

# Family Disaster Kit

## Step by Step to Building a Kit for Bugging out or Staying Home

*By: Centurion*

### Some Simple Facts:

1. Every town in the United States has the potential for at least one type of disaster or another.
2. The federal government (FEMA/Homeland Security) has made it clear in documents and speeches that you will likely be "on your own" for three to five DAYS after any major disaster. It simply takes that long to gather the resources to the area to begin helping people.
3. The government's first answer has always been (and will likely always be) public shelters. Getting everyone in one spot makes them easier to "manage". However, one must always remember the images from the New Orleans Superdome in Sept 2005.
3. The Red Cross recommends at least three days worth of supplies in a disaster kit.
4. Major disasters can literally overwhelm the immediate resources of even the largest rescue organizations.
5. The number of major disasters is statistically on the rise in the U.S. (Category 4 and 5 hurricanes, earthquakes over 5.0 in magnitude, power outages due to overloaded power grids, ice and snow storms, etc.) not to mention local disruptions caused by strikes, storms, wild fires, tornados, etc.
6. Taking personal responsibility for your family's safety and security is simply the right thing to do.
7. The Boy Scout motto of "be prepared" is as true today as when it was first adopted.
8. The only person who will **always** watch out for your best interest is You.

### **What is a Disaster Kit?**

A disaster kit is a stock of basic necessities and supplies which will allow your family to survive during a disaster until help arrives. Most people own car insurance or homeowners insurance...

think of a kit as "disaster insurance". You may never need it, but it will be priceless should the need ever arise.

Most disaster kits begin simply and include only the minimums needed to protect your family, usually based on a list provided by the Red Cross or FEMA (Federal Emergency Management Agency). However, many people choose to add to their kits until they are quite extensive, including rechargeable batteries, dehydrated food (which is lighter and takes up less space) and camping gear.

It is entirely up to you and your family when it comes to modifying and expanding your personal kit. As long as you plan for the basic pillars of water, food, shelter, clothing, heat and hygiene, you should be fine.

## **Developing a Kit**

There are five basic steps to building a kit:

1. Deciding to build one.
2. Identifying the threats you face
3. Creating a plan
4. Build a disaster kit
5. Strive to never become a refugee

### **Step 1: Deciding to build a kit**

The first step in preparing a disaster kit is simply deciding to build one. It is neither difficult nor outrageously expensive, but it does require some thought and a little time to do it correctly where it will serve you well in an emergency.

By deciding to build a disaster kit, you also put yourself in the top 10%. It is estimated by emergency management professionals that only about 10% of the population has a disaster kit in their home. By building a kit, you make yourself more self-sufficient. You allow yourself more options and choices. You give yourself and your family a chance to be proactive and take action while the rest of the population is gathering their supplies. Those who are unprepared simply

form the lines and wait for government handouts of water and food. They get to wait for hours while you can be more productive getting your family away from the disaster.

To begin your disaster kit preparations, imagine you have just been notified by the authorities you have 15 minutes to evacuate your home. Once you leave and lock the door behind you, it might be two weeks or more before you can return, if your home survives the disaster at all. Remember, you have 15 minutes to pack and be on the road... what items would you take with you?

How long would it take you today to gather everything on the list and load it into your car? If you really think you can gather everything and load in under 15 minutes, then you need to practice it to be sure. Personal experience, before we had kids, took us 35 minutes... and we ended up forgetting a host of things.

But, more than 15 minutes means you lose.

A disaster kit shortens the time it takes for you to evacuate and guarantees you won't leave any essential items behind.

However, not all disasters require you to evacuate. Many disasters allow you to stay home. But, the disaster kit is just as useful there. With the supplies listed below, you can know without a doubt that you have what you need to be self-sufficient for a limited amount of time. Even if the disaster hits while your cupboards are "empty", you know you have reserves you can use until things return to normal. You know, you will be among the survivors.

## **Step 2: Identifying Natural and Man-made Threats**

The next step is to do a little research and make a list of all the threats you might face in your area. Then, imagine what part of your life might be disrupted should the worst case of those threats occur.

