**The Ostrich Paradox**

**June 2023**

* **A Beginner’s Guide to Emergency Preparedness**
* **The Ostrich Paradox Behavioral Risk Matrix**
* **Organization**
* **Senior Citizen Emergency Preps**
* **Resources**

**Book of the Month: The Ostrich Paradox: Why We Underprepare for Disasters**

**by Robert Meyer and Howard Kunreuther**

The Ostrich Paradox boldly addresses a key question of our time: Why are we so poor at dealing with disastrous risks, and what can we do about it? It is a must-read for everyone who cares about risk."

**A Beginner’s Guide to Emergency Preparedness:**

**10 Steps Anyone Can—and Should—Take**

**to Prepare for Unexpected Emergencies**

BY LISA BEDFORD

Prepping doesn't need to be expensive or complicated—and it's worth the peace of mind.

There is no telling when Armageddon will occur, and there’s yet to be a date scheduled for the zombie invasion. However, from natural disasters to potential shortages, events far more likely have taken over the news headlines, and it’s time to pay attention and prepare.

However, many people have no idea where to start on the preparation journey. They may wonder, “Is it too late?” The short answer is, “Not yet.”

Start today with these smart strategies for frugal prepping, and you’ll make sure your family is ready for everyday emergencies and even worst-case scenarios.

**What Are You Preparing For?**

Getting prepared begins with knowing what you should prepare for. If you live in Tornado Alley, it’s more important to prepare a storm shelter equipped with essential survival supplies than it is to prepare for a much less likely earthquake. Your priorities will be determined by what you believe are the most likely threats that could affect you.

This step helps clarify your focus and set priorities so that you don’t waste time and money on unnecessary preps. Jot down your answers to these four questions:

What’s the most likely natural disaster to occur in my area?

What’s the most probable extreme weather event to occur where I live?

What’s the most likely personal disaster to occur in my area? (Job loss, serious illness, and so forth)

What are the most probable man-made disasters to occur in my area? (Power grid failure, gasoline shortage, terrorist attack, and so forth)

Your list of answers will shine a bright light on the events you should focus on and begin prepping for.

**Examine Your Financial Situation**

How much money do you have to spend on preparedness? It’s possible to prep on a limited budget, but tracking down those bargains will take more time than whipping out a credit card. This isn’t the time to get into debt; monthly credit card bills will only add to your stress if your funds are limited.

Instead, do what you can with what you have. Dollar stores, thrift stores, yard sales, and estate sales are your friends when prepping on a budget.

**Food Storage Is a Primary Goal**

One month is the minimum storage goal. Grocery store prices are rising, containers are getting smaller, so take action now. Do a quick inventory of your pantry, and see what you already have that can be set aside toward your goal.

Canned foods have a long shelf life, and when you stock up on canned vegetables, fruits, meats, and beans, you have the fundamental ingredients for many meals. Add a few staples such as rice, pasta, and a variety of herbs and seasonings, and your emergency food storage pantry will come together quickly.

**Add Non-Food Items**

Besides food, you’ll need cleaning supplies, laundry soap, extra prescription medications, and the over-the-counter drugs and supplements you use most often. Your pets will also need their own food and supplies.

Keep track of what you usually use during a month and buy extras of those items. Again, you can pick up some great bargains at dollar stores and by utilizing store sales and coupons.

**Water Is Vital**

Crises such as long-term drought, tainted water supplies, and a power grid failure that would disable city water treatment plants are all possibilities.

For storage purposes, store at least two gallons of water per person per day to cover cooking, bathing, laundry, and drinking. A family of four needs at least 56 gallons to meet their weekly needs.

You can buy a few cases of bottled water, but sturdier water containers are better. The lowly two-liter soda bottle, cleaned out and refilled with water, is perfect, along with five-gallon water containers that are available at most grocery stores.

