



Articles by Bud Hebel

Are you ready for an emergency? Even if you think you are, here are some articles by Bud Hebel, the Clark Lake Ward Emergency Preparedness Specialist, that are interesting to read, important to consider and institute in your family plan.

H. K. Bud Hebel is the author of *J.K. Lasser's Your Winning Retirement Plan*, *Getting Started in a Financially Secure Retirement*, and retirement articles on www.analyzenow.com. He has been quoted in *The Wall Street Journal*, *ABC News*, *Fox News*, *Business Week*, *PBS*, *CNN Money*, *Fox Business*, *Smart Money*, *USA Today*, and other financial publications. He has 3 degrees from Massachusetts Institute of Technology (MIT). Most of his working career was at The Boeing Company where he began as an engineer and worked his way up to president of Boeing Aerospace Company. He has been on the advisory committees to the U.S. Congress, Departments of Interior, Commerce, Energy, and Defense, an economic advisor to the Washington State governor and a member of Washington's Economic Development Council. He has served on the Board of Governors of MIT's Sloan School and other colleges. His current focus is dissemination of sound financial planning information that applies to a wide range of personal investment, economic and income situations.

I hope you find this information useful and as interesting to read as I have. I want you to be safe and secure always. ~ Starlene

Frugality is a key element of being prepared!

I'll bet that you never think of Emergency Preparedness as being connected to the 10th Commandment. But it is. Think of the words in Exodus 20:17. "Thou shalt not covet thy neighbor's house, thou shalt not covet thy neighbor's wife, nor his manservant, nor his maidservant, nor his ox, nor his ass, nor any thing that is thy neighbor's."

Still don't see the connection? Think of the word "covet." Now do you remember the financial fallacy of trying "to keep up with the Joneses?"

For example, part of the problem in our country today is that everyone wants a big house—just like the Jones's place. Contrast that with the fact that the First Presidency wants us to be financially prepared and out of debt. A bigger house is not likely to be consistent with being financially prepared and out of debt for most of us.

Well now, how about the neighbor's wife? Instead of thinking about this as a man and woman thing, consider a woman coveting elaborate clothes, jewelry, appliances, or whatever, that the neighbor's wife has.

And the same thing goes for servants. Maybe there's more we can do ourselves without buying services.

I'm not sure that I'd like to make an analogy for thy neighbor's ox and ass, but "anything that is thy neighbor's" could well include their large screen TV, iPhone, multiple cars, high speed internet, vacation plans, etc.

So, an important thing we can get out of the 10th Commandment is to not covet our neighbor's lifestyle at the expense of insufficient funds for emergencies, loss of a job, retirement, and so on. Frugality is going to be more important than ever as our nation's solvency degrades with ever increasing debt.

Incidentally, there is a great new book on the market by Chris Farrell called *The New Frugality*. It's so good that I'm buying a copy for each of our grandchildren.

Are you prepared to do CPR?

The Mayo clinic is teaching a new CPR method which is shorter and more effective. It requires only compressions (100 per minute) until help arrives. When the heart stops, there is still approximately 10 minutes of oxygen still in the blood and it is very important to get that blood circulating into the brain. If compressions are stopped to breathe, then that blood flow moves back down and away from the brain. The Mayo clinic has put out a video which explains the new method. Please go to: www.youtube.com/watch?v=E5huVSebZpM. It is well worth the few minutes it takes to watch and may save someone's life. This method cannot be used on children under eight, respiratory failures or drowning victims. In those cases standard CPR should be administered. WATCH IT WITH YOUR FAMILY.

This month take some time and evaluate your home first aid supplies and pharmacy needs. Carry a first aid kit in your car, bicycle or backpack when you are away from home. Make sure that it is in a waterproof container. You can purchase pre-made kits from Wal Mart, REI, COSTCO and on line at www.nitropak.com and www.beprepared.com. If you purchase a pre-made kit you will probably have to personalize it with some items that you may prefer including medications that you are required to take.

Dr. Chase, retired president of University of Utah, said that be sure to have aspirin ready in case of a stroke or heart attack. He said that you don't have to swallow it; just put it under your tongue and it will get into the blood stream perhaps faster than going through the stomach. One of our friends here just had a stroke on a trip to California. His wife put him into a "stroke center" where he received great care, stayed for 6 days, and came out in very good shape. He intends to ski with us in a couple of weeks!

It is VERY IMPORTANT that you include personal medications in you medical kit as well as your 72 hour kit if you require daily doses. PLEASE make sure t hat you store in a safe place away from young children. Alert all adults as to where supplies are kept so in an emergency there is no confusion.

Do you have a good 72 hour kit?

Check to see that you have at least the following things:

- Battery operated radio
- First aid kit
- Prescription medicine
- Copies of important documents in a plastic bag
- Family and church contact information
- Flashlight with extra batteries
- 3 day supply of non perishable food
- Warm clothing, sturdy shoes, blanket
- Personal hygiene and sanitation supplies
- Map showing evacuation route
- Notepad and pencil
- Can opener, matches, knife, eating utensils
- Cooking pan
- Sterno or equivalent
- Water purification tablets
- Money in small bills

Our daughter takes out her family's 72 hour kits once a year, eats the food and replaces it, often with things they decide they like better. In our family we have a large garbage can on wheels to supplement what is in our 72 hour kits. It includes things like sleeping bags, small tent, crow bar, small shovel, etc. All of this is right next to the back door.

BRAIN POWER, TOO

I often remind people that the most important thing about getting prepared for retirement is to get in good shape physically. *Money* magazine quoted me on this in the last issue in an article on getting ready to retire. Staying in shape and eating lots of vegetables and fruit are well known recipes for good health. If you are going to face a future with poor health, it's not just that medical bills will be atrocious, it's that people then have to spend the last decade or two of their life being uncomfortable and living with many physical limitations.

Miriam & I have a lot of skiing friends who are in their eighties. Many are really active and can keep up with some of the best skiers on the hill. One eighty-three year old had both knees replaced and really bombs down the runs. Another one likes to ski moguls, one of the more challenging things you can do on the mountain. I should also mention that he and his wife also travel all over the world and are extraordinarily active in church activities.

Another eighty-three year old skiing friend skied hard with us for a couple of weeks this year. At the end of his last day in Park City, he informed us that he has "reached his shelf life and has gone past his sales date after seventy years of skiing." So that was his last day on skis because he was afraid that someone might hurt him — so that he wouldn't be able to do one of his favorite things. That's to hike in the mountains. He sent us a card a couple of weeks ago from Aspen where the trails go up to over 11,000 feet in altitude.

Active people like these really enjoy their senior years — and are able to participate in activities with people who are much younger. But there's something else they do besides getting lots of physical activity and eating right. They are very mentally alert because they also exercise their brain. This may be even more important than being physically active. For one thing, it's known that brain exercises can delay the onset and severity of Alzheimer's disease.

To maintain brain power, some of the elderly go back to college. Some work on crossword puzzles or Sudoku. Some work on math problems. Some play bridge. My father golfed until he was 95 and played bridge until he was 96. But he also liked Bingo, a no-brainer.

"And all saints who remember to keep and do these sayings, walking in obedience to the commandments, shall receive health in their navel and marrow to their bones; And shall find wisdom and great treasures of knowledge, even hidden treasures; And shall run and not be weary, and shall walk and not faint. And I, the Lord, give unto them a promise, that the destroying angel shall pass by them, as the children of Israel, and not slay them. Amen." [D&C 89:18-21]

Some Christmas Gift Ideas

We often start our thinking about what we are going to give someone for Christmas by considering the kind of things they would like. The next things that come to mind are things that they need now. Seldom do we consider gifts that are things they might need long, long after Christmas. Consider gifting items that would be useful in emergencies. This might be as inexpensive as a box of matches or as big as a gas powered generator.

In fact, you might decide as a family to each give gifts to each other that relate to being prepared for emergencies. One member might be charged with things that would be good for a fire. Another member might be assigned to find things useful after an earthquake. Another member for a broken water pipe or electrical failure, etc.

One gift that is useful for almost any kind of emergency is a U.S. Savings Bond, particularly Savings I Bonds. You can go to almost any bank and buy these in a wide range of denominations from \$25 to \$5,000. Just make sure that you bring the Social Security numbers of those who will be getting the bonds. You can also buy these from <http://www.treasurydirect.gov/>. The advantage of this is that you don't have to worry about whether the bond will be destroyed or lost in an emergency.

Another kind of gift is something that relates to preserving important records. If you don't have a safe deposit box, you might consider that. Or a simple list of where important documents or items are located would be much appreciated after an emergency requiring outside help. Perhaps someone could make photos of all of your valuables or inside and outside of your home that could be used for recovering an insurance settlement.

Then there are contributions to food storage. You should have some kind of a program to use food before it expires and then replace it. (Happy example: Chocolates, after all, contain many antioxidants and are always welcome.) The gift doesn't necessarily have to be the food itself. A nice gift might be a list of the food storage items already in place in order of their expiration dates.

If you are like most people in this economic environment, you will be looking both for things that are both inexpensive and really needed. Keep in mind those things that would be useful in times of emergencies as well.

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FLOOD & EARTHQUAKE PREPAREDNESS

We're about to leave our small condo in Park City, UT, to return home for the summer after being here for over four months. I'd like to reflect on some of the things we've learned that pertain to emergency preparedness.

Like many apartment dwellers, we have little room for food storage. Further since we're normally here for only three months, it's certainly not practical to have a large amount of food in storage. So what do we do? We take advantage of Bro. Stoliker's suggestion to store one can for each day we would expect to be here. That amount reduces as we get close to our departure date. Of course it's not always a real can. A box of cereal, my bag of flax seed, a loaf of bread, etc., count as more than one can. When we return next year, we'll have to eat what's left and replenish the supply.

The other emergency preparedness thing I did was to lose weight. Now you may say that part of this was inevitable considering I had my left knee replaced here a few weeks ago, but I did take advantage of a somewhat reduced appetite to lose weight. I lost over 20 pounds in three weeks. Not bad. I highly recommend it. All you have to do is cut down on the amount of food you consume and exercise (nearly) aerobically for an hour a day—aided by a knee replacement if you so choose.