Your threat list might include natural disasters like:

Hurricanes, Tornados, Earthquakes,

Ice/Snow Storms Wind Storms Floods

Volcanoes, Tidal Waves, Mud Slides,

Wild Fires, Droughts,

Other disasters you should consider would be man-made, such as:

Terrorist Bombs, Nuclear Attack, Biological Attack,

Chemical Attack, Chemical Spills, Radiation Accidents,

Riots/Civil Unrest, Worker Strikes, Gas Shortages,

Water Contamination, Food Shortages, War,

Extended Power Outages

Of course, it never hurts to plan for any and all disasters, but your initial focus should be on those threats which are known issues for your city and your region. If you are completely unfamiliar with your area and its threats, check out your local Emergency Management home page. They will typically list many of the threats and the basics of how to prepare for them.

### **Step 3: Have a Plan**

On your first day of high school, you were likely scared and unsure about what to do. However, within a few weeks, it felt like home and being scared seemed foolish. Why? On the first day, you didn't have a plan. However, after a few weeks, you knew the plan, what you were supposed to do and where you were supposed to go. That confidence only comes from having a plan and knowing what to do when the time comes.

It is especially important for children to know you have a plan and what their specific part is in the plan. For example, if you explain to your children your first and only priority in the event of an earthquake during the day is to come to their school and get them, then they will worry less should the event ever arise.

So how detailed should your plan be? Well, there is no good answer to this question. You should continue building and filling in details of your plan until you feel confident you have covered all the bases. However, the first few hours of planning will be the most productive as you put pen to paper and begin thinking through what you might do. Many emergency planners suggest getting a spiral or 3-ring notebook to keep everything together, including notes, plans, research, etc. At first, it might be best to simply take notes as you think of things, dumping as much as you can on paper as thoughts come to you. Then, go back later and begin putting the pieces together into a working plan.

What should my disaster plan include?

Below are some questions to get you thinking. Answer them for EACH threat, since different threats may need different solutions.

- How many people would be affected?
- Would the power likely go out?
- How would a power outage impact my plan? (no power means no TV or computer internet access and probably very little news) Remember, no power also means no traffic lights, no street lights, etc.
- Would there likely be traffic jams?
- Would streets, bridges, etc. be damaged?
- If bridges are damaged, where are the bridges between work, home, school, etc. which I might need to avoid?
- What would I do if this disaster happened during the day while I was at work and the kids were at school?
- What would I do if this happened in the middle of the night? Would it wake me up?
- How would I get the kids if they were at school? Dance class? Soccer practice? A friend's house?
- What family members would I want to contact? Other than phones, how could I make contact? (Cellular services quickly jam up during disasters and phone lines are often damaged by the storms, earthquakes, riots, etc.)
- Without talking to family members first... what would each person likely do as a first reaction? Would they try to go home? Find me at work? Go check on Grandma? Knowing the answers and having a plan can save valuable hours for everyone in a disaster.
- If I were home with my family during a disaster, what supplies would I need to survive five days without assistance? What about two weeks? (Remember, some people in New Orleans during hurricane Katrina were in their attics or stranded by flood waters for 10 days before rescuers got around to finding them.)
- What additional threats might I face as a result of this disaster? For example, wild hungry dog packs? Looters? Armed Gangs? Filthy, contaminated water? Disease? Freezing temperatures? How might you deal with these "secondary threats"?
- If you had to leave your home in the next 30 minutes, where would you go? Who could you stay with on little or no advanced notice?

- How would you get there?
- Which route would you take to get there?
- What if that route was blocked by traffic jams? (during evacuations, traffic often moves at 1 to 2 miles per hour on major interstates)
- Are there "back roads" you can take which might be faster?

#### **Step 4: Building a Bug-Out Bag**

When the alert sounds for many types of disasters, the safest solution for you and your family may be to evacuate. In the military, this is called "bugging out" because the reaction looks like bugs who scramble when you lift a log. The bugs scatter and run as fast as possible in every conceivable direction with little or no apparent plan, whose only goal is to get away from the threat.

In these situations, people who have their bug-out bags together, can quickly grab what they need and be "on the road" ahead of the pack while everyone else is still gathering a few meager supplies.

Every person in your household should have a Bug-Out Bag which is easy to grab and go. It is entirely up to you to determine how many supplies you need. But remember, in a serious emergency, it may be several days or even weeks before you could return to your home, so plan on a minimum of five (5) days you must be self sufficient and two weeks is becoming a common suggestion among emergency management personnel.

#### Transporting Your Kit

Remember, you may have only 15 minutes warning from "alert" to "leave". So, having your kit packed and ready plays an important role in how fast you can get everything and get on the road. A packed kit also gives you a few extra minutes to grab those precious personal items you might forget, like photo albums, jewelry, stamp collections, etc.

