact, as soon as I have that knife opened, if that person decides to move around me, who is getting stabbed? That person. And I never even had to poke them with it. So a knife can be an extremely valuable tool, especially if you know how to use it. As we know from the countries without firearms, there is plenty of damage from

people who know how to use knives. There is a lot of damage that can be done with a knife if you know how to use it.

I would say that if you can't have a firearm and you need to have a lethal weapon, it's not going to equal the firearm, but a knife comes very close when it comes to those close proximity engagements, especially for a small woman. A knife will equalize a fight very quickly, especially if you know how to use it. Obviously, somebody without training who has a weapon runs the risk of getting hurt very badly or having it taken from them.

**White:** Corey, this is fascinating!

**Lynn:** It is! I'm enjoying this.

**White:** It's very good practical information. It's things you don't even think about. No one wants to think about dangerous scenarios and being attacked at the mall. People like to think good thoughts and positive things, especially people who are trying to make the world better. The fact of the matter is that we can't physically train through all of these scenarios, but we at least have to mentally try always to put ourselves in these situations, and maybe do a couple of mental exercises.

**Lynn:** Mental exercises, but it also might be wise for people to take self-defense classes. You can spend some time at the shooting range, and maybe even take a class there.

**Merfert:** Absolutely. 100% you should be out there training at the end of the day, even if you have no intent to work in any career related to it.

I always get people who say, "What if I don't want to work in EPS?" To them I say, "At the end of the day, who are you protecting? You're either protecting yourself or your family. You are still doing that job; you are just doing it now for yourself. So, you should know how to do it."

Just like medicine or anything else, you should have the ability to defend yourself with and without a firearm.

That being said, there are plenty of places that offer invaluable training when it comes to that. One of the best tools, as many people know, is jiu-jitsu. Hopefully, you don't mind me doing this plug, but there is a gym that I go to that is fantastic. It's called SBG Whitefish. They are in Kalispell and Big Fork and all over. It's an international gym.

Any gym that you can get to, go there and do jiu-jitsu, and do striking. Learn what it's like to get hit in the face. I'm an amateur MMA fighter. I've been training for years. I thoroughly enjoy it. I do jiu-jitsu and I do boxing and wrestling and all of it. I'm telling you there is a difference when I walk in there. I came from a special operations unit thinking I was the 'bee's knees'. I walked in that gym, and I was humbled so quickly it was unreal. That is one of the best parts about it; you get a realization of what happens in real life versus the nonsense you see in the movies or hear on the streets.

I got really lucky with the people I trained with. Some of them were UFC Bellator PFL fighters (a shout-out to Dan Spohn and Travis Davis and Harry Johnson). Those guys were phenomenal fighters, but I learned quickly how it feels to get punched in the face by somebody who is intending to harm you. That is an invaluable tool, just like shooting on the range and doing it under a stressful situation.

If you don't go to any other shooting course, I can't implore people enough to stop standing still and shooting at a standing target. That is not how the world works. Don't get me wrong; there are lessons to be learned from that. You can work on many good drills to get better trigger work, etc., but you need to be able to shoot under stress because that is what will happen in real life.

You need to have both of these skill sets. many people focus on the hard skills – the shooting and fighting. They are good shooters and good fighters, but then they are missing the part that we haven't discussed yet; the medical. They are missing the medical part, and don't even know how to do basic medicine on themselves. So as soon as they are injured, they are out of the fight.

**Lynn:** Let's get into that.

**White:** Are you talking about first-aid kits and things like that? What did you

have in mind, Corey? I was thinking that.

**Lynn:** I was thinking about medical and taking care of yourself. You can expand on that.

**White:** Right, that sounds important.

**Merfert:** A rule of thumb for me is that I always have a med kit wherever I go. If it's in my vehicle, it has to be in my vehicle with me when I'm with a client. I always have a med kit on me or some form of med kit.

There are many med kits out there. There are plenty of people out there with a repertoire that could back it up. They will give you advice on which med kit to get and how to set it up.