The Park City surgeon says that the twenty pounds I lost will reduce the load on my new knee by about 80 pounds while skiing or in vigorous exercise and 40 to 60 pounds in simple things like going up or down stairs. That's a lot considering that the amount of bearing area in the knee is smaller than a quarter. Just pick up and carry around only a 40 pound weight, and you'll get the idea. Anyway, staying healthy and fit may well be the most important emergency preparedness thing you can do.

There are some common things to be prepared for evacuating from your home or apartment due to earthquake damage or a flood. For example, you should know who you will call to get information as well as to describe what you plan to do. Long before an emergency, you should have a communication plan to contact other members of your household. You will also want to leave a note on door where you have gone and how you can be contacted. For either a flood or earthquake you will need a 72 hour kit. Check to see that you have at least the following things:

- | | |
|-------------------------------------------------------------------|------------------------------------------------|
| <input type="checkbox"/> Battery operated radio | First aid kit |
| <input type="checkbox"/> Prescription medicine | Copies of important documents in a plastic bag |
| <input type="checkbox"/> Family and church contact information | Flashlight with extra batteries |
| <input type="checkbox"/> 3 day supply of nonperishable food | Warm clothing, sturdy shoes, blanket |
| <input type="checkbox"/> Personal hygiene and sanitation supplies | Map showing evacuation route |
| <input type="checkbox"/> Notepad and pencil | Can opener, matches, knife, eating utensils |
| <input type="checkbox"/> Cooking pan | Sterno or equivalent |
| <input type="checkbox"/> Water purification tablets | Money in small bills |

Our daughter takes out her family's 72 hour kits once a year, eats the food and replaces it, often with things they decide they like better. In our family we have a large garbage can on wheels to supplement what is in our 72 hour kits. It includes things like sleeping bags, small tent, crow bar, small shovel, etc. All of this is right next to the back door.

Also, in both the cases for an earthquake or flood that has not affected you but has affected someone you know, you can find out how you can provide assistance from the following Web sites:

American Red Cross, www.seattlredcross.org, 206-323-2345

Public Health—Seattle and King Co., www.kingcounty.gov/healthservices/health/preparedness/disaster

If a flood appears imminent, be sure to check the following:

For warning and sandbag information: 206-296-8200 or 800-945-9263

Actions before, during and after a flood: www.kingcounty.gov/flood

MULTIPLE SKILLS PROVIDE RESILIENCE!

Both my mother and father knew the importance of being able to earn a living in multiple ways. My father never went to college but gained an equivalent education in accounting and business by study and then application—skills that were not held in high regard by my grandfather who was a well-known union organizer. Dad also taught himself to golf, became a scratch golfer and could have become a pro.

My father also taught himself to type and could rival some of the best secretaries of the time with an accuracy rate of over 100 words per minute on a manual typewriter which he used until he died. This gave him early employment opportunities. I once Googled my father's name and found a document he had typed when he was in his early twenties. It was a tabulation of the names of all of Newark's policemen and firemen. He went on to be a tax expert and then started a very successful business of his own.

My mother's father was a carpenter who, like many during the Great Depression, often had difficulty finding work. But my mother's mother came to the United States as an indentured worker to a baker in St. Louis and learned skills that could help support the family. Importantly, my mother's parents felt that their children should be able to work at several different kinds of jobs, so my mother was taught piano as well as baking. Even during the Great Depression, musicians could often find small jobs to bring in some extra money.

For that reason, my mother insisted that both my sister and I learn a musical instrument. We were both taught piano as a must and encouraged to do more. I diversified by learning to play both the flute and trumpet in addition to the piano. Those lessons I learned from the Great Depression stuck with me: Be able to work at more than one kind of a job. I taught both aerodynamics and aeroelasticity courses after work at Boeing to earn some extra money for a down payment on a house and even had a short stint teaching ballistic missile design at Cal Tech years later.

I can't see the future any better than anyone else, but I think that the country's last two decades of excessive consumption has left a mark that will be very difficult to erase. That's the massive personal and government debt that's now with us accompanied by the lowest savings rates we've had since the Great Depression. The majority of Baby Boomers have far too little saved to be able to retire in their early sixties as they had hoped. Like their ancestors, many are going to have to work until physically unable and then rely on the support of their children, charity or welfare.

We are living in an environment where continuous employment may be difficult. However, having multiple skills broadens the number of opportunities. You don't have to be a youngster to learn new things. With much concern about whether I could be a student again, I went back to college at 39 to get a degree in business. That changed my line of work. In my late fifties I learned how to use a computer and excel at Excel. In my sixties I learned enough about financial planning to be able to support myself if I wanted. I've produced programs that have tens of thousands of equations and are used by large numbers of people. In my seventies I was asked to write two books by one of the largest publishers, both books now sold by Amazon. Now in my late seventies, I have a Web site that gets to more than a million people every year, and I answer a number of e-mailed financial questions every day. I know I am learning more about economics than I did as a student in business school.

We're living in an age where many have to be agile to get employment. I can testify that having multiple skills can be crucial to earning an income. What may be even more important, new opportunities provide means to grow both income and knowledge. Multiple skills also make retirement more enjoyable. I only regret that I had stopped playing musical instruments along the way.

LET THERE BE FOOD & LIGHT!

You never know when a natural disaster may occur. This month we had a successful response dry run using leaders from the Geo Code areas who were allowed a one-hour period to go from house to house just to see how many Ward members were within reach in that period. We appreciate the efforts of all who participated. It was a practice run in which we pretended that an earthquake had hit and destroyed the ability to communicate by land-line or cell phones. Radios and walkie-talkies were used instead. The Ward's results were summed up by the Stake who then forwarded the results to State emergency authorities as did other civil and government organizations as well.

Let there be food!

One thing that was not practiced in the test above was consuming the kind of food that would be attractive in your emergency supply packs. Barry Swanson, a food scientist at WSU, said, "...if you plan right, you can have a great variety of foods and nutrients." I've listed some of his suggestions below:

Peanut butter—a great source of energy, fats and protein.

Whole wheat crackers—good substitute for bread, but don't have a long shelf life. (So rotate frequently.)

Nuts and trail mixes in vacuum packed bags—they are high energy foods.

Multigrain cereals—individually packed to preserve freshness.

Powdered milk—great source of calcium and vitamin D.

Dried fruits such as apricots and raisins—offer potassium, dietary fiber and the calories you'll need.

Canned tuna, salmon, chicken or turkey—can last up to two years and provide essential protein.

Canned vegetables—will substitute for the real thing and provide important vitamins.

Canned soups and chili—can be eaten right out of the can.

Bottled water—a gallon for each of three days for each person. This provides ½ gallon for drinking and ½ gallon for

Sport drinks such as Gatorade or Powerade—help to rehydrate when water is scarce.

Sugar, salt and pepper—to provide some extra seasoning if you do any cooking.

Multivitamins—to replace nutrients you'll miss without a normal diet.

And, if you have enough warning to get to the grocery store and back—apples, citrus fruits, potatoes, cucumbers, squash and hard packaged sausages. These things can last for months and will provide welcome alternatives to the items above.

Let there be light!

Did you know that many of the new energy-savings CFL light bulbs can be a fire or poison hazard? The CFL bulbs made by Globe in China have produced numerous home fires when they burned out. There have been fewer fire problems with Sylvania, Phillips or GE bulbs. All CFL bulbs have mercury in them, so burned out bulbs should go to special waste hazard collection facilities.

You may have noticed how long it takes CFL bulbs to come to full brightness—the higher the wattage, the longer it takes. Our 200 watt-equivalent bulbs take up to five minutes. A lighting expert said you can get these to light up faster and last longer if you let them burn for 8 hours the first time you turn them on. I don't know whether that's true, but I'm looking forward to the new LED bulbs that promise quick light, longer life, lower energy consumption and increased safety.

THE BARE ESSENTIALS

After watching all of the turmoil in Japan from its 9.0 earthquake and the tsunami that followed, you should ask if anything similar could happen in Seattle. The answer is, "Yes" for a large earthquake and "Possibly" for a tsunami. Seattle is located near one of the most potentially damaging faults in the United States. It is also between two large bodies of water which will certainly spill over their banks even if not subject to a tsunami. Seattle has had devastating earthquakes every 400 to 500 years, and we're well within a period when one is likely due again.

So it's time to review some of the basic emergency procedures. The first thing you'll realize is that the ground is shaking. Very soon, the ceilings of buildings will come down, quickly followed by major pieces of structure. More may fall after subsequent aftershocks.

As soon as you feel the ground shaking, lay down next to a wall that has nothing heavy hanging above you. Alternatively, lie alongside a sturdy couch or get under a very sturdy table or desk. You want something that can break falling drywall. In general, it's not a good idea to be by a fireplace or under a doorway that has a door that can swing and hurt you badly. Many years ago, one of my fellow workers was permanently crippled by a swinging fire door at Boeing during one of our past quakes.

Now is the time to look around your house with your family and identify places in each room that you could get to quickly! It's also a good time to screw heavy pictures and mirrors to studs in the walls and anchor tall pieces of furniture as well.

The next most important thing to do is to think through how you will communicate with the rest of your family. It's likely that neither your cell phones nor land lines will work. Your Ward geo-code leader will know where to find someone with a ham radio. But you'll need some kind of a plan for different situations coordinated with your family members. Perhaps each member can keep the phone numbers of several relatives or close friends who live outside the area. They can serve as a way to communicate indirectly.

Then there are the subjects of short and long-term needs after the dust has settled. The immediate need could well be for a first aid kit. It's good to have someone in the family CERT qualified. It's unlikely that you will be able to drive a car, but if you can, think about some alternate escape routes. Many roads will be completely impassable.

You'll need both an emergency supply that you can carry on your back that will sustain you for a couple of days. (We'll go over that next month.) If your house remains habitable, you'll need a food supply and sources of water. This should be enough for a couple of weeks, more if you think it's likely that you'll be giving some away to neighbors.

This is also a good time to make sure that you know your neighbors. I set up a Neighborhood Watch program so that all of the nearby neighbors know each others' names, telephone numbers and email addresses. You might do the same.

A LESSON IN EMERGENCY PREPAREDNESS

My sister, Marlene, is now well versed in the kind of things that can happen when there is a neighborhood catastrophe. She lives in Huntsville, Alabama. The recent wave of tornadoes hit the city and destroyed several blocks of houses nearby her home. Except for debris in my sister's yard, they had no personal damage from the tornado.