Many people recommend small backpacks for a bug-out bag, but you can also use five gallon plastic buckets, suitcases, large gym bags, duffle bags, Rubbermaid containers or anything which allows you to grab quickly and go. It is important however to remember how much you can actually lift. While it may seem convenient to buy one big box, it may not be portable once it's filled. It is therefore recommended you use multiple smaller containers which can be lifted easily even when full. It is also recommended for children have their own packs, of lighter weight of course, and even let them decide to some extent, what items to include.

The list below initially appears overwhelming. But remember, this kit doesn't have to be built tomorrow. Pick a section or two and buy a few items each time you go to the store. Pretty soon, you'll realize the entire list is complete. The list is divided by Category with a short explanation about each category to make it easier to understand. However, all the items should be stored together and mixed in the pack as necessary. "Family" items can be divided equally or packed as a separate "family kit" which is taken along as well.

### **How the list is organized.**

**Category** - Category breaks the list down so you can see why items were added and how they fit together.

*Purpose* - This tells a little about the category and why it's important for survival.

*Minimum* - This is a list of minimum recommendations for **each person's kit**. If you have space, resources and a desire you may consider upgrading as you see fit.

*Personal Upgrade* - This list includes some of the common upgrades for this category if you have the means and the space. Occasionally, upgrades will replace 'minimum' items, while other times it will supplement to make life easier.

*Family* - Some larger items, such as a tent, might only need one or two per family, not per person. These items will be listed under "family".

### **Packing**

*Purpose:* As mentioned before, you should find a way to pack your kit which allows it to remain portable. Most experts recommend at least one backpack for essential items for each person. This way, if you find yourself on foot, you'll have some way to easily carry basic supplies. However, boxes, crates and buckets will stack and store more easily as your kit grows.

*Minimum:*

Backpack, Duffle bag or

5 gallon plastic buckets (Home Depot or Walmart paint departments) or

Cardboard boxes, plastic milk crates, etc.

## Water

*Purpose:* The human body can only go about three days without water. But, for this kit you should plan for two weeks. You need some way to get clean, drinkable (potable) water. Experts recommend storing a certain amount of liquid water as well as ways to purify other water for drinking. They also recommend at least two (2) gallons of water per person, per day. (So a family of four for 14 days would need a way to obtain 112 gallons of water.) Also, water is heavy at over 8 lbs per gallon, so the ability to purify water becomes very important rather than trying to carry all you might need.

*Minimum: (estimated category cost \$25)*

4 gallons of clean water (approx one case of bottled water per person)

4 bottles of Portable Aqua, water purification tablets (Walmart \$4/bottle)

*(each bottle will purify about 6 gallons of water)*

*Personal Upgrades:*

Personal canteen (Walmart \$5) or CamelBak Hydration system (\$30+ online)

*Family Upgrades:*

Katadyn Combi water filter (1 per family), Small, portable and will filter up to 12,000 gallons on one filter element (\$165 online)

## Food & Food Preparation

*Purpose:* The human body can go up to four weeks without food, but it isn't a nice four weeks. Food acts as both fuel for the body and comfort for the soul. When planning your disaster kit, **store foods you and your family eat on a regular basis.** A disaster is no time to try new things. Don't forget "comfort foods" like candy, snacks, juice boxes, Kool-Aid, etc. For a portable kit, try to get food with little or no preparation required, as shown below. This is the area where you need to spend the most time customizing for your family's specific needs.

*Minimum: (estimated category cost \$70)*

Knife, fork, spoon and a drinking cup (Walmart camping section - \$5)

Small bottle of multi-vitamins, age appropriate (\$5)

*- balanced nutrition is difficult to maintain in a disaster, but should be attempted*

### Breakfast Foods

10 Cereal or Granola bars/Breakfast bars/Powerbars (\$1/each)

1 box of PopTarts - 8 per box (\$3)

### Lunches

5 cans of tuna fish or chicken (\$0.50/each)

10 packages of Raman noodles (\$0.20/pkg)

Dried fruit/Trail mix - 1 lb bag (\$5)

2 packages of peanut butter crackers - 8 per pkg (\$2/pkg)

6 Koolaid packets (\$0.25/each)

### Dinners

6 cans of Soup (\$0.60/each)

2 cans of Spam (\$3/each) (If you don't like Spam. Try Dinty Moore Stew instead.)