More than that, you need training on how to use the items in the med kit. One of the biggest things that kills people on the battlefield is massive hemorrhaging. Many of these situations could have been stopped had the person known how to put on a tourniquet.

You need to know, not just how to put a tourniquet on someone else, but more importantly, how to put a tourniquet on yourself. You need to know how to stop a massive bleed. You need to know how to plug a bullet wound or a cut or a scratch. It's not all related to combat. You might be in a survival situation. You fall down, and find a piece of rebar in your leg. You have to be able to splint things. You have to be able to do tactical medicine on yourself and on other people. If not, then at the end of the day, you are useless to yourself in that situation. Then it takes you out of the 'gunfight'.

It's not useless in that you are useless, but as far as protecting yourself, if it takes you out of the 'gunfight' or takes you out of the ability to help the team in a survival situation, now you have become a detriment to the team.

**Lynn:** What is the best place or the best way for people to learn how to do these things?

**Merfert:** In my opinion, the best way is to go to the people who do it. We

have people in our company who teach this. They have been involved in tactical medicine. There are plenty of people out there who do tactical medicine that are very good at it. They know how to interact with people in a way that gets them excited about it and helps them understand it, but they are also learning with the materials and the devices that are realistic.

Sometimes they will use live organs to show you how the organs work and what really happens in these situations. Sometimes they use devices that present you with a real bleed that you have to actually stop. It's not going to stop until you do it the right way.

This type of training, short of having a body or an animal in front of you and doing it, which you are going to do, is as valuable as it gets when it comes to medicine.

You have people who are very good at this that own companies all across the United States. We have one that works for us. His name is Adam Mack. He has his own company, Remote Access Medical. He teaches that in Washington, and then he does remote access rescues on people from injuries, to people who are frozen, and situations like that.

John Crowley is a Navy veteran who saved two Marines that were blown up while he was injured at the same time. He has a company as well. He's a fantastic person and it's a fantastic company. I've seen them do their work. There are plenty of resources out there. There are invaluable resources from people who have a plethora of experience – more than I could hope for – in tactical and in field craft medicine.

**Lynn:** Is this something when you say there are 'tons' of companies, that you can say, "Hey, we're going to get a bunch of people together – family or friends or a company. Can we hire you for a day to come in and teach us this?" How does that work?

**Merfert:** That is exactly what they do. Many times, they will have government contracts, too. They will have private citizens who are interested. That is what our company does: We have private citizens who are interested in the weapons training or the driving or the shooting through the vehicle – whatever it may be.

We have Many people interested in the medical. They come to us, and that is what they say. “We have this many people. We want a day of medical training on this,” and then we provide them with as much as we can for that time.

**Lynn:** That is very ‘cool’.

**White:** We are now going to move inside the house. To close this up and put a ‘bow’ on it, everybody should at least take a basic CPR course on how to perform CPR. That would be a very good foundation, right?

I know that what you are talking about with putting on splints and tying off tourniquets is not in any of the CPR courses, but at least you’ll have some basics. Is that something that you would agree with?

**Merfert:** I would say that you are more likely to have to stop a bleed than CPR. CPR is fantastic to have, but the likelihood of stopping a bleed in these survival situations would be more likely than CPR. You should always have CPR, but if you can, get the ‘Stop the Bleed’ certification with it. Those two are very inexpensive. There are many people who offer it. It’s the same as a CPR course – just a day long.

**White:** It’s called ‘Stop the Bleed’? Is that literally the name of the course?

**Merfert:** Yes, Stop the Bleed. It’s a very cut and dry course, focused mostly on stopping massive hemorrhaging. It’s simple, and ‘cut and dry’, but it’s very educational. If you are going to anything at all, I would recommend that and the CPR.

**White:** Maybe we’ll get a group together and take this course.

**Lynn:** I want to come!

**Merfert:** Let us know. We love doing it!

**White:** Let’s move inside the house. We have about 15 minutes before we end the podcast.

People feel safer in their home than anywhere else; they are familiar with their home. If something is out of place, they can pick it up rather quickly. Many people, as I suggest, have dogs. I think that is key to your home defense. The meaner, rottener the dog you have, the better as far as I'm concerned.