**Plan for Power Outages**

We know that parts of the U.S. power grid are aged and vulnerable and that outages affecting millions of people aren’t uncommon. Even something as simple as high winds can cause downed power lines and outages that can take weeks to fix. Escalating power rates may also force households to make hard choices.

Being prepared for power outages with supplies such as solar lanterns, battery-powered fans, and battery packs such as those from Goal Zero and Jackery is prudent. Alternative off-grid methods for cooking food and heating water will provide hot meals. Fuel-efficient rocket stoves and solar cookers are excellent options that have DIY construction plans available online. The Sun Oven solar cooker is one of the best on the market.

A home that’s either too cold or too hot for survival can become dangerous. Plan now for how you would maintain a safe indoor temperature by possibly incorporating a generator and a better-weatherized home.

**Health Is Another Priority**

Taking health for granted in a time of easy access to hospitals, doctors, and pharmacies is easy. However, in a time of increased stress and turmoil and with the possibility of injuries and disease it’s crucial to have a well-equipped first aid kit and a good first aid book, such as “The Survival Medicine Handbook” by Dr. Joseph Alton and Amy Alton. CPR and first aid classes are held across the country; check the Red Cross website for one near you. A wilderness first aid class will provide higher-level instruction specifically designed for medical emergencies in which help isn’t on the way.

In a medical crisis, you and your family might be on your own, at least for a while. Get the supplies, equipment, and training to handle low-level emergencies. Not only will you be able to respond quickly to family health issues, but your efforts will also help alleviate the demand placed on doctors and hospitals at a critical time.

**Stay Fueled**

If you have a garage or other safe storage place, it’s wise to have a few fuel containers on hand. Gasoline has a shelf life of three to six months or more, depending on its ethanol content. Extend the shelf life by adding a fuel stabilizer, such as Stabil. Read the package instructions to use it correctly, and plan on rotating stored fuel.

A simple fuel rotation plan involves a few gas cans and a Sharpie. With the Sharpie, number each can No. 1, No. 2, No. 3, and so on. Fill cans No. 1 and No. 2 with gasoline and store them in a safe place, lined up in numerical order. On the first day of each month, empty the can at the front of the line into your vehicle, lawn mower, motorcycle, or other engine, refill it, and place it at the back of the line. Each month, on the first of the month, use the front gasoline can, fill it, and put it at the back of the line. This way you’ll always have several gallons stored, and your fuel will be continually rotated.

**Your Vehicle Is Crucial**

Keep your vehicle ready with regular maintenance in order to be prepared for an emergency evacuation. If vehicle maintenance is taxing your budget, try to set aside $50 each month specifically for those expenditures, or learn how to do basic maintenance yourself.

Inside your vehicles, store blankets and long-sleeved shirts. In the winter, these will keep you warm; during the summer, the blankets can provide shade and the shirts will protect you from the sun.

Another important item to include is bottled water in tightly capped containers. In cold-weather countries, leave some head space in each bottle to allow for freezing. This emergency water is your last-ditch, life-saving supply when absolutely nothing else is available.

Another necessity for your vehicle is cash, along with some change. Hide it somewhere in your vehicle—$50 to $100 in smaller bills. ATM machines will probably not be working during a power outage, so this precaution is extra smart. You’ll have cash if you’re stranded and need gas, food, a hotel, or other necessities. Remember where you’ve hidden it when it comes time to sell your car!

Finally, one more must-have is a paper road map. We’ve come to depend on GPS (Global Positioning System) apps such as Waze and Google Maps to navigate routes, but those can be unreliable. In an emergency, you may need to know multiple safe routes away from a dangerous scenario. When push comes to shove, nothing beats an old-school paper map. Teach your kids and grandkids how to use one, and you’ll always have your own skilled navigator!

**Have a Secondary Form of Transportation**

A sturdy, high-quality bicycle with either a small trailer or basket provides an alternative that doesn’t require fuel and is an enjoyable way to stay in shape. If roads are blocked, the price of gasoline skyrockets, or your car becomes inoperable, you’ll be glad that you have at least a bike to get to where you need to go.

