

# CHAPTER 11

## STRATEGY FOR SURVIVAL

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If you're reading this several months in advance, there are a number of things that you can do to prepare for these coming earthquakes. I realize that some of these suggestions will be considered controversial, but I'm trying to reduce the number of people that will become indigent and will be forced to rely on government handouts for years.

If you live in either the Mississippi Valley or on the West Coast and are considering changing jobs, choose a city or town well away from these areas. If you are considering moving to one of these areas, think again. You can always delay your move until after November of 2008, "just to be safe." If you are given a choice of jobs—let's say one in Houston, Chicago, or Atlanta, or one in San Francisco or Seattle; take the one in Houston, Atlanta, Chicago, or some other city or town well outside the "quake zones."

### SUGGESTED OPTIONS

If you live in one of these areas and are not really sure that this is all going to happen, here are a couple of other options:

1. Choose the city or town that you think you would wish to live in. Then start reading their newspaper online, checking their listings of jobs, and also checking out the jobs available in that area with the online job sites such as [www.Monster.com](http://www.Monster.com). Over a couple of months you can tell if that city would be a good choice for you;
2. Buy detailed maps on several ways to drive there, in case you have to detour because of wrecks, congestion, or the impassibility of the roads;
3. Plan a weekend there or take part of your vacation days and choose a good area to live in if you were to move there;
4. Why not plan a vacation to be away from your home – the last week of October and the first part of November for those of you in the Mississippi Valley and during the first 10 days of November for those of you on the West Coast. Be sure to choose a vacation spot that will not be in the danger zone, preferably the city that you have chosen, should you be forced to move. It would be preferable to drive there, so you have at least one of your vehicles with you. It would also be best to take your "bins" with you described in the chapter on packing, so you do not have to return. For those on the west coast, you'll know about the Mississippi Valley earthquakes, so if you don't take them, one of you must then hop on a plane home, quickly throw your bins into the remaining car and leave within three or four hours of arrival. West Coast inhabitants can always extend their stay if the Pacific Coast

- quakes have not yet occurred when it's time for your return, but the Mississippi Valley earthquakes have already occurred. Yes, children are in school at that time, but arrange with the school for them to make their work up while the family is visiting that sick relative, or whatever you wish to tell them.
5. Have you considered buying an RV or travel trailer of some type but have been putting it off? Now is the time to consider purchasing it. You can try it out on your weekend or vacation drive to the other city. See the information below about paying for it with a local credit card, or finance it with the trailer dealer. Having a nice RV or travel trailer will be much more comfortable than a tent if you have to live in it for an extended period of time. On the internet I've seen monthly payments advertised in the \$200 range for a pretty nice trailer. That's low enough that you can make payments while searching for employment. I would suggest choosing the trailer hitch type for cars and trucks, or "5<sup>th</sup> wheel" type for pickup trucks. That way you have a vehicle to run around the city upon arrival. If you do not wish to commit to purchasing a travel trailer, consider renting for that week or so you'll be away. Try and rent from a location nearest the water. Consider having a trailer hitch installed permanently on your car or truck. Remember, time may be critical and you should not waste time waiting for one to be installed at the rental place. And if you plan to purchase an RV don't forget to have some way to tow your car behind the vehicle so that you have some mode of transportation after you park the RV.
  6. If you have a place to stay, find the nearest U-Haul type rental location and choose a trailer that you feel could hold all of the items you wish to take with you (see the next chapter). Rent it for your vacation, or be prepared to rent one at a moment's notice if you're on the Pacific Coast and don't plan to leave until the Mississippi Valley earthquakes take place. See the advice above about buying a permanent trailer hitch in advance. They'll rent completely out quickly; this will be near the first of the month and there is a normal surge in business for them as people move from one location to another. It would be best to order one a couple of days in advance for a 10-day period. That way you don't have to worry about not taking everything you would like to take with you. There is also the option of renting a truck and towing your car behind.
  7. If you live in the Mississippi Valley or at the outer edges of the Pacific Coast danger zones, use earthquake straps to hold those expensive TV's, appliances, computers, file cabinets, and furniture in place. If your house is not destroyed, it will save you thousands of dollars in replacement costs. You can find them by doing an internet search for "earthquake straps."
  8. Take a First Aid and CPR course. The Red Cross offers this course. This could be a lifesaver if you are stranded some place where there is a lot of destruction.

## **FINANCIAL PLANNING**

**That brings up living expenses in general. How are you going to live after these earthquakes occur if you have not made some financial plans? You don't want to be among the hundreds of thousands of people that will wind up living in tent cities for a year or two or three do you? How many refugees do you think any city can handle. New Orleans and hurricane Katrina are a prime example of how strained and overloaded cities can quickly become with just 50,000 to 100,000 refugees, as was the case in Houston and Dallas.**

**Let's first take your bank account. You are especially vulnerable if you bank with a local bank. Yes, your account is guaranteed up to \$100,000 by the government, but how long do you think it will take to obtain your money with all the mass of other people applying for these funds at the same time? I think you will even have a problem with national banks if local records are lost. That's something to discuss with your banker, but naturally they are going to try and keep your money; but if the computers that list your account activity are local, I must advise you to move as much of your money as possible to a bank well out of the danger zones. Before you depart and throughout the following days, withdraw as much as you can from the ATM's each day.**

**Naturally you will want to choose the city that you will relocate to, so do a computer search of banks in that city or town and read about them. Perhaps you can open up a bank account in that city when you visit there on the weekend or vacation and then wire money from your bank to that bank. Even then if you have in excess of \$100,000, I recommend that you spread it around to other banks in the area, and certainly not a branch of a bank located in the danger zones.**