There are certain things that you can do as far as the perimeter. Let's use that same formula if we can. Let's start on the outside of the house and move inside the house. We talked in the pre-interview about a fence. That may be the first line of defense for someone who may live in a neighborhood that may be 'dicey'. Maybe the crime isn't really bad yet, but you can see the trend going that way. You've seen it happen before. You can't afford to pick up everything and move because that is a large amount of expenses, and you have your job. So, let's start on the outside and the fence.

What kind of fence do you need? You're not talking about a regular backyard chain link fence; you want to get some sort of a privacy fence or something that is a little more formidable. Let's start on the outside and move to the interior of the house if that's okay with you.

**Merfert:** You want to start with a fence if you can. This is all based on what you are financially capable of. If you have the means to, you certainly want to have some sort of fence. A privacy fence is going to block off and be high enough to keep people from being able to look over.

Many people are going to say, "That's not going to stop somebody who really wants to jump over and come in." No, it won't. But if somebody wants to get through that fence, the likelihood of them doing so is quite high, but at the most, it's a deterrent; it's a good deterrent at that. For the most part, people see that fence, and think, "There is something in here this person doesn't want me to have. This person is taking the time to put up a fence. I probably shouldn't go in there. It's blocked off," but there is always going to be that curious or dangerous person who says, "I don't care about the fence."

That is when you need to have some sort of other form of alarm system or alert system to let you know that person is there or to engage that person before you do. A dog is a perfect example, especially a big dog that is aggressive when it knows to be aggressive. It knows when to alert you on an intruder. It will bark



or bite. It will do its job and let you know and alert you to a presence so that you are not opening your door to see a person standing there with a firearm or whatever it may be.

If I could choose my property perfectly, I would be on an elevated location that also had running water and well water and all kinds of essentials. Ideally, that is what I would like to have. If you can't have that, then it wouldn't harm you to have deterrents in your windows and things like that.

When I'm talking about hardening an area, when I'm giving advice when it comes to interacting with a government agency, Homeland Security was one of the courses I took in pursuing my degree. It was area hardening a specific area, whether it be a government facility, a data server, a container, or whatever it is. One of the first things that you think about is: What is the threat to somebody trying to harm me through a window? If I think that is a possibility, then I will do something like put a tree in front of that window. I will grow a deterrent so that you can't naturally see into my window. I think that trees on a property are very important because it creates the degree of separation from someone having a direct line of sight to you.

If somebody knows what they are doing, chances are they will look to engage you from a distance to keep that self-preservation. It's not the movies; this is how real life works. Nobody is going to knock on your door, stand outside, and wait until you both count to ten to draw at 'high noon'. That's not how the world works. If somebody really wants to get you, they are probably going to do it in a very sneaky way.

On top of that, there are little perimeter defense things that can really help you. These are avenues of approach – having a line of sight to the natural line of approach to your property. If I can see directly to my driveway and I have the ability to see everything coming up my driveway, that is quite important as opposed to being in a house where my back is to the driveway and I can't see it. Things like that are super important.

If you already have that location set, then you can set up things called perimeter detection devices. That can be anything from a camera that alerts you immediately to motion sensors. I would suggest to have one that runs on a

separate battery, or battery and Wi-Fi together. That way if the Wi-Fi goes down, you can use that separate battery. Also, be familiar with how Wi-Fi needs to be set up. That goes into a complete other plethora of securing yourself in the digital datasphere.

**White:** You want bright lights coming on, right? As much as you can afford, get a good light system.

**Merfert:** If you can afford a good light system, you absolutely want to be able to illuminate the area. This goes back to what you can financially afford. If you can, you want to be able to light the area up like the 4<sup>th</sup> of July and be able to see everything. At nighttime, you also want to be able to see a person approaching. That is terribly blinding to have a bright light shine right at your face.

You have perimeter defense devices. It can be something as simple as a \$10 device that sets off a shotgun round. It doesn't actually have any round in it only the powder, and you hear a shotgun round go off if somebody trips that.