Walking is another form of transportation that has stood the test of time over millennia!

Prepping doesn’t need to be expensive or overly complicated. Start simple, working one step at a time, and soon you will discover how much peace of mind comes with being prepared.

**The Ostrich Paradox Behavioral Risk Audit Matrix**

|  |  |  |  |
| --- | --- | --- | --- |
| **Bias** | **Impact on Beliefs** | **Manifestation** | **Remedy** |
| ***Myopia*:****a tendency to plan over short future horizons** | Focus on short-term horizons in evaluating flood loss mitigation options | Failure to invest in cost- effective measures due to high upfront costs | Couple long-term loans with insurance premium reductions to spread the upfront cost over time. |
| ***Amnesia*:****a tendency to base decisions on recent experiences** | Fading memory of past floods and resulting damage | Failure to renew annual flood insurance policy | Automatically renew multiyear policies with constant annual premiums. |
| ***Optimism*:****a tendency to underestimate the likelihood of personal harm** | Underestimation of the probability of a flood | Tendency to see flood insurance and mitigation as overly expensive relative to benefits | Stretch time horizon so individual perceives the probability of a disaster to be closer to the scientific estimate. |
| ***Inertia*:****a tendency to choose the status quo** | A preference for the status quo in protective investments; for floods, doing nothing | Reluctance to purchase insurance or invest in loss-reduction measures (e.g., storm shutters);procrastination in decision making | Make protection the default; make insurance a condition for obtaining a mortgage, or part of a bundled policy the resident can opt out of. |
| ***Simplification:*****a tendency to pay attention to only a few relevant factors** | Limited consideration of information available about flood risk | Ignorance of the flood risk of a location; lack of knowledge of possible remedies | Implement communication programs that make it easier for residents to understand their flood risk, providing examples of the consequences of a flood. |
| ***Herding*:****a tendency to make decisions by basing choices on the observed actions of others** | Tendency to base insurance decision on whether friends and neighbors have flood policies | Low rates of take-up at the community level | Implement communication programs that emphasize social norms of safety; offer seals of approval that enhance the social status of protective investments. |

**Organization**

By Jim Cobb, The Survival Weekly Dispatch

You know the easiest way to find something you've misplaced? Buy another one. As soon as you get home from the store, you'll find your old one sitting right where it should be, even if you've looked there a dozen times. Ask your favorite mechanic how many 10mm sockets they have, LOL.

I've heard this time after time from preppers and survivalists. They have almost everything they need, but they can't seem to find it. Things get moved, they get shuffled around, they get boxed up and unboxed again, over and over. It doesn't take long before that widget you're hunting could be anywhere from the attic to the storage unit across town or anywhere in between.

The simple fact is, if you can't find it, you don't own it. This is even more evident if there is an emergency and you don't have the luxury of time to spend searching endlessly through drawers, cabinets, and cupboards. You need that first aid kit now, not an hour from now.

Few homes have as much storage space as the occupants truly want. Hell, we're bursting at the seams here, with more to come. We've been cleaning out my dad's house and doing everything we can to avoid having to rent a storage unit. Thankfully, my wife is a certified genius in the art of stacking, sorting, and storage. She also kicks all sorts of ass at Tetris and I presume the skill sets are related. When space is at a premium, organization becomes even more important. Not only is it easier to fit more stuff into a given space if it is organized, you stand a far better chance of finding what you need when you need it if things aren't just in a giant pile stuffed at the back of a closet.

Here are a few pointers when it comes to organization.

1) Label every box or tote. This doesn't need to involve fancy laser-printed labels. A piece of paper securely taped to the box works just as well. That said, if you pay attention, you can often find packs of blank labels at Goodwill in their office supplies aisle. Remember dot matrix printers? I've found boxes and boxes of labels for those printers. They work just fine if you write the labels by hand with a Sharpie. In my experience, labels are easier to spot and read than just writing right on the box itself.