But that doesn't mean that they were not affected. In fact, there was a large impact on the whole community.

Of course there were lots of injuries and a number of deaths. One death was that of a college student my brother-in-law was tutoring in statistics.

My sister had a cancerous tumor removed the week before. She was to have the stitches removed the day the tornado struck. However, there was no phone service in the clinic's office, so there was no way to find the status of the office or what she should do.

They used their cell phones till the batteries went out. They had a phone charger for their car which allowed them to come back on the air.

There was no electrical power. Fortunately, it was hot, not cold, because furnaces were all out of service. It was 80 degrees outside and very humid, so air conditioning would have been welcome.

Without electrical power, the clinic would be inoperative, and the hospitals were jammed with people with serious injuries. If her doctor was not injured himself, most likely he would be at the hospital where he could help there because they had limited emergency power.

My sister has an electric stove and microwave. Neither worked without power. She went to a neighbor's house where there was a gas stove. They were able to light it with a match and warm some food.

The nearby grocery store's cash registers and credit card readers would not work without power. Nevertheless, they sold virtually everything on their shelves very quickly and hand recorded the amounts due.

My brother-in-law is a stock trader who normally has two computer screens running numbers all day long. The power outage put him out of business—as did it all businesses in the area.

The streets were full of debris limiting auto travel in the neighborhood. Gas stations were closed because their pumps would not work without electricity.

These conditions will persist, not for hours, nor for days, and could go for weeks. I'm sure those who had prepared for emergencies were better off. They are those who had stored food, stashed extra cash, had first aid kits, kept their cars tanks full, had extra flashlights and batteries, kept a camp stove with fuel, maintained a portable generator, etc. My sister was lucky to still have running water. That may not always be the case.

THE BEST PRESENT

There is something that you can do that will reduce the amount of work for your spouse, children and survivors after your death. I mean save a LOT of work for them.

As we age, we start to lose physical and cognitive capability. Of course, Norma Booher is the exception that proves the rule. I'm more like the average having lost a good deal of my hearing because, at best, I can only distinguish about 80% of the words I hear. It's virtually zero with one of my granddaughters who talks very fast and does not separate her words. It's just one continuous high tone. The same is true of my eyesight. I used to be able to read a newspaper by simply moving my eyes down the column without any side to side motion that slows down the process. But I still have fair cognitive power so I'm working on the best present I can give my heirs while I'm still capable.

The best present is my Death Book. It's a book that will help save my survivor and executor a tremendous amount of effort, time and frustration. You don't have to be old to do this. You never can tell but you might get incapacitated or die prematurely. So here are the things you might consider covering:

Immediate needs right after your death: Funeral, obituary and burial instructions. (Think how amazing you can be in an obituary that you write yourself). Friends and others who should be notified. Addresses, phones and email addresses. How to notify the government and employer or pension provider and how to get what may be dozens of copies of your death certificate. Boeing has a Deceased Affairs Office that can tell you about your death benefit, health insurance, savings program status, etc., but few other employers are as helpful.

Contracts, deeds, will, living will, power of attorney: Of course, the actual documents and how to find them are most important, but there are things that you'll need to do to help. Examples might be a detailed list of accounts that have named beneficiaries that therefore bypass your will and a list of who will get what jewelry or grandma's antique chair. If you have hidden things, they will have to know how to find them. A list of your safe deposit box contents may be important because the bank may seal it on your death.

Important action items: Most spouses tend to separate responsibilities such as one feels responsible for bringing in income and the other for paying bills. It can be very helpful to know details such as resources, account numbers, phone numbers, due dates, and names, addresses and phones of firms you can call for help. If you have a time share, you need information on when reservations must be made without forfeiting points. You may have publications that need to be cancelled when you are away or frequent flyer points that may expire or can be transferred to an heir.

Financial management: Your survivors need to know details about your income sources, ways to get cash, maturity dates of bonds, investment firms, real estate and location of records. They need information on credit cards, insurance, taxes and charities. It's important for many to have a ledger that keeps track of financial actions and status of award point programs. And then there's the all-important list of account IDs and PASSWORDS. Finally, survivors need to know who are the key people to contact to untangle or manage your finances, interpret your will, set up trusts if necessary and pay any taxes due.

All of this is not easy, but it wouldn't be the best present if it was.

PREPARATION CAN SAVE YOUR HOME

Whether gone from your home for a long period or even when you are still there, there are some things you might consider to protect your home and contents. Some of these we learned from experiences of our neighbors that have cost them thousands of dollars and extensive time and suffering.

The first thing to do is try to prevent against burglary. This involves some very simple steps. All external locks should have deadbolts. A security system can provide both an alarm as well as notify police and firefighters. If gone for several days or more, stop newspaper deliveries so that there will not be a pile of newspapers outside the house which would be a dead giveaway that you are not at home. Along the same line, make arrangements for alternate delivery of mail. Finally, notify immediate neighbors that you will be gone and provide a telephone contact list.

Both external and indoor light timers can make your home look occupied when you are gone. To ensure against expensive electrical surges from lightening, it's good to have surge protectors on most expensive electronics, but if gone for an extensive period, you might go even a step further by pulling the plugs from computer equipment and the television. Similarly disconnect the TV cable which can also cause damaging surges. You might want to live with the exposure of a surge coming through the phone line if you want your answering machine to be on-line all of the time.

If you are gone for a long time, consider turning the heat down to 65 in the winter because that's a good point to avoid the formation of mold that might grow at a lower temperature. If you are gone in the summer, you might set an air conditioner to 80 degrees maximum. Either very low or very high temperatures can be hard on furnishings.

Since water damage can cause tens of thousands of dollars of damage, it's worth doing a lot to prevent it. Frozen pipes can bring terrible consequences. When you are home, you can rely on surface water alarms that you can get at any hardware store, usually where hot water tanks are sold. Put them near your dishwasher, ice maker, washing machine and water heater. Of course, when you are gone for an extensive period, it's good to shut off the water main to your home, but this is not enough unless you have an instant water heater for the entire house. It turns out that, even with the main water shut off, the residual pressure in a hot water tank can force all of its water out of a broken ice maker, dishwasher or washing machine valve. So also shut off those valves individually. The new codes require a separate pressure tank on top of the main water tank—something that further increases water damage risk.

I have written before a lot about fire and earthquake protection, but we recently have taken another step. We have devised an inexpensive way of keeping many cabinet doors from swinging open, thus preventing expensive contents from falling onto a hard surface and breaking, at least during a minor quake. This can be done for facing doors by hooking them together with a lightweight chain with a simple hook. You can also get childproof hardware that does the same thing. Strategically located fire extinguishers might someday save both your house and lives.

Without a list, you might forget an item or two. We have a reminder list for trips with the following words that give me enough of a hint that I know what all has to be done: Alarms, mail, newspapers, timers, TVs, water, heat and cabinets. You might want to do the same if leaving your home vacant for any long period. Of course there's always the possibility that a burglary, fire, lightning strike or earthquake could happen when at home, but we do our best with ensuring the house is always locked, newspapers and mail don't accumulate, our timers and alarms work, expensive electrical gear is on surge protectors, and that our floor water alarms have working batteries.

DON'T FORGET THE SISTERS

Most couples preparing for retirement wait too long to think about survivor's benefits. There are many women well into their eighties or nineties who can testify that their life-style changed abruptly after their husband's death because of financial difficulties that might have been avoided or abated.

About the only thought most people give to survivor finances is when one spouse is near death or has just died. Of course, there will be brief consideration when making a will or, for the few that will get a pension, when they are asked to choose a survivor benefit just before starting pension payments.

Pension and annuity programs generally offer only a few choices for the amount the survivor will get, perhaps, 100%, 75%, 50% and 0%. Payments are higher when survivor benefits are lower. Few retirees select 100% because the payments are considerably less. The insurers behind the pensions know that the survivors are likely to be women who, because of their longer lives, will require payments for additional years; hence they offer smaller monthly benefits.

Selecting 0% survivor benefit is so fraught with danger that the law requires a signature of the neglected spouse on the contract. Therefore most retirees choose something in the mid range figuring that one person can live less expensively than two. That's true unless the survivor feels that she can now go on that dream trip or something else that the deceased spouse thought was unimportant or beyond their budget. But even without the dream trip, the survivor is very unlikely to be able to live on just half of the amount required for two people. Housing costs, for example, are unlikely to be cut in half.

Social Security offers no choice of survivor benefits. Instead the survivor gets 100% of whichever is higher: the deceased's benefit or the survivor's own benefit. So, if a low-income spouse didn't start Social Security until her "full-retirement-age" (about 66), she would get 50% of the high-income spouse's "full-retirement-age" benefit while the high-income spouse was living, but 100% of the high income spouse's benefit after the high-income spouse dies—if that was more. In effect, this means that the surviving spouse will get about 2/3 of the total Social Security they were getting before the death.

The high-income spouse will get 8% plus inflation for each year he/she delays the start of Social Security beyond his full retirement age. For those with sufficient savings to support themselves for a while without any Social Security receipts, this should encourage the high-income spouse to delay payments as long as perhaps 70 when benefits are the highest. However, many people feel they aren't going to live long enough to breakeven (roughly beyond 80). Break even occurs when the additional amount of Social Security outweighs the amount of savings they used to delay Social Security.

So we come back to the fact that women, statistically, live longer than men. There is more than a 25% chance that one spouse will live well into the 80's. Remember that 50% of the people will live to be older than their life-expectancy and 50% will not. You don't want to plan on financial choices that depend on your dying before your life-expectancy. Not only that, but Social Security and pensions are the best financial old-age insurance you can buy—except the things you can do to keep healthy in your old age. Women in particular should keep these things in mind.

Those who think ahead will plan to save enough so that they can delay Social Security at least till their full-retirement-age. The same is true of pensions which also grow as the number of working years accumulate. Getting prepared for your spouse's survival is extraordinarily important. This requires saving more and working longer than most people imagine unless they put some numbers down on paper or ask a professional planner for help.

I AM WORRIED

As Emergency Preparedness Specialist, I worry a lot. I worry about what we can do to reduce damage from earthquakes, the Howard Hansen dam breaking, a mud flow from Mount Rainier, an economic collapse, etc. I worry about how we are going to get families together after a big quake. I worry about whether people will have enough food. I worry about whether they are well enough trained not just to help themselves, but to help neighbors and friends in times of serious troubles.