**White:** What was that? It's a motion detector that's like a shotgun round?

**Merfert:** You can tie it off with invisible fishing line. You probably want to use a light line. It's a very simple metal device that has a sheet of metal inside it. When that sheet of metal pulls, it drops a firing pin. That hits the shotgun round and sets it off. It's \$10 to \$50, depending on the company you buy it from. The shotgun dummy rounds sound super-loud. It creates a very loud shotgun bang, but without sending any projectile.

**Lynn:** That is 'really cool'!

**White:** That would turn them around. Then the lights come on, and the lights start flashing. They would turn around and 'high-tail' out of there!

**Merfert:** Yes, and you are strobing them with the lights.

**Lynn:** That's 'awesome'. Years ago, I had a long 200' driveway. I had gotten a very expensive device. On each side of my driveway there was a sensor. So, if anyone pulled in or walked up the driveway, it would beep inside my house and

alert me. There wasn't any Wi-Fi involved, I don't believe.

**Merfert:** It was a radio frequency. Those are invaluable; little devices like that are invaluable.

**White:** It comes down to what you talked about earlier, which is the element of surprise. You don't want them having the element of surprise on you; you want to be able to have the element of surprise on them if they are coming to harm you. You don't want to go around actively doing this. We're just saying to use these in a defensive situation. You don't want them to know that you know they are coming; you want the surprise to be on their side.

**Lynn:** What was the specific name of the device that does the shotgun?

**Merfert:** It's a perimeter defense device. I will have to get back to you on the name because I can't think of it right now. If you type in perimeter defense shotgun round, I'm almost positive it will show up. It's a very simple device. I will make sure to email it to you.

There is another tool to be used in the house that is really invaluable. Obviously, you want to have locks on the windows and doors. You want to be able to know if someone is breaking in. I always encourage people to have a dog in the house, too.

I've seen it where the dog outside will be asleep. In the military we've seen it. We'll be walking up to a house after landing a helicopter, and the dog is still asleep. So sometimes that happens.

**White:** After landing a helicopter the dog is still asleep?

**Merfert:** It's typically an offset; it's typically a good distance away. But you can imagine, there are 20 of you, and you have green eyes (night vision), and you're all stumbling around trying not to make noise, but you have so much equipment on you that you're scraping walls and everything. Then the dog is still laying there sleeping.

It's not common. For the most part, they like to wake up and bark at you and

alert everyone you are there. It has definitely happened where the dog must have had a good meal or was just tired from the sun and didn't wake up.

**White:** That's the kind of dog I would be.

**Merfert:** I think I probably would be the same type of dog. I like my sleep.

So, a dog in the house is invaluable, especially if it's trained right. It comes down to training with everything. Having a firearm without training is almost useless. It can't help you, and you are probably going to harm yourself or someone else without meaning to. You want to get good training on everything.

There is another device I like to use inside the house called a pressure pad. It's a little black pad that you can put under a doormat or under the windowsill. You don't know it's there; you can't see it. It's attached to a little battery pack that no one can see. It's very easy to conceal and hide. If you are breaking into a house at night, you won't see it. If you step on it, it releases the most God-awful decibel screeching that you've ever heard. Talk about the element of surprise – that will get somebody 'off their rocker'.

We use it on our students sometimes to make sure that they are paying attention when they are entering and exiting certain places to make sure that the client is safe during training. You should see the shock on their face when that goes off, and the time it takes for them to react. It's hilarious, but it is also a very valuable tool, and it is also a good way to alert yourself that someone is in your home.

**Lynn:** What is that called?

**Merfert:** It's a pressure pad alarm system. There are many good companies that make them. You can even find them on Amazon.

**White:** The way I like to think about some of the things you're talking about is 'the Club'. You would connect it to your brake and the steering wheel in your car; it's called the Club. You saw the commercials a long time ago.

Could people break through and get a car if it had the Club? I've been told that they could, but they might just move on to the next car that isn't so difficult.