2) Buy a tape gun and a few rolls of good tape. Just folding the bottoms closed on boxes is asking for trouble.

3) Totes work great, if you find the ones that stack nicely. Boxes, though, are free at grocery stores and such. That said, never store anything that might appeal to rodents in cardboard boxes. Keep those in secure containers like plastic totes or even 5-gallon buckets with secure lids. If you find a certain type of box works especially well for your needs, don't be afraid to ask for them specifically. We've found that our local grocery store gets in cases of bottled water that arrive in cardboard boxes. They are the perfect size (just a bit smaller than copy paper boxes) for our needs and we've requested they save all of them for us. Thus far, we've received dozens of them, with more to come.

4) Invest in a decent toolbox at a minimum, though if you have the space for a workbench and proper tool storage, all the better. Get into the habit of putting your tools away where they go when you're done with them. Leaving them in a pile and promising to get to it later never works out. If the power tool came with a plastic case, use it for storing the tool. Charity shops and rummage sales are great places to find toolboxes and such, though these days they aren't quite as cheap as they once were. You'll also find those sorts of things on sale during the holiday season as they are popular gift ideas.

5) Most of us don't have the space for an entire room devoted to our preps. For many, the best we can do is squirrel away a little bit here and a little bit there. That's fine, as long as you remember where you put it. Consider a spreadsheet or some other sort of written record of what is stored where. Think about it like this -- even if YOU know exactly where everything is, you might be the only one with that information. Should you be unavailable for consultation, having an easy way for another family member to find what they need could be important. I'm not suggesting you post the master list on the refrigerator for one and all to see, of course. But, keeping it in a set location in the home office or somewhere similar could be useful to all involved.

Own your stuff, don't let it own you. Find a home for everything and keep it there until it is needed.

**Senior Citizen Emergency Preps**

By Jim Cobb, The Survival Weekly Dispatch

Today, we'll discuss a few things seniors can do to help be better prepared for disasters at home. We're not going to get into care facilities in this installment. We'll address that in a later post. For now, if you have a loved one who is living at a care facility, please be sure to have a discussion with the folks in charge of the facility to find out what the plans are in the event of major emergencies. Same thing goes if you or your senior receives in-home care assistance. Talk to the care provider about what provisions are made in the event of severe weather or other situations that might preclude the caregiver from making their scheduled visit. This includes programs like Meals on Wheels, too.

Risk Assessment and Warnings

One of the first steps is to do a risk assessment and gain an understanding of what emergencies and disasters are likely to happen in the area. For example, those who live in Florida might be concerned about hurricanes while those on the West Coast are more likely to see earthquakes. It is also important to understand how residents may be warned ahead of time about emergency situations, such as tornado warnings or other approaching severe weather. Many areas use alert systems like reverse 911 or mass texting. Know what to expect but understand that even the best warning systems ever designed aren't perfect. If a warning does come through, follow the instructions given as well as the plan you and your family have devised.

Communication

Be sure to have posted in the home a list of contact information for who to reach out to when needed. These include:

--Police Department

--Fire Department

--Primary care physician

--Primary pharmacy

--Poison Control

--Utility contacts (power, gas, water)

--Veterinarian (if pets or service animals are in the home)

--Insurance agent

--Family/friend emergency contacts

If you have a cell phone, have these programmed in the Contacts list as well. I'd suggest still having the list posted in the home, as well as having a copy in the portable emergency kit, in case the cell phone is lost, stolen, or the battery dies.

Arrangements should be made such that family or close friends make sure to check on you, either in person, by phone, or through some other means, in a timely manner if a disaster hits.

