Family Disaster Recovery Planning Guide

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My objective with this guide is more than just to give you a quick checklist of things to do. It's easy to publish a recipe, but if the cook has no experience cooking he'll have no context for the recipe. If the recipe calls for brown sugar but he has none, he might wonder wether raw sugar is an acceptable substitute, but without experience he won't be able to answer the question. So my objective is to help you understand the principles that will guide you in developing your own Family DRP.

Understand the principles of Emergency Preparedness before you begin Family Disaster Recovery Planning. **Disaster recovery plans** (DRPs) usually focus on the interruption of businesses due to data loss caused by damage to the Information Technology infrastructure (data storage systems like hard drives). We're going to focus on how to prepare your family to recover from a disaster, but many of the principles of a good DRP still apply.

First, a bit about myself. As a movie producer, lawyer, real estate investor, and father of five children I have learned a great deal about safeguarding the assets that I value highly. I am happy to share my opinions about how you should prepare a Family Disaster Recovery Plan based on the knowledge I've gained by experience and training, but I must emphasize that I cannot provide individualized advice.

I am not acting as a legal or financial advisor. You must understand your own needs and environment, do your own research, and make your own decisions. The well-being of yourself and those in your care are not my responsibility, but your own. I no longer practice law, and I have never been certified as a financial consultant.

I am not an expert. All I have to offer is knowledge gained from experience, and my best understanding of the principles that lead to a good Family Disaster Recovery Plan.

Safeguarding the Family Unit

The family is the fundamental economic and cultural unit of society, the natural building block of economies in the same way that molecules are the building blocks of material

substances. Within the family you transact, negotiate, engage in conflict, resolve

Safeguarding your family should be your primary objective, your number one mission. differences, establish goals, execute cooperative ventures, and achieve success or failure. Children raised in a family environment naturally learn all these life skills just as they learn the language spoken in the home -- by exposure. If the parents teach (and use) proper grammar, the children learn it. If the parents teach (and practice) a set of ethics, the children learn it.

If the parents teach (and exercise) carpentry skills, the children learn how to build outbuildings on their property.

Well-run families natural prosper if they live where the political environment allows liberty and opportunity to abound. Members of these families have a built-in social safety net: they rely on each other in hard times and prosperous times.

Being aware of risks to your family, and preparing for them, will teach your children to do the same. Preparing your family for natural, political, or economic disasters will help ensure its long-term stability and security.

General Principles of Disaster Recovery

Especially since the advent of computer technology, businesses have been aware of the risk of losing critical information, because computers are so integral to business operations but are subject to a high risk of failure. We'll talk more about risk assessment later, but for now all you need to know is that since the advent of IT (information technology) businesses have developed a scientifically rigorous way to protect the continuity of their operations. The same principles can be used to prepare your family for a disaster.

Here are the basic elements of a disaster recovery plan, called "disaster recovery control measures:"

- 1. Preventive Measures -- These controls are aimed at preventing a disaster from occurring.
- 2. Detective Measures -- These controls are aimed at discovering disaster events.
- 3. Corrective Measures -- These controls are aimed at correcting or restoring ("recovering") the system after a disaster.

Now let's look at how these control measures apply to Family Disaster Recovery Planning.

Family Disaster Recovery Strategy

Business disaster recovery plans focus on restoring the business operations after a disaster. The key system for businesses is the IT infrastructure because it is most vulnerable to loss and the data it organizes is the most important factor for operations.

However, as we'll see, the family unit is different, and the key system that must be protected is also different.

While the IT infrastructure (bank records, passports, and other documentary and accounting items) of the family is important, *a family is more concerned with its physical infrastructure and supply lines -- water, food, shelter, and personal security.* A business grinds immediately to a halt when it loses all its orders and accounting records, but a family unit doesn't. The family grinds to a halt when its members can't feed, clothe, or shelter themselves from the elements. The DRP for a family has to protect a different set of systems than it does for a business, but the *principles* you use to protect the systems are similar.