Now I've got another major worry. Apparently the Chinese are far ahead of us in cyber-attack tools and trained people. Let's think about what a cyber-attack could mean.

Let's start with your place of employment. A cyber-attack can shut down the power and destroy the computers necessary for your work as well as the ones that compute and issue your paychecks.

And how would you get to work anyway after a short while when no gas station is able to pump gas? Not many of us have a horse we could use.

How about getting kids to school? Forget it. The schools will be closed because there are no lights and no heat. And the buses can't get the fuel needed for their routes.

What happens when our food runs out? Most of the grocery stores have been looted, but even those which have posted arm guards would not be able to use their cash registers. What's left of meat, milk and frozen foods will quickly spoil without electricity.

Remember too that credit cards will be one of the early failures. Stores will be unable to read them, and the credit card firms could not process them even if some store systems worked.

Want to call someone. Forget that too. Phone companies would be one of the first targets in a cyber-attack.

And how about our homes? They don't have power either. No heat, no light, no television, no refrigeration, no hot water, no fire or police protection.

What if we get sick or injured, can't call our doctor, and there's no 911 support? And how about not being able to order additional drug prescriptions?

How serious is this threat? I had a sinking feeling this morning when my automatic update of my computer took 15 minutes to download the latest 23 fixes for Windows Vista. While this is going on, Mirriam's computer logged in the 15,351st change to Windows 7 since she bought it.

So what are we left with after a full-blown cyber-attack? The answer depends on the preparation we have made in advance. Do we have enough food for at least thirty days? Can we get enough out of our garden to help? Do we have some way to heat food? Do we have clothes suitable for a long period of cold weather? Do we have first aid materials? Will our prescription drugs last for at least a month? Is the gas tank on our car nearly full? Do we have enough small bills to buy goods for cash or do we have things we could use for barter?

Come to think of it, aren't these the same things we would need for a major natural disaster? I urge you to check your supplies. If you find a shortfall, make a plan to build an inventory of food, perhaps a garden, heat source for cooking, a fire-extinguisher and first aid materials in case things go awry, battery powered radio, battery powered light sources, extra batteries, board games for entertainment, and a stash of cash. I'm sure you can think of more things you should have handy for emergencies. Make this a stimulating subject for your next Family Home Evening discussion and assign responsibilities to fix shortfalls.

SAVING FOR EMERGENCIES

"Cash is king!" This was a saying often echoed after Katrina struck New Orleans. There are hardly any emergencies that don't call for some extra savings. You don't want to have to borrow money if you can help it. A savings fund for emergencies will never go to waste. It can earn money while not being used and, if stretched far enough, can even provide help for your heirs.

Sister Norma Booher recalls some of the things she did when money was real tight. She put an ink mark on the inside of her bath tub to represent the highest point it could be filled, thereby saving hot water. She started a garden. And she bought a book at a second-hand store titled something like 365 Ways to Serve Jell-O. There are a number of places on the Web where you can get ideas for saving more money. One recent one is 65 Ways Retirees Can Cut Their Day-to-Day Expenses by Christine Benz. (<http://news.morningstart.com/articlenet/article.aspx?id=376020>.) Here are a couple of ideas from that article:

Groceries/Staples:

Resist the urge to overbuy perishables, even if they're on sale. The most expensive groceries are the ones you don't use.

Grow your own produce: Start small with high-cost, high-margin items like herbs and graduate to tomatoes, peppers and zucchini.

Brown-bag or bring leftovers for lunch rather than buying your lunch.

Buy a refillable water bottle and forgo purchased bottled water.

General Merchandise:

When shopping for discretionary items, impose a cooling-off period. If you see something you want, wait a week. If you still want it a week later, then pull the trigger.

Look for online coupons on sites such as couponcabin.com. Typing a retailer's name into search engine will also likely turn up a list of coupon codes for that firm.

Have a garage (or basement) full of stuff you no longer need? Sell it on Craigslist or eBay.

Create and stick to a budget, especially for gifts during the holiday season.

Utilities/Telecommunications:

Turn down heat (or turn up your air-conditioning, depending on the season and the climate where you live). In colder [seasons], learn to love fleece and buy a warm comforter for your bed.

If your current cable package [is] getting more expensive, call your provider to see if you can take advantage of any discount packages available. If that fails, threatening to drop your package should get you results.

Head to your local library for DVD rentals; drop your Netflix subscription.

Drop your phone landline and use your cell phone exclusively instead. You'll be able to keep your long-held home phone number.

Gasoline/Auto

Couples [and those with kids who drive]: Switch to one car from two.

If you don't log many miles, investigate a car-sharing service, such as Zipcar (ZIP), or rent a car rather than paying for maintenance and insurance for your own vehicle.

Use public transport; your community may offer senior discounts.

Check out Websites like gasbuddy.com to find the lowest gasoline prices in your area.

Home maintenance:

Reduce your dependence on chemical-based lawn-maintenance services. Your grass may not be perfect, but you'll have more money in your pocket and fewer chemicals on your lawn.

Swap services with other...folks; for example, you'll cut grass in exchange for [something else].

Personal Care:

Experiment with drugstore brands to replace expensive department-store cosmetics.

Walk, bike, or work out at a community recreation center rather than paying gym fees.

FOR THOSE IN-BETWEEN

There are many people who likely will do well in an emergency because they are in good physical shape. Of course there are others who are people who will need extraordinary assistance during an emergency because they are physically disabled. Then there are a large number of people in between these two groups who could go either way in times of deprivation or high stress. This article is addressed to the “in-between” group.

This is a good season for the in-between people to take some steps to improve their physical capabilities. Let's first start with food. My doctor in Park City gave both Mirriam and me a stern lecture about what to eat and what not to eat. He wants us to lose some weight and increase our resistance to bugs.

Here's what he says. “Eat mainly dark green vegetables, bright colored fruits, and fish. He stresses that we stay away from deserts. I'll admit, we don't adhere to this as well as he'd like, but we're getting better at it. He's not LDS, but he'd readily go along with the Word of Wisdom that goes beyond a few words about not consuming hot drinks to emphasize the following: *“And again, verily I say unto you, all wholesome herbs God hath ordained for the constitution, nature, and use of man. Every herb in the season thereof, and every fruit in the season thereof; all these to be used with prudence and thanksgiving. Yea, flesh also of beasts and of the fowls of the air, I, the Lord, have ordained for the use of man with thanksgiving; nevertheless they are to be used sparingly; And it is pleasing unto me that they should not be used, only in times of winter. All grain is ordained for the use of man and of beasts, to be the staff of life, not only for man but for the beasts of the field, and the fowls of heaven, and all wild animals that run or creep on the earth; And these hath God made for the use of man only in times of famine and excess of hunger.*

“All grain is good for the food of man; as also the fruit of the vine; that which yieldeth fruit, whether in the ground or above. Nevertheless, wheat for man, and corn for the ox, and oats for the horse, and rye for the fowls and for swine, and for all beasts of the field, and barley for all useful animals, and for mild drinks, as also other grain.

“And all saints who remember to keep and do these sayings, walking in obedience to the commandments, shall receive health in their navel and marrow to their bones; And shall find wisdom and great treasures of knowledge, even hidden treasures; And shall run and not be weary, and shall walk and not faint. And I, the Lord, give unto them a promise, that the destroying angel shall pass by them, as the children of Israel, and not slay them. Amen.” (D&C 89:10-21)

Good health requires more than just eating right. It requires regular exercise as well. Unlike many doctors, my Park City doctor is a picture of health. He readily gets down on the floor to demonstrate things he would like me to do both for strength and flexibility. By way of contrast, instead of live demonstrations, my physical therapist has gives me pictures showing the correct way to do exercises.

My doctor wants me to ride a bike for at least 30 minutes a day at a level of 70 watts or above and work up a good sweat. (Easy for youngsters, but not so for a 77 year old.) That's followed by a series of leg, arm, back and abdomen exercises that takes me about 45 minutes when I do them all. Sunday is a day of rest. My biggest problem now is to do the bike after a day of skiing as my doctor recommended. Mirriam and I get a pretty good workout on the slopes during the skiing season. So far, I've been able to get on the bike after skiing only a couple of times.

There are some days when I have so much to do, that I rationalize that I don't have time to do the exercises. I know that's not the right order of priorities, because without good health, I couldn't do the rest of the things I'd like to accomplish—especially when I get older. I like to use the example of my father who stayed in good health well into his nineties and was a regular golfer at age 95. Dad had an exercise routine he did every day—as well as take a daily teaspoon of vinegar which he felt made a big difference.

Dad was quite a contrast to his friends. He far outlived those of his own generation and didn't have all of the aches and pains others of his age complained about.

Another good example is Dee Swenson whom many of you know as a previous Ward member. Dee gets on a treadmill early every morning. He now walks at 3.5 mph for 35 minutes at 5 degrees uphill and then does stretch exercises after that. Last year it was 4 mph for 45 minutes on the treadmill. At age 84, he's outlived all of his ancestors, the oldest of which died at age 69! What really irritates me is that he can hit a golf ball so much farther than I can—and he's seven years my senior.

Dee's the kind of a person, who, because he takes such good care of himself, won't have to be carried on a stretcher in an emergency. Instead, he'll be out there giving a welcome helping hand to “youngsters” in need.

THE BARE ESSENTIALS

I finished reading an interesting book titled, *A Walk in the Woods*. It's an entertaining true story about a man and his friend who decide to try and walk the Appalachian Trail. This is a trek of over 2,200 miles from Georgia to Maine. Since you have to carry everything on your back, I thought that might provide some really good clues on the bare essentials for Emergency Preparedness.

So I got on the Web and looked for some material that might be a help. After deleting items associated with strenuous walking, I got the following items:

- Water (at least 1 quart, and 2–3 on longer hikes in hot weather)
- Warm clothing and rain gear and hat
- Food (including extra high-energy snacks)
- Trowel (to bury human waste), toilet paper, and hand sanitizer
- Flashlight (with extra batteries and bulb)
- Heavy-duty garbage bag (emergency tarp or to insulate a hypothermia victim)
- Sharp knife
- Fire starter (a candle, for instance) and waterproof matches
- Pen and paper
- Shelter (a tent or tarp)
- Lightweight pot, cooking utensils
- Stove (a small backpacking model, with fuel) and windscreen
- Sleeping pad (to insulate you from the cold ground)
- Sleeping bag of appropriate warmth for the season

How about water?