6 cans of vienna sausages (\$0.50/each)

1 jar of peanut butter (\$2)

2 pkgs of cheese crackers - 8 per pkg (\$2/pkg)

10 Easy Mac & Cheese packets - individual lunch packs (\$0.50/each)

1 lb bag of nuts (almonds, peanuts, etc) (\$4)

Select cans of vegetables if you have space and weight, such as corn, green beans, pork & beans, etc. to add variety you will appreciate.

## Snacks

2 small bags of hard candy (peppermints, butterscotch, suckers, etc) (\$1 each)

3 packs of gum (\$0.50/each)

### *Personal Upgrades:*

Camping mess kit (metal plate, small pot & skillet) (Walmart \$5)

Freeze dried Backpacker/Hiker meals can be ordered online from places like Campmor.com. They are much, much lighter in weight and once rehydrated, cannot be distinguished from the original. These are great if you have picky eaters in the family. Common brands include Backpacker's Pantry, Mountain House and AlpineAire. These meals are more expensive, but have a very long shelf life (sometimes 3-4 years).

### *Family:*

A hand powered can opener

### *Family Upgrades:*

Cooking Pots and Pans

Cooking Utensils (large spoons, knives, fork, tongs, etc...)

Folding Table

Camp stove w/fuel

## Shelf Life

Shelf life is the storage life of a particular food before it begins to lose nutritional value, taste, etc. Many foods can be eaten with no ill effects long after their nutritional shelf life, but it is best to rotate your food storage before that time, keeping fresh foods in your kit. As a simple rule of thumb, most items should be rotated every six to twelve months (*see Kit Rotation and Annual Review below*).

## Shelter

*Purpose:* In perfect conditions, camping out under the stars is fun. However, if you're in the middle of a disaster, then perfect conditions have already deteriorated beyond "camping fun". Some type of shelter you can call "home" will help your family through tough times.

*Minimum: (estimated category cost \$15)*

Blanket (preferably wool because it keeps you warm even when wet)

*(search online for "disaster blankets" - usually about \$10/each)*

6 ft x 6 ft sheet of heavy plastic (to use as a ground cloth) (\$3)

*Personal Upgrades:*

Sleeping bag

Inflatable camping pillow

*Family:*

2 Large Tarps

6 bungee cords

*Family Upgrades:*

A Tent large enough for the whole family

### **Identification/Paperwork**

*Purpose:* One of the biggest problems AFTER a disaster is proving who you are and what you've lost. Having photocopies of your personal paperwork stored in a plastic bag in your disaster kit will save you time and trouble rebuilding your life. Any lists mentioned below should be on paper and possibly even laminated. Any device which runs on power, such as a Palm, PDA, cell phone, Blackberry, electronic organizer, etc. is subject to damage or loss of power at the worst possible time.

*Minimum: (estimated category cost \$5)*

Drivers License

Company ID

Marriage License

Photos of each family member (used for identification, lost posters, etc.)

Insurance Papers (homeowners, auto, life)

Health Insurance

Mortgage papers

Copies of Utility bills (electricity, water, gas, cable, phone, cell phone)

Car registration, license number and car note

Credit cards, Debit cards (card #s, customer service #s)

Bank Account information (branch phone #s, account #s, etc.)

List of family and friend's phone numbers, addresses, email, cell phones, etc.

List of contact information for schools, work, church, social organizations, etc.

List of your family's social security numbers, birth dates, work ID numbers, etc.

Pens, pencils, note pads

2 Sharpie permanent marking pens

### *Personal Upgrades:*

Blank Personal Diary (writing down thoughts and feelings can help you cope)

## **Plans**

*Purpose:* Your plans need to be written down, maybe in a 3-ring binder or notebook. Having your plans on paper allows you to see where gaps might exist and allows others (like family members) to see your line of thinking and what they should do.

*Minimum: (estimated category cost \$10)*

"What Will You Do" Threat grid.

Folding Maps of your state (often available free from the state tourist bureau)

Compass (Walmart \$7)

Evacuation Routes highlighted on the maps

A list of places you could go should you need to evacuate. Names, addresses, phone numbers, etc.

*Personal Upgrades:*

Alternate routes marked to get to different locations.

## **Hygiene**

*Purpose:* Personal hygiene during a disaster not only minimizes the chances of illness or disease, but keeps you feeling "human" through the worst of times.