In simple language, the purpose of a Family Disaster Recovery Plan is to make sure you can supply water, food, shelter, and personal security for your family after a disaster strikes.

Again, I'll summarize a proposed plan with a list of items a little later, but the best way for you to prepare is to understand the principles. A list is easy to check off, but it's just a shortcut, a way for you to make sure you have the bases covered. To prepare well, you need to know the principles before you use the list.

Let's look at the control measures again.

I. Preventive Measures. In a business you can prevent the loss of data by redundancy; you keep copies of all your data in different locations so if one hard drive crashes, you simply plug in the new one and keep your business going.

Some disasters that affect your family can be avoided (drowning, poisoning, fire, falls, attacks by animals) but there are many that can't; tornadoes, earthquakes, economic depressions, civil unrest, and wars. Which ones should you prepare for, and how much energy should you spend preparing for them?

The key here is **risk assessment**. Risk assessment is the process of determining (1) the probability that a given type of harm will occur and (2) its consequences. Some kinds of threats are very likely but benign. For example, it's highly probable that your son will, at some time or another during the year, get a thorn in his foot if he walks barefoot in the yard. But the degree of harm is minimal, so you might not expend much effort preventing that risk, even though the probability of occurrence is very high.

On the other hand, some types of harm are unlikely but can result in great harm if they do occur. One example is a lightning strike. Have you ever been to a Little League Baseball game? Most leagues have a rule that two visible lightning strikes within five minutes require the umpire to stop the game and order the players off the field. Dozens,

sometimes hundreds of people are inconvenienced by this rule, and most of the time the storm passes far away with no nearby lightning strikes, or even any rain. But the death of a child is a very great harm, so even though the risk is slight almost no one ever complains that the rule is unreasonable.

Risk Assessment: You should prepare for unlikely events if they tend to produce great harm when they do occur.

You should apply the same principle when assessing the risks to your family:

Natural disasters. We hear about natural disasters nearly every day -- floods, earthquakes, hurricanes, and so on -- but we *experience* them rarely. They don't affect us often, but our common sense tells us they are always a threat, and so you should prepare for them. They vary depending on your location -- earthquakes are more common in California than Tennessee, and hurricanes are a greater threat to Florida than to Wyoming. Riots and looting, which often accompany natural disasters, are more of a problem in urban areas than in the country. You must assess the risk of harm from natural disasters in your area, and prepare accordingly.

Economic and political troubles. These have been relatively rare in the history of the United States, but I am of the opinion that they may become more frequent in the future. Why? Because economic and political stability prevails only in an environment rich in liberty. Historically, prosperous times are rare because prosperity is the natural consequence of liberty, and liberty is rare in human affairs. The fact that prosperous times have prevailed in America for a long time is the result of a history of liberty in this country, but now liberty is being lost, and history tells us that hard times are inevitable. So I would say it's worth spending a good deal of time, effort, and money preparing for hard economic times.

II. Detective measures. You need to know when a disaster occurs, or is about to. You can detect a fire at 2:00 AM by installing smoke detectors in the house and keeping them in good working order. You can subscribe to alert services which broadcast a radio signal or an automated phone call when a tornado or other natural disaster threatens your area.

But **the very best detection method** is your "personal network." Just as word of mouth is the most effective form of advertising, so is word of mouth the fastest way to learn about important events. Just one day after my uncle was diagnosed with terminal cancer the word spread like a wildfire. I received phone calls from people all over the world who already knew he was dying; one of them

I hadn't heard from in over 30 years.

These people all had two things in common; they had a personal connection with my uncle, and they cared about his well-being. So here's how to Most people learn about important events by word of mouth, so keep your "personal network" healthy.

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develop an effective preparedness network: Leverage your close personal relationships.

1. **Cooperative planning.** Discuss your Family DRP with relatives, friends, and neighbors. Encourage them to prepare a similar plan, and make an agreement with them to keep each other informed. "I've got your back" is a very effective way to develop this kind of network. What goes around, comes around.