Alert Monitoring

There are several different companies that offer medical alert monitoring. Depending upon your situation, this might be worth looking into further. As you do your research, consider:

--Pricing: Anything overly complicated is likely a scam. Figure about $1.00-1.50 per day for monitoring service.

--Services provided: What do they do vs. what you need from the system. Some will perform daily reminders for meds, others might not. Do you want or need fitness tracking along with emergency monitoring?

--Equipment: If it is wearable, is it comfortable? If it isn't or if it is godawful ugly, you won't want to wear it, which defeats the purpose. What's the range, meaning how far away from the base unit can you go and still have everything work properly? Can you go out in the yard? Is it GPS enabled and thus you can go pretty much anywhere you want?

--Response: The system should be monitored 24/7, with a live human being available to speak with at any time. Alerts should be responded to in seconds.

Basic Needs

The basic needs don't change, of course, regardless of age. Food, water, and other necessities sufficient to last at least a week. While many government agencies suggest 72 hours, I recommend extending that to at least a full week, ideally longer. Concentrate on shelf-stable foods that require little or no preparation to eat. If you have a sensitive digestive system, whether due to medications or not, avoid sudden diet changes that result from stocking up on dehydrated or freeze-dried "survival" foods. Just stick with the stuff you know your body likes.

Many seniors have medical conditions that require the use of prescription medications. Talk to the prescribing physician about obtaining an emergency supply of these meds to keep at home, just in case you can't get out to the pharmacy for a refill. Don't overlook other medical needs, too, such as eyeglasses, hearing aids, incontinence products, denture adhesive, and dietary supplements. Have plenty of these supplies on hand, including spare batteries for your ears.

Mobility-assistance equipment is also important. Have a spare walker or cane in case your primary one is damaged. If you have a scooter, invest in a spare battery.

One of the simplest preps is also one of the most important. Stash a decent flashlight in every single room. One never knows when the power might go out or where you will be when it happens. The last thing you want is to trip over something in the dark as you're making your way to the junk drawer in the kitchen. Check the batteries in your flashlights twice a year, when you change the clocks due to Daylight Savings.

Emergency Management Plans

Talk to the emergency management folks at the local and county level. Ask them about what and where emergency shelters may be set up if the need arises. Some communities have plans and provisions for "special needs shelters" specifically for the elderly and others who might need medical care. If there are plans for one in your area, make sure you know where it will be located and whether there are any special restrictions, such as calling ahead. Some areas also offer emergency evacuation assistance so inquire about that as well.

Pets and Service Animals

Most emergency shelters will not allow pets for safety reasons. Service animals should be allowed but please do NOT try and pass off your pet as a service animal. It probably won't work. A better plan is to figure out ahead of time where you can with your pets, should the need arise. Many vets offer boarding, especially in emergencies. Otherwise, call around to local motels and find out which ones are pet-friendly. Consider heading to one of them rather than an emergency shelter.

Hunker Down or Bug Out

For many, and not just seniors, bugging out simply won't be a viable option. But, in the vast majority of likely scenarios, hunkering down at home is the recommended course of action anyway. In most situations where emergency evacuation is the best choice, you'll hopefully have a little advance warning, such as when a hurricane is headed your way. Despite what you might read in various prepper blogs and what not, very few emergency situations are improved by running off to live in the woods. Instead, make plans for where you can go, such as the home of a family member or close friend, inexpensive motel, or community shelter. Again, though, the focus should be on staying at home until or unless home is not a safe option.

**Resources**

**Survival Medicine: Emergency First Aid - https://www.doomandbloom.net/**

**Kerr County Community Emergency Response Team - http://www.co.kerr.tx.us/sheriff/cert/**

**The Prepper Journal - https://theprepperjournal.com/**

**The Survival Weekly Dispatch - https://survivaldispatch.com/**

**Ready.gov - https://www.ready.gov/community-preparedness-webinar-series-planning**

**CODE RED - https://public.coderedweb.com/CNE/en-US/ECB36BC0A8B2**