*Minimum: (estimated category cost \$20)*

Toothbrush and 2 "travel size" tubes of toothpaste and dental floss

4 hotel sized bars of soap

4 travel size bottles of shampoo

1 wash cloth (medium to dark color)

1 hand towel (medium to dark color)

1 stick of deodorant

1 comb/brush

1 month supply of feminine products (as necessary)

Contact lens / eye glass supplies (as necessary)

2 disposable razors and a "travel size" of shaving lather

1 roll of toilet paper

1 stick of lip balm/Chapstick

14 to 30 days of any required medications

2 small sponges (1 for bathing and 1 for washing dishes)

*Personal Upgrades:*

1 bottle of sunscreen (your choice on SPF, but at least 15)

Miscel makeup (as necessary and space available)

*Family Upgrades:*

Porta-Potti chemical toilet w/chemicals and paper

Two 5 gallon buckets, clothes pins and laundry detergent (for doing laundry)

2 Mousetraps (rodent populations typically explode after disasters)

2 Packs of Fly Strips

**General Equipment**

*Purpose:* There are many items needed during a disaster which don't easily fall into another category, so they are grouped together here.

*Minimum: (estimated category cost \$70)*

Battery powered flashlight w/ extra batteries (MagLite brand is best) (\$20)

Each person should have their own flashlight, but batteries for the whole family should be the same size if possible (AA, C, D, etc.)

BIC Lighters (exclude from children's kits)

1 plastic Whistle (\$2)

50' of cord or light weight rope (Walmart \$7)

Small pocket knife or multi-tool such as a Gerber or Leatherman (\$20)

1 roll of duct tape (\$3 and 10,000 uses)

*Personal Upgrades:*

35mm film canister with cotton balls soaked in Vaseline (great for fire starting)

Small (8 ft x 10 ft) roll of plastic sheeting (\$10)

*Family:*

Battery powered AM/FM Radio w/ extra batteries (\$20)

Radios with an additional hand crank are useful when batteries run dry.

6-10 extra batteries for flashlights, radios, etc.

1 Fire Extinguisher (\$20)

2 Gas Cans, Empty (\$5 each) - If you live in an area prone to evacuation (like the coast) it is recommended you keep these cans full. However, fuel storage requires a safe, well ventilated location and the addition of Stabil fuel additive. Even with Stabil, fuel should be rotated every 6-12 months.

*Family Upgrades:*

Compact "travel" games (\$4-5 each)

Deck of playing cards (\$2)

Yatzee scorecards and a set or two of dice (\$3)

Paperback books (some entertaining novels you enjoy reading)

**Clothing**

*Purpose:* In the aftermath of a disaster, you may be living with less than ideal conditions, working to rescue others or at the very least helping with the cleanup efforts. Therefore, it is

important to have suitable clothing. Keep in mind you'll likely want to wash your clothes and will need something to wear while the others dry. And No electricity means No clothes dryer.

*Minimum: (estimated category cost \$50)*

2 complete changes of clothing, including:

- denim jeans
- work shirts or t-shirts
- sweat shirt
- thick socks (like athletic socks)
- undergarments

1 hat (baseball cap works well)

1 lightweight jacket

1 pair of work boots

(it's actually a good idea to wear them and break them in well before storing them in your kit)

1 pair of work gloves (leather gloves are more expensive, but provide more protection than cloth garden gloves)

1 pair of tennis shoes / comfortable shoes (you need to "air out" work shoes at night and may want more comfortable shoes for "camp". Again, broken-in shoes are best.)

*Personal Upgrades:*

Rain gear (poncho, raincoat, etc...)

### **First Aid**

*Purpose:* Disasters cause injuries. Many of these injuries are simple cuts and bruises which can be handled with a personal first aid kit. Unless you have extensive first aid training, make sure your kit includes a good first aid book for your family.

*Minimum: (estimated category cost \$10)*

Simple "backpack" first aid kit (\$10)

*Personal Upgrades:*

Larger, more comprehensive family-sized first aid kit (\$30 and up)

*Family:*

First Aid book, such as "FastAct Pocket First Aid Guide" (Amazon.com - \$6)

### **Personal Items/Memorabilia**

*Purpose:* Personal items and memorabilia include things like family photos, treasured stamp collections, etc. These are items which cannot be replaced. However, they are also items which you probably don't want to keep stored away in a bug-out bag either. So, it is normally recommended that you make a list of all the things you would like to grab at the last minute, then store that **LIST** with your disaster kit. Then, if you ever need to evacuate, you have a list of exactly what you want to grab, and where it is kept.

