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The "Disaster Dozen" Top Twelve Myths Of Disaster Preparedness

By Paul Purcell

Hurricane Katrina and others in the season have given us yet another disaster preparedness

wake-up call. Do we pay attention now or hit the snooze button again?

Pushing past the debates over government reaction, we come to the bottom line conclusion that, "Yes, more could have been done." In other articles we'll get into some of those debates, but for now, let's look at the most important part of a comprehensive emergency readiness plan, and that is the preparedness levels of individuals and families.

We find that the biggest obstacles to comprehensive family emergency readiness education are the misconceptions surrounding the true nature of preparedness. So, to set the stage for better education, and ultimately better public safety, let's take a look at some of these myths.

1. "If something happens all I have to do is call 911." Help can only go so far, or be there so quickly. Security, like charity, begins at home and the responsibility for your family's safety rests on your shoulders. This isn't to say that you shouldn't call for help when it's truly needed, it's to remind you that you may be on your own for while, especially if the situation is an expansive, or severe one.

2. "All I need is a 72-hour kit with a flashlight, first aid kit, some food and water, and a radio." We're not sure where the "72 hour" figure came from, but it's an extremely minimal amount of time and not very realistic. A more practical goal is to be self-sufficient for a minimum of 2 weeks. Why 2 weeks? As bad as Katrina was, there are numerous disaster and terrorism scenarios that could see substantially more damage, and a disruption of local services for three weeks or more. Also, many biological scenarios may see a 2-week quarantine. Regarding supplies and equipment, avoid the "one-size-fits-all simpleton lists" and customize yours to your family's unique threats, needs, and assets.

3. "My insurance policy will take care of everything." SWAT teams of insurance agents aren't going to instantly rebuild your life like on TV. Insurance companies will be far more concerned about their own bottom line than yours. In fact, many insurance companies are rewriting policies to redefine some rather common terrorism or disaster related incidents as being excluded and not coverable. Check your policies closely!

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4. "Good preparedness is too expensive and too complicated." Nothing could be further from the truth. The problem is, we haven't made preparedness a part of our overall education. We get more preparedness info on an airline flight than we get as citizens. Most of us aren't taught that there are literally thousands of subtle, simple, and economical things we can do to drastically improve our emergency readiness. The notion that it might be expensive or complicated has come from companies that aggressively market high-priced unnecessary gear.

5. "We can only form a neighborhood group through FEMA, the Red Cross, or local Law Enforcement." Neighbor helping neighbor is one of our highest civic duties. No one regulates this and you don't have to get anyone's permission to coordinate your safety with others. Working with these groups is rather advantageous, but not required.

6. "In a 'Weapons of Mass Destruction' terrorist attack, we're all dead anyway." "WMDs" might kill

larger numbers of people, but that doesn't mean widespread destruction is a guaranteed thing. In fact, for widespread destruction, a top-grade WMD must be expertly and precisely applied under ideal conditions. This does not mean that WMDs are to be ignored or that they're nothing to fear, it's just that "Mass Destruction" does NOT mean "Total Destruction" at all.

7. "Nothing like that could ever happen here." Though some areas are more prone to certain types of disasters, say earthquakes in California, or terror attacks in New York, no area on earth is completely immune. Too, with as much as people travel, you might travel somewhere and wind up in a disaster you never thought about.

8. "All I have to worry about is my own family." Technically yes, but the more you're able to care for your own family, the more you can and should help others.

9. "If preparedness were really important it would be taught in school." Preparedness really is that important, but schools only have so much time and budget to teach the things they already do. This is one of the many things we're trying to change, but for now, you're going to have to not only realize the importance of thorough emergency readiness, but to teach your family yourself.

10. "I can get free preparedness information on the Internet."

Many free sources contain really good information. However, it takes time and experience to filter the trash from the treasure. Worse, some of these free sites have "information" that could actually cause more problems than they cure. This is why we spent years in gathering the over 400 additional books and training manuals on the CDs in "Disaster Prep 101."

11. "Full preparedness means I have to get a lot of guns and be a 'Survivalist.'" While personal security and family safety are valid concerns, the vast majority of people around you will not be a threat. In fact, though looters gained a lot of media attention after Katrina, there were far more numerous stories of heroism. We suggest you balance your personal security needs with your desire to help those around you and strive to reach the best of both worlds.

12. "If something really bad happens, NO one will help." There's no such thing as "no one helping." However, the best thing people can do to is to prepare their families so they need as little outside help as possible. There's always someone needier than you and the more prepared you are, the more you free up assistance resources so they can help those less fortunate.

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<http://www.disasterprep101.com>

What You Should Know About Renters Insurance

By Heather Colman

If you are a renter and do not have renters insurance you could be asking for a world of trouble. It is important that anyone renting anything from anyone have renter insurance in case a disaster should strike. The disaster could be in the form of damage from leaks, flooding, fire, earthquake, or tornado. It could also come in the form of lawsuits or injury if a guest to your home has hurt themselves with. If disaster strikes at any time and you do not possess renters insurance you could lose everything and have no way of retrieving it or any way of replacing it.

You see your landlord insures the home itself if anything were to happen to it, but their policy will not cover your possessions. It is important to know what you can expect when you are looking for renters insurance. Not all insurance companies are the same; they may offer different coverage than another and will almost certainly depend on what area of the world you live in. In general, your insurance company will likely cover events such as lightning, fire, smoke, and hail or a windstorm. Your insurance company may offer additional coverage with the policy or at an additional fee to cover flooding, water damage due to damaged pipes, damage to your property from vehicles or aircraft, falling objects, and riots.

In the event that damage to your possession has occurred your renters insurance, will help in one of two ways, either by issuing you a check for the actual cash value of the damaged items or issue you a check for the amount it will take to replace the damaged items. The difference between the two is simple, the actual cash value will be the amount it will cost to replace the damaged items with the depreciation value subtracted.

While you cannot replace the actual items that may be of high sentimental value, renters insurance will allow you to at least be able to retrieve replacements for your items. If ever a disaster were to strike your rented home, you could still be able to lead the same quality of life with renters insurance.

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It is important that you speak with your renters insurance agent and know everything that is covered, what the costs are monthly, what your deductible is, and how to file a claim if a disaster should happen to strike.

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<http://renters-insurance-notes.info>



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