If you have a perimeter defense, a big wall, a dog, lights going off, and the shotgun alarm, people are going to avoid your house and go to the next house that is easier to get into that doesn't have all of these perimeter alarms. Would you agree with that one?

**Merfert:** Ideally, all of these are deterrents. You never actually have to use them for their purpose, hopefully. You should train on them all the time and train the family drill in your house. Drill how your family should react should this happen, and what to do if this happens. Practice different scenarios. Ideally, that is the entire point of them: Somebody is going to walk by, see that you have big dogs, a big fence, and all these lights, and say, "I'm not going to mess with that guy. I'm going to go to the guy who decided not to defend himself and take the necessary precautions. I'm going to go to what is a weaker person."

They are going to look at 'soft targets', which is what the military calls them. The person might say, "I'm going to go to a softer target. This one is hard. This is a dangerous target."

There is surveillance in everything. Any time somebody has ever committed a crime or an act of hostility, in most cases, they performed surveillance – whether it's robbing a gas station or whatever. They look to see if there are cameras. If there is the smallest form of surveillance, will they do it? It's the same thing with your property.

**Lynn:** What about the situation like we've seen over the past few years where people would be rioting in neighborhoods and you have a mob coming down the street? They are going on your lawn, and they look like they are starting to encroach on your house. They've definitely broken into many retail places. So, what do you do in a situation like that if you are standing inside your home and you see a mob of people coming down the street?

**Merfert:** That's a great question. If you have the time to get out of the situation, the best thing to do is to get out of the situation. Nothing in your house is going to be worth your life. Your house itself isn't going to be worth your life. That being said, if you can't get out of the situation, if they are not actively moving towards you, act like you are not there. Don't give them someone to try to pick on.

If they have seen you and you see them moving onto your property or attempting to move onto your property; you've seen the videos of the people going out onto their lawn with their firearms. I wouldn't recommend doing that. You are exposing yourself to too much. At any point in time when your back is turned, talking to another person, someone else could shoot you or harm you in some way.

I would say to use the safety of cover and concealment as much as possible in your house. It's your grounds, so it's going to be on you as to what you want to do, but I would make it very clear that they will be shot if they do this or this. Make it very clear that you don't want to harm them. You aren't happy about the situation, but you definitely don't want to let them onto your property or into your home or give them the ability to harm you.

As much as you can, make it appear like you're not there and they need to move onto the next house; do that. If you can't avoid that because a confrontation is happening, then set the grounds for that confrontation and use the cover and concealment that you already have, if that makes sense.

Don't come out of your house looking to get in a gunfight. If a gunfight has to happen, use your environment to your advantage.

**White:** Right, don't initiate it.

**Lynn:** But what happens if they break into your house and they are causing a raucous in multiple houses, and now you have ten people 'flying' into your house at once?

**Merfert:** In that case, I would always say to maintain the high ground if you have high ground like stairs or something like that; always stay on the high ground. You should have already alerted the police; you should be making these calls.

At the end of the day, the police are there to respond. They don't stop the crime in most instances; they react to it. We know that. It's not a knock towards the police. They do the best they can, but they are always a phone call away at the very least. How much time is that? I can tell you with someone else having a

firearm or just beating up on you, it doesn't take much time to kill or harm you.

If that is the instance where they come into your home and they are pushing on you to harm you, that is when you are going to have to make that choice: I have to defend myself. As horrible and as miserable as that might be, you have to make that decision. That is the time to act and the time to start engaging a threat.

That being said, if you do run into that situation, you should probably have something like the USCCA (US Concealed Carry Association) to cover you. If you defend yourself with a gun, I can promise you that there is going to be a criminal lawsuit. Most of the time if you are justified, you will win. Then there is the civil lawsuit afterwards. That is the one that is really going to get you because the amount of money it's going to cost if you don't have the insurance on it, you will be in some trouble.

If someone is trying to harm you, you are definitely in the right – in my opinion – if they are trying to kill you and you have done nothing wrong, especially if they come onto your property to harm you, and that person deserves to get 'smoked'. It's your job to 'smoke' them. If you don't, they are going to kill you. That is the sad reality of it.