**What about stocks, bonds and real estate? If you own stock in companies in the danger zones, seriously consider selling them and moving your money into other stocks—especially those companies that manufacture goods and provide services during hurricanes and other natural disasters. Or you can put the proceeds of stock sales into international funds (in the new city) that will not be affected by these events—and that does not include Asia. I would take delivery of the shares of stock, or you should purchase them from a local brokerage company in the city that you will relocate to. Don't try to keep stock certificates with you, as it will be quite dangerous for some time with destitute people and gangs possibly preying on refugees. Put them in a lock box in the new city.**

## **REFINACING AND INSURANCE**

**For real estate, many of you who are reading this own at least a house or condominium. There are options here. First you may consider refinancing your house locally and sending those funds to the bank or banks in the city that you have chosen to relocate to. Just after these earthquakes take place, you can immediately access these funds to quickly buy yourself another residence in that city before the flood of refugees behind you buys them all. You will also save perhaps hundreds of**

thousands of dollars before people realize that their property is worth a lot more in a seller's market.

The next option is earthquake and flood insurance. Many of you in the Mississippi Valley may already have flood insurance, but not earthquake. But before you purchase that insurance (if you can find a company), where is the company located that you'll be buying the insurance from? Are they in the Mississippi Valley or on the West Coast? If they are, good luck at collecting. You really will have to do a computer search to locate a company that will insure your home that is out of these danger zones. They may not be easy to find, but if you aren't having any luck, ask an independent insurance agent to find one for you. He'll be only happy to for the commission; but before you buy, read thoroughly where they are located, how large a company they are (you don't want them to go under before you're paid), and the fine print to make sure you will not have to sue the company to be paid. For those on the Pacific Coast, I think it will be particularly hard to be paid, as the companies can demand to see proof that your home is no longer there or is damaged beyond repair. You don't want to return to the area anytime soon, as I've explained that it will be much too dangerous for at least six months or more.

If you live in an apartment, your assets probably are not too substantial, although there are certainly many exceptions. You must seriously consider holding off making your apartment rent payment for November. If I'm wrong, you'll have to pay a small penalty, but if I'm right, you will at least have the money to pay for the first month in the city you relocate to. Or pay for it with a local credit card mentioned below. Use that credit card with any payments for local services—electricity, water, gas, and so on. This goes for both those who live in apartments and those who own homes.

**BIG NOTE FOR EVERYONE!** Be sure to video tape (best option) or take photos of every room and every thing in your house or apartment. If you don't have a camera, go to a local drug store and buy a throwaway. You'll need this to prove to your insurance company what you had in the house. You're going to be under stress and will forget important items, so having a photographic record is a must!

**SECOND BIG NOTE:** Keep track of your expenses after you leave your home. Some insurance policies will reimburse you for these expenses.

## **PAYCHECKS AND LOANS**

If you live in the Mississippi Valley, consider asking for your paycheck early. I realize this is hard to do in many companies, but ask for an advance. If you have money in your local credit union, withdraw that money and deposit the funds in a bank outside the danger zone, or ask for the largest loan you can obtain from them.

In this vein, you should seriously consider obtaining a loan from a local bank (not national) in the middle of the danger zone for the maximum they will loan to you.

**Take the money and deposit it in the bank you've chosen in the city you plan to relocate to. If I'm right, you will have funds to start over. If I'm wrong, you can pay it back the next month with the small interest they have earned, and will have created a credit history of paying back a loan, or you can pay off higher interest credit cards and lower your monthly payments. In order to initiate this you should seriously consider opening a small account in that local bank first, so that you're a bank customer. Choose one as close to the water as possible.**

## **CREDIT CARDS**

**Speaking of credit cards, apply for credit cards with those local banks. On the months leading up to late October and November, only use that credit card for all your purchases and any payments that you can make for apartment or house payments, cars, office rent, utilities, etc. Only pay the minimum amount required to keep the credit card current and send the money you would have paid for those purchases to your new bank in the city you've chosen. Use the credit card to pay as large a deposit as possible on a newer car if you are purchasing one before late October. Try to finance it through a local dealership that has their own financing, or financing through a local finance company.**

**If the local bank survives the quakes, then you will be asked to repay your credit card purchases, but by then perhaps there will be Federal assistance, or you can negotiate to pay them off over a longer period at a lower rate, or at worse, declare personal bankruptcy if you are not able to find employment. Use this local credit card as long as possible. If the bank survives, you will have to slowly pay off the charges. If the bank does not survive, you may never have to pay for those credit card purchases.**

## **THINK OF YOUR FAMILY**

**Remember that we're talking about survival strategies here. If an RV/Trailer or automobile dealership is going to be lost to the river or ocean, you might as well take one off the lot, because the ones that are left will not be of use to anyone at the bottom of the ocean or river. I would love to hear that there were no more RV's or trailer homes on any new sales lots, nor any left on rental lots before the earthquakes start. I'll know that at least those families will have some place to live in the coming months after these disasters.**

**IMPORTANT NOTE: Plan a place to meet if you're split up for any reason. If you have a relative or friend in a city not in the danger zones, designate them to contact to give information on where each of you is located. Knowing that all your family members are safe will give you great piece of mind, even if you're separated.**

**If you live in these danger zones, take these strategies to heart. I want YOU to survive, and then go on to live a fairly normal life wherever you choose to live. If**

**you make no plans, you run the great risk of living in some shelter with 500-1,000 other people (or more) in open conditions on a cot for months on end. So even if you don't believe at this moment that these events will happen, cover yourself and do some advance planning while you're not in a panic stage. Do it for your family!**

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