Drinking untreated water makes you vulnerable to *Giardia lamblia*, a common microscopic organism that is carried in the intestines of mammals (including humans) and spread when they defecate; it can contaminate many lakes, streams, and rivers. Waters may be clear, cold, and free-running and may look, smell, and taste good. In spite of all that, giardia may still be present. Several ways of treating "raw" water make it safer. The simplest is boiling it, but that's not always convenient. Iodine or chlorine tablets or drops are not considered as reliable as boiling to kill giardia, although these products work well against most waterborne bacteria and viruses. Many hikers carry portable water filters that claim to remove giardia. Check the product literature to ensure that the filter will remove particles as small as one micron in diameter and cannot be contaminated easily by unfiltered water. Granular charcoal filters, of the sort used to make tap water taste better, won't make backcountry water safer.

How about food?

Backpackers generally carry dried foods such as pasta that they boil and prepare on their portable stoves. You might want to add some canned meats like tuna or sardines.

The main thing the book emphasizes is to not overdo the equipment. Light weight is very important. For an emergency preparedness application, make sure that you rotate the food, perhaps once a year.

ARE YOU REALLY PREPARED FOR A MAJOR DISASTER?

Of course your first concerns must be medical needs, water, food and shelter. That's why we urge everyone to have at least a month's or more supply of the things you'll need. You should think both in terms of being confined to your home as well as being excluded from it. Even then, you will shortly find out that you need additional things, particularly if you can't return home. You may have to buy some basics, gas or pay for temporary housing.

Would you be able to get cash or to a bank or pay bills that you know are still coming in? Think about keeping important papers in a secure place where you have quick access to them or to copies. These are things like driver's license, credit cards, passports, birth certificates, family Social Security numbers, drug prescriptions and passwords. Think of the things you are going to need if you are going to rebuild your records.

I keep many of these things in a USB memory on a cord around my neck. I have yet to include some digitized important document photographs, but I intend to do that shortly, now that I remind myself again. I'm in the process of building a "Death Book" in my USB memory so that if I'm incapacitated or dead, other family members will know what to do. I'll write about this at another time.

If you write a lot of checks, consider keeping your checkbook and deposit slips with other valuables that you'd like to grab on your way out of your house in an emergency. If this is not practical, you might just keep a copy of a check showing your bank routing and account number. If you have those two numbers, you could use a telephone to authorize payment of a bill. You can do the same thing with credit cards if you know the account number and security numbers on the back side.

But the ultimate thing is to have some cash in your wallet at all times, just as you should keep your automobile gas tank more than half full to be prepared for an emergency. In addition, keep a small supply of different denomination bills either in or near your 72 hour supplies. Cash is king when you are out on the road and the ATM machines and cash registers have no power.

GETTING DEFENSIVE

Law enforcement officials encourage “Neighborhood Watch” programs. They are vital in a large emergency event when common sources of help like 911 are saturated and unable to respond.

Neighborhood Watch programs are simple to set up. Arm yourself with a paper and pencil. Then stop by the nearest dozen homes or so. Introduce yourself if you haven’t already done so. Tell them what you want to do. Your object is to get the names, phone numbers, email addresses and home addresses to put on a list which, when complete, you will distribute to them.

An optional follow-on step is to hold a neighborhood watch get-together of almost any kind. It could be a potluck, a block meeting, a neighborhood picnic, or a meeting at someone’s home with a guest speaker to talk about emergency preparedness. The Kent Office of Emergency Management at 253-856-4440 is set up to help you. Here are some possible speakers:

Public Education & Information, 253-856-4480

CPR and First Aid Classes, 253-866-4300

Fire and Safety Education, 253-856-4480

Disaster Preparedness, 253-856-4440

Community Liaison, 253-856-4446

If you are shy about calling, get general information from www.kentfirefra.org or email fire@ci.kent.wa.us.

It’s good to have a Neighborhood Watch set up for a number of reasons, not just to educate your local group. Getting to know your neighbors is a way to extend the things in which you believe or learn about the culture of others. It encourages someone to take note of something that may be wrong at your house when you are not there and take some corrective action. Also, a neighbor often will provide the quickest assistance you can get in an emergency. And you may share a common bond that will provide welcome recreation.

You might want to extend your written material to note special skills, materials or equipment that might help in an emergency. You or a neighbor might need an emergency power supply, someone who is CERT qualified, a chain saw, a wheel barrow—or part of your food supply or some information about how they can get help from our church.

Keep your own copy of your neighbors’ information by your telephone. I’ve found that we’ve used it for ordinary things too, such as finding out what happened in the community when we have been gone. After a while you may feel comfortable about asking them to take you to the airport, pick up your mail, or get the garbage cans in or out when you are gone. They love to have you reciprocate.

HEALTH ISSUES

The greatest emergency many of us will experience is likely to be a health issue.

Sometimes you will get lucky and find care nearby. My son-in-law was driving a truck in downtown Seattle heavy traffic when he felt severe pains in his chest. He abandoned the truck in the middle of the street and laid down on the sidewalk. He got lucky in two ways. The first person to come to his aid was a doctor who called 911 right away. His second bit of luck was being only a couple of blocks from a hospital where they got him on an operating table minutes after the attack.

Most of us won't get that lucky with regard to instantaneous care, so we have to take precautions that rely more on our own training and preparation. It's another application of self-reliance.

The first line of defense is to get in the healthiest physical condition as we can. That involves a number of things, the first of which may well be sufficient exercise. Most recommendations are for a minimum of one-half hours of good aerobic exercise at least three times a week. Virtually all of my many friends who have had heart attacks do at least twice this, and they wish they had started earlier. Of course there are many ways to get aerobic exercise: a treadmill, elliptical, stationary (or real) bicycle, running or even fast walking.

The next most important thing is likely to be eating the right kind of things. I have a doctor who really emphasizes this. He does not have good bedside manners because he is very blunt. If you are overweight or out of shape, he doesn't mince words. He tells patients to exercise and eat nothing but dark green vegetables, bright colored fruits and fish. He's also big on multi-vitamins and fish oil.

Good care of your teeth could well be a big money saver later in your life. Brush teeth after meals and get professional cleaning periodically. Medicare does not cover dental care, nor do most private health insurance policies. It's not hard to rack up thousands, if not tens of thousands, of dollars from dental problems. Further, poor dental care can lead to other health problems.

But there are other elements too. Do you have some emergency medical supplies in your home? At a minimum you need a first aid kit, a thermometer, alcohol and aspirin. I carry a little pill box with a couple of aspirin, Advil, Tylenol and Benadryl. I've given these to friends in trouble more that I've had to use them myself.

We now carry small bottles of antibacterial hand gel with us now that so many diseases are being spread around. After handling things many others have used, we often put a couple of drops on our hands and rub the gel into our skin. My daughter, a school teacher who seldom gets sick, jokingly says that we should periodically lick a hand rail to develop some immunity to common diseases. She gets exposed all the time from students who come to school when they should be at home.

And how about some elemental training? If you know what the health issue is, you can get lots of information from various medical Web sites by starting with Google.com, but this should seldom substitute for a visit to a clinic. Make sure that you read the precautions on all drugs. Practically every adult should know how to give CPR. Recent changes have made it a lot easier to perform. The stake would like more people to take CERT classes which require attendance for about six evenings and a Saturday morning demonstration. Notices of classes are usually in the Ward Bulletin.

Lastly, I would be remiss in not mentioning the importance of health and disability insurance. A couple of our own children have tried to get by without such insurance in order to save money. It's a bad trade with dire financial consequences.

HOME DEFENSE

No, this article isn't about arming yourself with an AK-47. It's about the practical things you can do to protect your home in other ways.

The first thing to do is to look at your house in the daytime from the street and back alley if you have one. See if you can see places where someone might be able to get into your house by hiding behind something. This usually comes down to trimming bushes and trees so that anyone trying to break in is readily visible from the street.

Large trees and shrubs between the street and house may be a great invitation for someone casing your home. Experts recommend that you have nothing that would provide shelter to an intruder while he does his work. There are plants that you can plant beneath windows that will definitely discourage someone from hiding there. Plants with large needles or very sharp leaves might do the job nicely. A plant nursery expert can help you find something that would fit your application.

The next thing to do is to look at your house at night from the street and/or alley. Are there dark areas that would be a good place for someone to break in? Make a note to see if you can't install some lighting that would remove this vulnerability. Consider putting lights on timers, even ones that go on and off in a random pattern. Perhaps you can put a portable radio on a timer as well so that any person nearby will hear it. There are also boxes you can buy that provide flickering colored lights just like those from a television. Consider using external motion-activated lights.

If your sliding windows and doors don't have a built-in lock, consider putting a wood stick between the sliding member and the wall to keep them from being opened unless the sticks are removed first. Are your doors easily opened by breaking a glass panel and reaching the interior knob? If so, consider some way to improve this. Some people install a dead bolt that requires an interior key.

Do you have a dog that barks? If so, that may be one of the best defenses you can have. If not, you can buy barking simulators that will growl and bark like a hungry Doberman which would gladly take on an intruder. A "Beware of Dog!" sign might help as well.

A home security system is nice, but the best feature about one of these might be an external audible alarm rather than the automatic call to the police. A yard sign or a door sticker proclaiming "This House Is Protected by [A security firm's name]" may do as much good as a home security system though. Some people report that they can activate their automobile alarm system from their bedroom and so keep their car keys on a nearby night stand to use the panic button to start the auto horn blowing.

Make sure your windows and doors are all locked before you go to bed at night. For a touch of extra security for something short of a gun which could kill someone, you might buy a can of hornet spray. These can shoot over a distance of about 20 feet quite nicely and immobilize an intruder instantly. But you'll have to find a place to keep it away from children.

Does your house look as if no one lives there or will you be gone for several days? Make sure that your newspaper deliveries either stop or that a neighbor picks them up for you. A stack of newspapers on the front lawn is a dead giveaway. So can be a mailbox full of letters and mail that has enough credit information so that someone can steal your identity. It's good to let a couple of neighbors know you will be gone and how you can be reached. Neighborhood Watch programs can be a great help too.