2. **Communication.** Every member of your network should have several ways to get in touch with you and the members of your household. Exchange phone numbers and physical and email addresses. The more contacts they have for you, the more likely they'll be able to reach you when it's most important.

3. **Training and preparation.** Make sure your children know important contact information. If they are very young, train them to memorize your address and phone number, *and contact information for your out of town contact person.* Prepare a card with this information and show them where it is.

While we're talking about detective measures, let me take you aside for a moment and explain what I think is the most important aspect of disaster detection. I believe it is possible to read the "signs of the times" and predict when economic or political unrest are becoming likely to occur. I don't know how to say precisely what will happen, or when, but I do keep an eye on the signs, and you should too. Because this issue is so important, I'm giving it a separate section.

Economic disaster detection. Understand economics. Know when we're headed for hard times, and prepare in good times. The key to prosperity is a strong economy; a strong economy is only sustainable in an environment of individual liberty; and our legal and political systems are in the process of destroying liberty. *When I first understood the link between economics and liberty, I began preparing my own Family DRP.*

I quit practicing law because I became disatisfied with our legal system and didn't want to spend my life doing something I believed was unworthy of my efforts. Today our legal system -- including both the civil and criminal aspects -- is no longer designed to do justice. It has devolved into a political weapon for reforming society from one that protects individual liberties into one that sacrifices them in order to satisfy the political demands du jour. But society is made up of individuals, and destroying them destroys society.

Like a lot of things, the principles of economics are not as hard to understand as experts might say. Notice that I specified "principles;" to be sure, it is difficult to apply those principles and make predictions, in the same way that the principles of physics are fairly easy to state, yet some physics problems are complex and difficult to solve. In fact, *most* universal laws and principles are easy to state, like Newton's First Law of Motion: "Every object in a state of uniform motion tends to remain in that state unless an external force is applied to it."

The universe seems to be constructed in such a way that, while its intricacies are beyond comprehension, the fundamental rules of operation are very much attainable by anyone of normal intelligence and common sense.

I think the most important economics education you can get is in the Uncle Eric series of books written by Richard J. Maybury. If you read nothing else about economics, be sure to buy these books, starting with *Whatever Happened to Penny Candy?*

Meanwhile, keep in mind that so long as governments tinker with the economy (fiscal policy), it will be unstable. You should be prepared for economic hard times to come. A basic understanding of economics is the best way to predict when hard times are imminent. Start your education with <u>Whatever Happened to</u> <u>Penny Candy</u>, by Richard J. Maybury.

III. Corrective measures. Remember, you're goal is to correct the loss of your family's life-lines: water, food, shelter, and personal security.

Incidentally, these are not listed in order of importance because their importance varies depending on your environment. You might secure a three-day water supply and then freeze to death on your first night without shelter. Know your environment and prepare accordingly.

You need at least one of two things, but preferably both; a backup life-line where you live, or an alternate location with all the supplies you need in an emergency.

Redundant systems. People who make a habit of preparing for emergencies ("preppers") call it "bugging-in" when you hunker down at your current residence in an emergency. When a blizzard comes people tend to break out candles, bring in extra firewood, and check their food supply.

Alternate location. Preppers call this their BOL, or "bugout location." If a hurricane threatens, you'll most likely want to bug out.

In either case, you'll need prepare your house for distasters by ensuring backup systems for providing water, food, shelter, and personal security.

Water. If you're on a public or cooperative water utility, have an alternate water supply. First, stock an emergency supply in the house. Second, develop your infrastructure by digging a well or running a supply line from a spring. If you develop a well with an electric pump, beware of the possibility of losing electrical power; you might need a manual pump. To calculate how much water you need to stock and for other information about alternate water supplies, read <u>Emergency Water Supply</u>.

Food. Stock canned goods and dry staple good like beans, rice, wheat, barley, sugar, salt, and pasta. Frozen goods might spoil if you lose power, but you can always keep canning supplies on hand, fire up the gas (or wood) stove, and salvage them.

How long you'll need to survive on food stocks is anyone's guess, and I have no definitive answers. My research indicates that most power losses and other utility interruptions are corrected in a few days, but occasionally it takes weeks.