It 'sucks', and you don't want to do it, but at the end of the day, you want to be there for your children. You want to be there for your girlfriend or spouse or wife or whoever it is. You want to make sure that you are there for them, too. In that instance, I would say to defend yourself as much as necessary. Don't shoot somebody in the back; if somebody is running away, don't shoot them.

We have a different set of rules in the military. One of the rules is that if you have walked past the body, you can't turn around and shoot them. So, you make sure that you shoot enough when you are by them that they don't keep moving.

What I mean is that if somebody is crawling away from you and they have dropped their firearm, you have to consider that these are the days of recording; everybody has a phone. Always act as if you are being recorded. If you can't justify that that person was a threat while you killed them, you will probably be in trouble.

Always remember: Don't shoot somebody who is running away. If they are leaving or if they are not a threat to you anymore, do not shoot them. If that person is firing a firearm at you, shoot them.

**White:** "Don't execute folks," is what you are saying.

**Merfert:** Exactly!

**Lynn:** What was the insurance called?

**Merfert:** It is USCCA (United States Concealed Carry Association). In that instance, a lot of it is self-defense firearms. Most people who are firearm enthusiasts are familiar with it. If you know anyone who is big into firearms, they probably have it. I have the coverage. Mine is like \$25/month, but it affords you an attorney and people who have dealt with these cases over and over again. I'm doing a little plug for them, but I don't work for them, so I won't get anything back for it. I really like what they are doing because it does protect the gun owner.

It's horrible enough that you had to use a firearm against somebody and you had to take another human's life. That is 'God-awful'. The last thing you want to do is spend years in litigation, paying money and possibly losing a civil lawsuit because somebody doesn't understand that your life was important to you.

**White:** That is excellent advice. We are going to have to close out this podcast now. This was a fascinating podcast. I'm telling you that I could have gone on for another two hours, and we barely scratched the surface. Some of the information on the sheet that you sent we didn't even have a chance to go into. This is a fascinating journey that you took us on for the last hour.

Richard, we do appreciate you being here. Is there anything that you would like to say before we close out the podcast? Then we can go to Corey, and she can have her final words if she likes.

**Merfert:** I want to say thank you very much for giving me the opportunity to be on. I really enjoy this topic; I enjoy talking about it. As I've said, "I've dedicated the last part of my life towards this since the military because I really



enjoy it. I want people to be able to help themselves and defend themselves and protect their family. I think we all know where the world is heading, and that is why it is important.”

I would like to plug my company, SVS Protective Solutions. If you want to follow us on Instagram, we are at SVS\_Protective\_Solutions. I also want to give a big shout-out to SBG – Straight Blast Gym and Whitefish.

Get out there and learn how to use your weapons; get out there and learn how to drive your vehicle; get out there and learn how to react to bad situations with your family and by yourself; get out there and learn how to defend yourself; take a defensive class, and take a medical class. All these things are super-important. We offer many of them. We work with people financially because we know it’s a tight world right now with everything going on, and we are more than willing to work with people. A plethora of companies have much more experience or are really good at what they do, and those are options, too.

Don’t sit around and wait until it’s happening to try to figure out what to do. Thank you again.

**White:** Well put.

Miss Corey, would you like to say anything?

**Lynn:** I just want to thank you for coming on, Richard. This was fantastic. As James said, we definitely could have gone another hour or two.

This is very important information, and this was a great episode.

**White:** Indeed, it was a great episode; it’s at the end. All good things have to come to an end, unfortunately. This is true about this podcast as well.

We do appreciate all your support and all the kind emails and comments about the *Solution Series*. You can find out more by going to [CoreysDigs.com](http://CoreysDigs.com) or [Solari.com](http://Solari.com). We appreciate you looking in here or reading this We want to thank our guest, Richard Merfert, and all his great information.

For my cohost Corey Lynn, this is James White from the *Solution Series* saying goodbye for now.

## **MODIFICATION**

**Transcripts are not always verbatim. Modifications are sometimes made to improve clarity, usefulness and readability, while staying true to the original intent.**

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