Have you hidden a key, valuables or spare cash somewhere in or outside your home? Someone once broke into our condo and dumped all of the cabinet and drawer contents out on the floor looking for valuables, so you have to do a better job than to tuck something in the back corner somewhere. No matter how you hide something, be sure to either tell some family members where it can be found or put a note in your safe deposit box so that someone can find it if necessary.

We always turn off our main water valve to the house when we leave for more than a couple of days. We have neighbors who have learned to do this the hard way after the connection to their washing machines or ice makers broke while they were gone. Another experienced a frozen automatic dishwasher pipe that burst causing tens of thousands of interior damage while they were vacationing far away.

None of these things can take much effort, but they can save you an immense amount of time as well as a crippling financial situation.

SAVING IS A VIRTUE

When I was a kid, my parents taught me the importance of saving. I was brought up in the Great Depression when saving was even more a sacrifice than it is now. Then, as now, it's attractive to live modestly and be humble—two virtues that are the result of spending only that which we really need and using the rest for savings and charity.

There are many reasons why people in our times should save more than our parents. Let me enumerate some of these.

I would be remiss not to mention the great debt burdens many people have now. A debt is a negative investment. A debt consumes interest and does not produce it. Few people now can earn a higher interest rate on their actual investments than the interest rates they are paying, especially for consumer loans and on credit card balances. It takes higher savings to both pay off interest on loans as well as to contribute to a retirement savings plan. Having to make a choice between paying off a loan and add to savings, it's almost always better to forsake savings and pay off loans, other than perhaps very low interest mortgages and to at least get the free matching funds from an employee savings program.

Many people think that their home is their best retirement resource. In a way it is, because a debt free home means no more mortgage payments. On the other hand, we have to ask if we really need a home that may be twice as big as our parent's. There are several ways to get retirement income from a home: (1) downsize and save the proceeds and future lower home-ownership costs, (2) get a home equity loan, (3) obtain a reverse mortgage or (4) rent out some rooms. Both the home equity loan and a reverse mortgage put people back into debt again, so the better choices are downsizing (preferably as soon as practical) and renting out some rooms. But if people are reluctant to do one of these things, then they have to rely on saving more of their wages.

Savings were over 20% of disposable income (income after income tax) during World War II when the stores had few consumer goods, restricted food supplies, and no appliances or new cars were available. Gasoline was rationed so that people drove very little—either to stores or for recreation. Both spouses worked: the wife in the defense industry and the husband in the military. Savings equals after-tax income less spending, so with spousal income up and consumption down, savings were great.

After World War II, savings leveled off to about 9% of disposable income. Then starting in 1985, we got on a consumption binge buying larger homes, lots of electronics and things beyond our parents ken. Savings continued to drop until 2005 when the savings rate actually went negative. It has come up since then but only to about 6%. From 1985 until now, the amount of savings lost is greater than the current national debt—and it's literally impossible to gain it back without World War II type living and savings standards for the next two decades.

What makes this worse is that over that same period from 1985 till now, employers started dropping pensions for their employees. Few companies today offer pensions. Pensions, like Social Security, offered lifetime benefits for both the worker and spouse. So instead of a 9% savings rate, we should have savings approaching 15%. At the same time as pensions were being dropped, employees were getting mobile and moving from job to job. This greatly reduces the benefits of a pension because a significant pension requires long-time employment.

Employers started offering 401(k) (or equivalent) and cash balance plans in lieu of a pension. These took the burden off the employer and put it on the employee to provide retirement benefits. They sweetened the plans by offering some matching funds. But even with matching funds, people were so hooked on consumption, they often didn't even take advantage of the free employer contribution.

Now interest rates are so low that it takes significantly more savings to produce the same income as previous retirees. Many of those currently dependent on interest income have had to drastically cut expenses, often at the expense of necessary health care or health care insurance. At some point, interest rates will have to go up, but when interest rates go up, the principal value of a bond goes down (until it reaches maturity). Hence, those who have bond funds will be back where they started: higher interest rates but a smaller value in the fund to generate the income.

Then there's the fact that people are living longer. When Social Security was started in the Great Depression, the normal retirement age to get Social Security benefits was 65. Yet life expectancy (the average age to die) was less than that. This meant that less than 50% of the people even would reach the age to start Social Security. Now life expectancy is in the eighties with a fairly high probability that one spouse will live into the nineties or better. So our retirement savings have to last longer, and, shy of a decades long bull market, we have to save more to support the longer life.

The longer life span comes partly at the expense of ever increasing health care costs. Even those who enjoy good health to the end have to pay higher premiums for Medicare and Medigap policies. Those who have to go to a nursing home are facing

charges of \$80 thousand dollars per year of care.

Coincident with the increased life spans is the aging of our population as a whole. Birth rates are far lower than they were in the past. So we are going to see a great increase in the number of retired people relative to those who are still working. After the Great Depression, there were about five workers per retiree. Now there are about three workers per retiree. The forecast for future generations is two workers per retiree. That puts a horrible burden on the young people who have to fund the ever-growing entitlements such as Social Security, Medicare, Medicaid, and government pensions. Some people think that the past taxes they paid to support these programs will be available for their own use. Not so, entitlements will be funded out of then current tax revenues.

There is still another reason though why the coming generations will need more savings. That's the exponential growth of national debt. Unless the Congress and a willing President would agree to cut government spending by draconian amounts as well as to increase taxes and let inflation increase at a faster rate, unless all of these happen, we will be facing an unsupportable \$60 trillion national debt (in today's dollar values) within twenty years, up from our current \$15 trillion. Only the very best savers and wisest of investors will be able to sustain a "normal" retirement under these conditions.

So, if savings ever were a virtue, they are going to be even more virtuous in the future. That means living more modestly and humbly than in the past. Those are Christ-like virtues with a lasting benefit and the capability of offering charity instead of requiring it.

SQUIRRELING AWAY SOME MONEY

In some ways, a squirrel is smarter than a human. He knows he has to put away some nuts for the winter. And, unlike some of us older folks, he has a good memory, because he has to find where he hid them.

If the squirrel needs 200 nuts a month for 4 months of winter, he must store 800 nuts $[4 \times 200]$ when working the other 8 months. That means he must save 100 nuts a month for each of 8 months $[8 \times 100 = 800]$. But he also needs 200 nuts a month to live on while working, so he has to collect 300 nuts each month $[200 \text{ to consume now} + 100 \text{ saved}]$. Thus he has to save one-third of his income.

If we didn't have a retirement pension or Social Security, and our returns equaled inflation as with the squirrel, and if our retired years were going to be one half of our working years, as with the squirrel above, then we too would need to "squirrel away" about one-third of our income.

But we do have Social Security and a few of us have pensions. Yet few retirees get a much better return than inflation. Returns for retirees get hurt by reverse-dollar-cost-averaging as well as fees and taxes. More importantly, the return's purchasing power gets hurt by inflation. And we likely face a less generous economy.

It's important to be saving for lots of things: college, a new car, gifts for Christmas, a trip, and so on, but most important of all is to squirrel away money for your old age and a reserve for emergencies. When young, an emergency reserve might have to cover a job lay-off. When older, an emergency reserve might have to cover a large medical bill. You'll have to squirrel away some money for these.

Retirement is the big kahuna! One very simple thing to do is decide how much you need for retirement by multiplying the number of \$Nuts you will need each year in retirement (after subtracting Social Security) by the number of years you expect to live. You can get a rough idea of how many \$Nuts you would have to save each year by dividing your current savings shortfall by the number of years you have yet to work.

If you are already retired, you can determine how much you can afford to spend this year from your \$Nut savings by dividing your savings balance by the number of years you could possibly live and adding that to your annual Social Security. The few that are lucky enough to have a pension can also spend the annual pension receipts multiplied by their age over 100, but must save the remaining \$Nuts from the pension for future inflation. Of course you'll have to subtract any \$Nuts for taxes, just as the squirrel might have to yield some to the crows.

Our leaders have encouraged us to get out of debt and to save for the future and emergencies. Now is the time to get out a piece of paper and a sharp pencil to do some calculating. Then let's figure out how we can do the saving. That's the hard part.

Incidentally, it's good to have some small bills stashed near your emergency supplies. Cash is said to be king during disasters.

GIFTS FOR CHRISTMAS

There are several basic kinds of gifts: Monetary, In Kind, Labor and Love.

Monetary gifts may not appear as thoughtful as some, but for emergencies, recipients will cherish them indeed. The simplest gift may be cash in an envelope with a note relating to something for Emergency Preparedness. Small bills have proved to be useful when the power is off and cash registers down. Another monetary gift is a Savings I bond. These come in denominations of \$25, \$100, \$1,000 and \$5,000. They are purchased on line from www.treasurydirect.gov. You no longer can get a paper bond. The U. S. Treasury keeps a record which you can read on-line. Savings bonds can't be cashed for a year, but thereafter can be cashed with a very small interest loss before five years, but no penalty after that. See details on the URL above. Unlike cash, I Bonds earn interest at a rate about equal to inflation while the value of cash itself declines with inflation.

In kind gifts are physical goods. There can be very inexpensive things to help with emergencies as well as very expensive. A box of matches or faucet washers might be at one end of the scale while an automatic backup generator is at the other. Consider a wrench for the gas or water meter. An emergency blanket can be used to keep warm (and also at a football game, dad). Things like batteries, flashlights, lanterns, radios, camping stoves, portable toilets, etc., might be in the middle. Also consider backpacks with some dried food and some warm clothes ready to go by the nearest exit. Of course there is always something missing from a 72 hour kit, so take a look and see if what you have would be good for an earthquake, prolonged power outage, fire, or severe windstorm, or even flood if on the valley floor.

Labor gifts are always welcome. Common labor gifts are cards with offers to wash the car, clean the garage, weed, or cut the grass so dad won't have to. When I was a kid, my folks gave us some books with pictures of many sights in the country and told my sister and me that next summer they would drive us on an itinerary we planned. We planned one for the east coast one summer and another summer for the west coast. Over two years the folks took us to almost every state. It was in the Great Depression, so that was quite a treat—and educational as well. Sleeping in the car on occasion during those trips was just another good memory. For emergency preparedness, consider volunteering to organize the food supply, check the ceiling fire alarm batteries, reduce miscellaneous materials under the house that might be a fire hazard, labeling all of the phones with emergency phone numbers or fastening tall cabinets to the walls so they won't fall in an earthquake.