I recommend a month's supply of food and water to start. Expand your pantry, make some bulk purchases, and then rotate the stock every few months.

Hunting is a possibility, but don't bet your life on it. It's not easy, and if everyone heads for the hills, game will be depleted in short order. Even if you're an experienced hunter you'll go home hungry more often than not.

Shelter. If you're bugging in, you already have cover, but shelter also includes lighting and heating. You can provide enough electricity for lighting and maybe refrigeration (but not air conditioning) with a small gasoline or diesel generator, but in any event you should have candles, flashlights, extra batteries, and maybe kerosene lanterns.

An alternate heat supply is a must. You can install propane or natural gas space heaters for a few hundred dollars, but make sure it's the kind you can light without an external electric supply. A wood stove is also an excellent alternate heat source.

Personal security. This can mean a lot of things, but I use it to mean the ability to defend your home and family from violent people.

There will never be an end to the debate over which gun is the best for home defense, so all I can do is share my views. If I could have only one gun it would be a 12-gauge shotgun. It makes an excellent home defense gun, an excellent bird-hunting gun, and it is acceptable for hunting everything from small to large game. However, there are good arguments to be made for other guns and various calibers, so ask around and decide what you prefer.

If you're not limited to buying a single gun, by all means buy several. Have a shotgun, a handgun, and a hunting rifle.

And now, see the next page for a printer-friendly Family Disaster Recovery Plan Checklist.

Family Disaster Recovery Planning Checklist

Now that you understand the purpose of a Family DRP you are better equipped to judge how to implement the following procedures.
Identify the risks in your area. Hurricane? Tornado? Flood? Other? Prepare for the most likely risks first.
Will you go or will you stay? If you live in an urban area subject to hurricane risk, you'll be prepared to leave. If it's a blizzard you're concerned about, you might prefer to stay.
Establish a network. Like-minded friends and family are your greatest resource in times of need. Ask around and find out who's a prepper, then learn from them. Learn more about hooking into an <u>emergency preparedness network</u> .
Compile your biometric information. Prepare ID cards for every individual in your family. The cards should record the names, ages, and description of everyone in the family; home address; contact information; and known medical conditions.
Identify an out-of-town contact. This is your go-to contact in the survival network; maybe you have more than one — even better. My go-to friend and I have everything already worked out; if he needs to bug out and get his family to safety, he knows he can come here. Even if I'm not home, he knows where the key is.
Identify an emergency meeting place. This is something that needs constant updating. If you're on vacation out of state, you'll need a new meeting place nearby. For instance, if you're playing golf while the kids are on the beach with your wife, you might specify a nearby Wal-Mart, or maybe the house of a cousin who lives in the area.
Prepare a Bugout Location. This is where you go after you've all met at the emergency meeting place. It's your safe haven.
Establish your communications protocol. Our hierarchy is as follows:
Phone. I know, I know, in an emergency the cell phone network will likely get overloaded, so you need a backup. But it's still the first thing I'll try because it's the fastest way to communicate if you do get through. Tip: If the cell phones don't work, try texting.
Ham radio. Coverage is much better than the cell phone network, and it's easy to get a license. Learn more about the <u>American Radio Relay League</u> , including how to obtain a license.
Email. This is a clunkier way to communicate, but many smart phones now have email applications that "push" your email to the phone as soon as it is sent.
Prepare an emercency kit. See a list of recommended items <u>here</u> and <u>here</u> .
Practice emergency evacuations. Home evacuation drills are usually fun, but for the very young they can be scary. Break your toddlers in gently or they'll hate it. Make it a game at first, and as they get older they'll naturally absorb its importance. When you visit a hotel or department store, make a habit of spotting the emergency exits.
Establish an emergency notification protocol. Search the internet for your local Office of Emergency Management and sign up for alert services. Tip: do an internet search for "local alert services" and "emergency alert services."
Routinely maintain your emergency supplies. Check their soundness, familiarize yourself with them, and rotate your food stock on a regular basis.