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BudgeFree for Life!

October 2008 Newsletter

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October 2008: When Nature Attacks

We pride ourselves on providing sound budget advice for a balanced life, but this month let's deviate from tradition and focus on emergency survival needs for a balanced life.

As I type this, Hurricane Ike is about 40 miles away from my house. In case the outside world impacts my indoor life, I've stocked my home with essential supplies to meet my basic physiological and safety needs over the next 72-hours. I want to share with you my survival list.

Home Emergencies

Water & Food:

Store one gallon of water per person per day – for up to three days and keep an ample supply of ice on hand. You can never have enough water. Before the hurricane, I stored extra water in food storage containers.

For food, think non-perishable, non-salty items that do not require preparation or refrigeration. A few examples: ready-to-eat canned beans, fruits and vegetables. You should also stock dry cereals, bread and high energy foods and drinks. For babies, have enough infant formula. And, for pets, food and water for a week (pet food maybe hard to come by). Have disposable plates, cups and utensils on hand in case your water is turned off.

Communication:

Access to outside information is critical – especially if you lose electricity. Keep a battery-powered or hand crank radio on hand, a whistle to signal for help, flashlights and fresh batteries. Store matches in a water-proof container, but don't light candles in the middle of a storm. If a window breaks the wind may knock over a candle.

First Aid:

Every home should have a first aid kit. You can assemble our own or by ready-made. A first aid kit should include sterile dressings, cleansing agent, antibiotic wipes to disinfect, antibiotic ointment, burn ointment, various size band-aids, eye wash and non-prescription drugs such as aspirin and anti-diarrhea medicine. Keep a supply of your prescription medications in the kit as well.

Hygiene:

Hygiene is paramount. For maintaining proper sanitation stock up on moist napkins, tissue, toilet paper, diapers, pet waste bags, feminine supplies and other personal hygiene items. Clean clothing may be a concern so store a complete change of clothing including long pants and durable shoes in a water-proof bag. A sleeping bag or warm blanket for each person might come in handy. In addition, have several heavy duty trash bags at your disposal – you may need them for waste or as water-proof waders in case of flooding. Finally, fill your bathtub with water. With a bucket, you will be able to flush your toilet with this water if your system is turned off.

Documents & Currency:

Cash is king, have enough to last several days. ATM machines will not work during power outages and businesses may not take credit cards. Put your important family documents including insurance policies, identification and bank account records in a safe place.



Miscellaneous: Duct tape, Scissors, Fire Extinguisher...am I missing anything? Add your comments to the end of this month's blog post.

Auto Emergencies

Car incidents can occur just about any time - a flat tire, dead battery, engine problem, lack of gas or an accident. Basic car care knowledge is essential – even if you have AAA, you should know how to change a tire or jump your battery. If you don't, watch these videos:

How to Change a Tire: <http://www.youtube.com/watch?v=WPqs3ZyE3A>

How to jump a car: <http://www.youtube.com/watch?v=cB3SnrgsycA>

Here is a list of important items to keep in your car in case of emergency.

For Automotive Emergencies

- Jumper Cables
- Two quarts of oil
- Screwdrivers (Phillips and flat head)
- Adjustable wrench
- Tire inflator (such as a Fix-A-Flat)
- Tire pressure gauge
- Rags
- Pocketknife
- For Winter Driving: Gallon of antifreeze, Ice scraper

For Personal Emergencies while driving:

- First aid kit (see above, in addition you may want to pack ice and heat compresses)
- Blanket
- Granola or energy bars
- Bottled water
- Flashlight and extra batteries

In Conclusion

As I wrap up this newsletter, I'm happy to say there was minimal damage to my property. Thousands of others in the Houston and Galveston area were not as fortunate.

In home and auto emergencies, you can only prepare for what you have control over. Keep this newsletter handy and stock up on the items listed and you will improve the odds to meeting your core physiological and safety needs through natural disasters or road hazards.

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