Gifts of love can be the most rewarding. This could be volunteering to work in the Bishop's Storehouse or giving some good clothes to Desert Industries. It could be some handcrafted thing made for mom, dad or a needy child. Or consider generating a comprehensive list of who to contact if the roof leaked, a waterline broke, the furnace stopped working, or a family member broke an arm or a tooth or accidentally swallowed something poisonous. A photo album can provide a lot of lasting memories to bring to someone recovering in the hospital. Several times we have given each of our grandchildren sealed envelopes with cash so that they could seek out some person in obvious need and give it to them anonymously. They have returned with stories of the recipients being incredibly grateful. One grandchild chose to give his to a man in a thrift store looking over ladies' dresses. The man broke down and cried saying that would allow his wife to pick what she wanted herself. Emergencies can leave people in desperate financial situations.

STORMS, STORMS, STORMS

We are in the season of winter storms. Hurricane Sandy hit the east coast very hard. My daughter in Philadelphia was fortunate this time. She only lost one large pine that missed her house. A previous storm took down a tree that caused \$20,000 damage to her roof. A couple of years ago a tornado wiped out the adjacent block of houses by my sister in Huntsville, AL. About the only thing we can do when hit by something really big really quick is to ensure that we are safe and we have adequate insurance.

Our most common storm problem in the northwest is a power outage. Make sure that you have enough flashlights and batteries to power them. Home Depot sells a lantern with two florescent bulbs and has several light level settings to extend the life of the batteries. Some of the new LED flashlights have very long battery lives. Old batteries leak however, so it's good to check their condition about this time and refresh your supplies.

Most of our storms occur in cold weather. What will you do to stay warm? Go to a relative's house or a friend's? Do you want to abandon your house when it's freezing leaving your water pipes, washer and dishwasher to freeze and break? Can you borrow an emergency power supply for enough time to get your furnace going to prevent that? Or do you want to buy a large enough emergency power supply to power your furnace blower and perhaps some other outlets? If so, contact an expert on the wiring requirements because you may have to install a special circuit breaker box. And you'll need the power cables to reach the box from an outside generator.

An emergency supply of food is a must. We should have enough that does not require cooking for several days at least. A camp stove is helpful, but be careful what you burn in a house. Walmart offers a one month emergency food supply from Augason Farms for one person nicely packed in a box for \$174.88. One box would help four people for a week. It offers a lot of variety and many of its contents have a storage life up to thirty years. It's also good for a supply you might want to keep in a car.

Keep your car's gas tank nearly full. When there's a power outage, gas station pumps don't work. You don't want to be near empty and have to drive to work or take care of a health emergency.

If you haven't cleaned your gutters and the downspouts are clogged, take care of that now. This can be particularly bad when combined with freezing temperatures. It could mean the end of your gutters. Also unhook your hoses from the faucets outside the house. Dagmars from a hardware store can provide some extra freezing protection for your hose bibs.

Going away on a winter vacation? Turn off your water. The built up pressure in a hot water tank can still put enough water in your house to cause major damage as when one of our neighbor's dishwasher pipes froze. So we turn off the valves to our dishwasher and washing machine individually. Unplug expensive electronic gear and televisions. Another neighbor lost their computers, clocks, televisions and utility controls in a lightning strike. We unplug a lot of our equipment when there are lightening warnings.

Do you have external things that can blow away? We sometimes find someone's garbage can lid in our yard with no idea where it came from. We tie down all of our external waste cans in the winter.

In really big storms, emergency first responders like 911 will be very busy. Make sure you have a first aid kit and fire extinguisher handy. Know how to turn off the water and gas lines to your house.

Here are some questions you could bring up in a Family Home Evening so that all family members may be better prepared:

Where will you go?

What will you take with you?

How long might you be gone?

What can be replaced with an insurance check?

What can be left behind?

What are the most important things in your life that can fit into your car or truck within an hour?

Do you keep cash around the house? In a disaster ATM machines might not work or will be empty because you got there too late—or have no power.

Do you have enough food and water to last you three days? A week?

What about your pets?

PROTECT YOUR HOME

Here are some tips to minimize damage to your home—and recover if you do.

Never leave a cooktop in operation unattended. 40% of home fires start here.

Do your lights flicker or do you get a little shock when you touch a switch? Replace old fuse boxes and circuit boxes with new models. Have electrician check to see if your wiring has to be replaced.

Insulate any water pipes exposed to freezing weather. When leaving house for vacation shut off water main, turn off valves to washing machine, dishwasher and icemaker. Still if pipe freezes or breaks for any reason, you will get a lot of water from a pressurized water tank into your house. Change out rubber hoses to washing machine with braided steel ones.

Put water detectors with alarms under sinks, dishwasher and washing machine.

Using your fireplace? Get chimney flue cleaned yearly.

Check you fire extinguishers pressure gages to make sure they are working.

Replace smoke alarm batteries once a year and alarms every five years. Ones with lithium batters may go as long as ten years as long as the house isn't dusty. Dust clouds the mirrors in them.

Keep a couple of lanterns powered by D batteries.

Keep emergency medications and tools where family members can find them easily. In an emergency you should have a first aid kit and tools useful in an earthquake such as a shovel, ax, wrench for gas line and water meter, sleeping bags, 3 day supply of water and food, battery or hand powered radio, camping stove, and don't forget cash. Keep 8 ½ x 11 red paper sign with word HELP and green paper sign with words WE'RE OK to stick to front door.

Fasten tall furniture to wall studs as well as heavy hanging mirrors and pictures.

Check your homeowner's insurance policy to see if you feel you have enough coverage. Photograph everything and keep copies of the photos in a safe deposit box, a relative's home, or in an internet cloud. These may be extraordinarily valuable for an insurance claim.

Make sure you protect your key documents. Get a safe deposit box at a bank for these or a copy of them. Include passwords and any special instructions you may have if disabled or die.

Know several places where your family members can meet if they can't get home.

Keep an emergency call list next to each phone as well as your own address and phone number—which may be hard to recall when you are agitated and very nervous.

Start a Neighborhood Watch program. It's an easy way to meet neighbors you don't know very well. It's your neighbors that most likely will be the first to arrive on your property when real trouble hits and roads and communication lines are destroyed. They may be the ones with the only warm house and a chainsaw with fuel in it to get into your home.

And, in the Christian spirit of helping others in an emergency, get an amateur radio license and take Community Emergency Response Team training.

I DARE YOU!

Joe Dougherty recently suggested this in the Deseret News: After your house is nice and tidy, go from room to room and throw everything that's loose on the floor. That includes dumping over bookcases, all of your glasses and dishes, your cookware, food in the cupboard, vases, lamps, and anything else on a shelf or cabinet. Yes, that means tossing that expansive flat screen TV, your computer, your monitor and all of those prized collections to the floor as well. Then go to your wall hangings. Pull that large hanging mirror and your wedding picture off the wall and hurl them and other hangings to the ground.

That's what a major earthquake will do to your house if not prepared. Of course you really don't want to do this voluntarily, but you do want to find means to protect furnishings and valuables from an earthquake.

Here are some things you can do:

- Ensure that your hot water tank, large hanging pictures and mirrors, tall curio cabinets, etc. are securely strapped to studs in the wall, not just the drywall.

- Get child-proof latches for your cabinet doors so that they won't open unless you press a lever.

- Use removable earthquake putty or museum wax or quake gel to secure valuable collectibles, table lamps or other items to shelves or cabinet tops so that only the mightiest of quakes will shake them loose.

- Store any flammable materials on the concrete in your garage or basement so that they are unlikely to tip over. Do the same with heavy tools on your workbench.

- Replace any heavy pictures hanging over your bed's headboard with lighter ones secured to studs.

- Consider putting little used expensive glassware in egg-box type containers meant for them or fashion a string across the outside row to restrain them.

- You'll also need a crowbar and ax or hatchet to pry open doors to retrieve surviving people, valuables, your 72 hour and first aid kits. Don't forget you'll need a broom and shovel to clean up the mess as well.

Don't just think about it. We need protective actions in our earthquake-prone Seattle area location!

EMERGENCIES DRAIN SAVINGS!

When you get as old as I am, you find that your friends, now older too, are more willing to talk about the financial problems they experienced after having left their jobs and retired. It's important to have some money set aside for emergencies not only when retired but also when working. In the latter case, the most important instance is unexpected loss of a job. That's the time where you'd like to have some money set aside to sustain you until you can find work again. Food storage can also be a great help!

We can't foresee emergency needs, but a little money (or lots in some cases) can be very helpful. We keep some reserves in both our checking and money market accounts. Emergency funds should not be in stocks as they may be down when needed—or be their own cause for an emergency if they really plummet. Nor should money for emergencies be invested in something that's hard to liquidate like real estate or in an employer's savings plan or IRA which have serious early withdrawal penalties to say nothing of taxes due. You may be able to borrow money at the last minute, but that can be a costly and time consuming thing to do. Besides, money saved for emergencies can be used later in retired life if necessary. As they say, "You don't want to run out of money before you run out of life."

There are a number of our older friends whose adult children got into financial problems and then sought parental support. We know people whose son-in-laws have divorced their daughters leaving the daughters with children and no support. We know of daughters-in-laws who have run from sons and left the sons with children and no wife to care for them. Then there are children who have had such serious health problems that need expensive care. Any of them can be devastating emotionally and financially.

Or how about elderly parents who have run out of money? Perhaps inflation destroyed the value of their fixed pension. Maybe they were hit by large medical expenses and big increases in their health insurance premiums. Or maybe they had to go into assisted care or even more costly a nursing care facility. Elderly parents don't like to turn to their adult children, but are often forced to. Some soften the request for money asking for a "loan" knowing there is little possibility of repayment. Few have the capability to return to work again even part time, especially in their seventies or eighties.

There are much lesser events that happen to almost everyone that drain savings: A car breaks down. A hot water tank or furnace needs replacing. A computer or printer fails. Your dishwasher or refrigerator has seen its last days. You have not had enough withholding for taxes. Your roof leaks and needs replacing. You need serious uninsured dental work. You get a bill for a large community assessment. A water pipe freezes and causes extensive damage. And many other things that all have one thing in common: They require money to fix.