*Minimum: (estimated category cost \$0)*

List of family photos and photo albums.

Special books (autographed editions, etc.)

Family Bibles

Jewelry

Stamp Collections

Coin Collections

Kids toys

*Personal Upgrades:*

Other less urgent, but "nice to have" items

iPods

Portable CD players and CDs

Portable DVD players & DVDs

**Cash**

*Purpose:* During a disaster, having some cash on hand becomes critical. Many stores and gas stations will not accept credit cards because the phone lines are jammed or power is out. Having a number of small bills is very important because store owners may not be willing or able to make change. Storing cash in your disaster kit and then "forgetting about it" is very difficult, but will pay dividends if you ever need it. The amount you store is a personal choice, but keep in mind that gas may be \$5-6/gallon and other supplies will go up quickly as well.

*Minimum:*

Small bills - 1's, 5's, 10's & 20's

A few rolls of coins for pay phones, small items, etc.

*Personal Upgrades:*

none

**Protection**

*Purpose:* The issues in the aftermath of Hurricane Katrina in New Orleans raised the awareness of personal protection during a disaster. Those individuals who could protect themselves from looters, rapists, gangs and other criminals fared much better than those who were defenseless. However, the protection level and method for you and your family is a personal choice you must make and ultimately live with. Listed below are ideas. Please understand you will need formal training, practice and maybe a license or permit to become proficient and legal with any form of personal protection.

*Minimum:*

Mace / Pepper spray

Firearm (such as a pistol, rifle or shotgun)

While it can be argued any firearm is better than nothing, if you choose to arm yourself it is important to get a weapon which will accomplish the job you need it to do. It is generally accepted the larger calibers (.38, 9mm, .357, .40, .45) are enough to stop most attackers quickly and efficiently. This is why these five are the most common in use with police departments around the country. Discuss your specific needs with local experts before you purchase.

### **Step 5: Never Become a Refugee (Evacuee okay, Refugee No Way)**

During and after a disaster, it is important to always have a place to go. Never just "go in a general direction". Have a destination and a plan to get there. Your destination may be a relatives' house, a distant friends' house or the Walmart parking lot in a city 200 miles away, but have a destination.

With a destination, you become an evacuee not a refugee. With a destination, if your group gets split up, you already know where you will meet up as soon as possible. With a destination, you aren't wandering aimlessly. With a destination, you have the basics of a plan.

But even before you decide to leave, ask yourself a simple question, "Is the place I'm going better/safer for my family than staying here? Are the dangers and potential hazards of the trip worth it?" If you answer yes to both questions, then evacuate; otherwise, begin planning your other options.

### **Kit Rotation and Annual Review**

As you can guess from looking at the contents of your disaster kit, there are items with a limited shelf life. Obviously, ten year old vitamins aren't worth much. So, it is important to "rotate" some items in your kit. Select a date, such as your birthday or May 1<sup>st</sup> or August 19<sup>th</sup> to review your kits. On that day, pull out each of your family kits, and remove items which will eventually expire. Put these items into your pantry or medicine cabinet for use now and purchase new, fresh items to replace them in the kit. This way, you always know your kit contains food and other items you can use.

The annual review of your kit is also a good time to look over the other non-perishable items. Has anything been damaged which needs repair or replacement? Do you need to make changes to clothing if you've gained or lost a few pounds this year (or as kids grow and need larger

sizes)? Review contact phone numbers to add, update or remove people. Update paperwork, like insurance information, vehicle information, etc.

While the annual review process sounds pretty involved, it can actually be done in a few hours on a Sunday afternoon without rushing. And, if you get other members of your family involved, they can provide some excellent input about what else might be needed in the kit.

## **Conclusion**

Serious disasters occur every year in the world. Over the last few years, the United States has had more than a fair share of serious disasters, from earthquakes to hurricanes, terrorist attacks to chemical spills.

Remember, you cannot reasonably expect to go out tonight or tomorrow and purchase everything on this list for everyone in your family. Financially, most people couldn't do it and stay on a household budget. However, you should make it a point to purchase two or three items from your list each time you go to Walmart, Kroger, Walgreens, etc. and keep building your kit. Sooner than you think, you'll realize your basic kit is complete.

Having insurance to protect your possessions makes sense. Having a plan and a disaster kit to get you through a natural or man-made disaster makes sense too. When the storm is on the horizon is no time to begin pulling together all the things you might need for a two week stay away from home. Now is the time to build it, and hope the storm never comes.