The challenge is to start putting some money aside that is labeled for emergencies. There's no magic number because we don't know what difficulties we will face. But face them we will. No one goes through a life drifting comfortably on nothing but gentle waters. Maybe you can't afford to do much this year, but perhaps you can devote something from a bonus or a raise next year. The key to this is commitment. Many have a goal to set aside at three to six months living expenses. When doing retirement planning, I often suggest setting aside 10% of total savings as an emergency reserve. Recognize that your life will be much better if you can cope with at least some financial problems without going into debt. Debt costs interest. Savings earn interest. And the difference is great!

TEACHING PREPAREDNESS

Teaching children preparedness is like teaching good English. It requires setting a good example, lessons, participation and reminders.

I use the example of teaching English because both my sister and I had parents and teachers that spoke good English. If we ever said, "Me and James are going to the movie," we would get an instant correction: "Bud, if you want to go to the movie, you are going to have to make the request in English. Now say, "James and I are going to the movie!" Then would come the explanation that "me" is an object while "I" is the noun. And politeness demands that you use the other person's name before your own. Having had the lesson and making the correct statement, we'd get to go.

And so it is with preparedness. My father always reminded me to save at least 10% of my income for retirement. In those days, I had lots of other things on my mind as well as other priorities, but I always saved at least 10%. We also didn't have retirement planning programs on the Web, and I'm not so sure but that if we did, I'd ever have looked at one. It wasn't until I was in my 40s that I had a professional planner help me with retirement planning. The planner was impressed with my discipline—something I didn't even think about. Now most planners recommend saving 15% for those who have no pension.

Dad recommended that we have an emergency reserve for cash. He said you can't foresee everything. He was right. We have had many financial surprises over our life including things from very expensive uninsured dental care to helping distressed relatives at a time when they had no income.

My family had a budget—and we all knew about it. Mom had a certain number of dollars she could spend for groceries. When we went to the grocery store with her, she would make comments that something we might have wanted would make her run over the amount she could spend. The same was true for clothing and shoes. Dad saved for a vacation every year, and would make sure that we went to places where he had some control over the spending. Dad also saved for retirement, but he didn't have the capability to account for inflation so the inflation that reached 13% during the Carter years destroyed his image of retirement, and my folks had to downsize their home three times.

My father also taught me some things about investing. Some of those lessons were good, like the advice to diversify. Some advice was not so good as I subsequently learned. Dad felt he could pick a number of big companies, buy their stock, and hold until needed in retirement. I followed that advice but got bum steers from my broker. It wasn't until my 40s when the professional planner told me to get out of individual stocks and into low cost index funds. That was fantastic advice as I learned over the next thirty years. Now authors like John Bogle (who started index funds at Vanguard) and Larry Swedloe publish books proving the point while the vast majority of professional planners also recommend index funds.

My folks told us always to pay our credit card bills fully every month. They said that credit card interest was legal usury. They also said that it was much better to save for something than to get a loan to pay for it. Of course they couldn't do that for their houses, but when they died, they were debt free. Saving before spending not only lets us earn interest on that money so that it can grow, it avoids having to pay the interest that ultimately makes items bought with debt so much more expensive. We've also found that during the savings process, we often wonder why we wanted some of those things in the first place.

So what can we do for our children? Even when young, we can teach them to save for things. We can show them what we do. We can teach them sound financial principles. We can question the wisdom of buying something. Instilling the discipline of saving before buying teaches them so many lessons, particularly if there is enough time to see the savings grow or to show them how much an item would cost if we had to pay for it with a credit card loan. And we can show them that savings can be used for emergencies if we have an emergency reserve.

SAFE DRIVING HABITS

Popular Mechanics had an article written by Mac Demere, a driving instructor from B.R.A.K.E.S. B.R.A.K.E.S. is a nonprofit advanced teen driving school started by drag-racing champion Doug Herbert after both of his boys died in an avoidable accident.

The items below are good lessons for all of us, not just our teens. Being prepared for driving problems is another facet of emergency preparedness.

Braking: In an emergency push hard on your brakes and hold the brake pedal down. The Assisted Braking System, ABS, can do a fantastic job of bringing your car to a quick halt. Demere says, "I teach my students "stomp, stay, steer." First, stomp—hard—on the brake pedal. Pretend there's a photo on the pedal of your ex who fooled around with your best friend. Second, stay—again, hard—on the pedal. Ignore nasty sounds and the pulsations from pedal. You are not hurting the car. (When teaching ABS to the mothers of the B.R.A.K.E.S. students, yelling "Push, push, push!" works well.)...steer around the obstacle. The wonder of ABS is that it allows turning while braking, a skill that takes race drivers (who aren't driving with ABS) years to develop. Just remember that a little steering goes a long way."

Forget "10 and 2." Those are the positions of a clock's hands for those who only use digital watches. In this case it refers to holding the steering wheel at the 10 o'clock and 2 o'clock positions. And especially, don't hold the wheel at the top, 12 o'clock position. The reason: They increase arm and body damage when the airbags deploy. Instead, learn to hold the wheel at the 9 o'clock and 3 o'clock positions—or even lower.

Train yourself to react: Suppose something falls off a truck ahead of you. Train yourself to make a quick lane change. See how your tires will hold you. Then combine it with severe braking. The trick: Don't stop pushing on the brake until you have been able to bring the car going straight again. Once you release that brake, the car will really jump whichever way the wheels are pointed.

Slipping off the pavement: You accidentally fall off the pavement, and one side of the car is on a gravel shoulder. Do not try to make a sudden turn back to the pavement. Let the car slow down and gently steer back onto the road. Mirriam's mother went off the pavement and had a rollover, probably caused by trying to correct too quickly.

I would add a point that I think is very valuable: Few people realize how long it takes to react and the time it takes to bring a car to a halt. At 60 mph, you are traveling 88 feet in each second. Typical reaction time is 1.5 seconds. You have gone 132 feet before anything starts to happen. From the time you push hard on the brakes till you stop is another 180 feet. That's a total of 312 feet or more than 100 yards. So it takes a full football field's length to stop before hitting that thing that fell from the truck. Going 80 mph? That takes almost 500 feet to come to a hard stop.

That's why it's important to also learn to steer around a stationary object on the road ahead combined with hard braking. But remember, don't take your foot off that brake pedal until you've returned your wheels to point down the road. And don't tailgate!

Another lesson of my own: On my way to work one day, I made a quick start when the light changed. (Incidentally, no one has found an instrument that can measure a time as short as that between the signal change and the horn sounding from the car behind.) Half way across the intersection, I was T-boned by a large pickup that ran the light. That pushed me into the other lane where I had a head-on with an on-coming car. There was nothing left of my little car. All FIVE wheels were destroyed, windows on all sides were pulverized. They had to pry me out. The lesson learned: Someone may not stop at a light. Be ever cautious!

GOOD HEALTH SAVES MONEY

One of the best things you can do for emergency preparedness is to keep yourself in good health. Medical bills will be a lot less, you'll take fewer trips to the emergency room, and, importantly, you'll feel better.

Fidelity, one of the largest holders of retirement accounts, estimates that a couple retiring at age 65 will spend \$250,000 (in 2011 dollars) for retirement health expenses during the rest of their lives. This includes premiums for Medicare Parts B and D, a medi-gap policy, and uninsured medical costs but does not include long-term-care costs which average about \$80,000 per year of such care. Just recently, Fidelity announced that their 401(k) savings accounts averaged \$250,000 for those between the ages of 55 and 59. In other words, those savers have only saved enough for their retirement health costs so far.

Note that \$250,000 is the average of 401(k) savings accounts, some of which are well over a million dollars. That means that there are a large number of people that are far below average. On the other hand, there are some government workers who will be provided health care benefits for life. The less fortunate, many may have to rely on Medicaid for their elderly years.

Medicaid is not all that awful. For the most part Medicaid recipients get about the same level of care as those who are not on it. Their choice of doctors and medical facilities are more limited, and their wait times may be longer. However, to get on Medicaid, people have to spend down virtually all of their assets, so the lingering problem is being able to afford to spend money on many things to which they have become accustomed.

Until in retirement, few people recognize that there are a lot of costs not covered by Medicare or even most medigap policies. The principle uncovered costs are dental, eye and ear care. Unfortunately, older people have more of these problems. Dental costs can be the largest of these. Things like root canals, crowns and implants are very large expenses. The alternative is false teeth. Hearing aids likewise are costly often costing thousands of dollars for a pair.

It's not just the high costs of medical care that are problems. Medical problems restrict activities which we like to do. And they take a lot of time often leaving little time for better things to do. So there are very good reasons to take good care of ourselves. People who are in good health enjoy a much better lifestyle and are able to do a lot more.

The principal ingredients to good health are eating right, exercising, and early treatment of health problems. We all know what these entail but have trouble following the discipline required.

A good first step to eating healthy foods is to minimize fried foods—especially things like french fries. We all love hamburgers and hot dogs, but a diet of these can be disastrous. Shakes and excessive sweets are a problem as well.

When I went to have my knee replaced, the doctor said I should eat nothing but bright colored fruits, vegetables and fish. Surprisingly, he didn't want me drinking fruit juices either. Of course he was wrong when he added a no-chocolate requirement—or at least that was my thought.

Exercise is critical. The equivalent of a half-hour brisk walk daily may be sufficient. Stretching really helps from keeping stiffness setting in. I believe that regular exercise delays the onset of arthritis, a real problem for the elderly. We have many friends who are in the eighties and even nineties who regularly ski and golf. My own father golfed until he was 95. He did a little exercise and stretch program every day.

Finally, take good care of health with sufficient medical and dental care. If your doctor says your BMI (body-mass-index) is too high, do something about it. Obesity will be the next generation's killer. We have a doctor friend who will not operate on obese people because it's much more difficult and is more subject to infection. Also each extra pound of weight puts between three and four extra pounds of force on our knees that eventually destroys the meniscus. Someone who is 100 pounds overweight will put three to four hundred pounds of extra load on each knee when walking briskly or descending stairs.

Finally, do not ever try to go without health insurance. We have seen middle age adults lose virtually everything because the expenses either had to be paid from their little savings or go into bankruptcy.