

Ep24: Life or Death Emergency Preparedness – What to Grab?

September 13, 2019

PATTI BRENNAN: Hi folks. Welcome to “The Patti Brennan Show.” Whether you have \$20 or \$20 million, this show is for those of you to want to protect, grow, and use your assets to live your very best lives.

You might be wondering, what’s this about emergency preparedness? What kind of a show is that, and what are you going to be talking about then? It occurred to me with the fact that we’re going into hurricane season, Dorian basically, fortunately, wasn’t as destructive as was originally feared.

Let’s face it, there are lots of things that can happen that can create this need or an opportunity – funny, funny, all right – where somebody’s knocking on your door and says, “OK, you have 30 minutes to get out of Dodge.” My question is what are you going to grab?

Joining me today, I have four of my teammates. These are my key teammates. We’ve got Eric Fuhrman. Eric, we call him the professor. What would the professor grab? Versus Jennifer Meehan. Jennifer Meehan is a mother of 4, and actually the mother of 25 here at Key Financial.

Then we have the Army captain, we’ve got the ranger, Kristopher Thompson. He is ready for anything, right? Last but not least, we have Michael Brennan. Michael is a newlywed. He’s got a brand new house, and let me be the first to announce, I’m going to be a grandmother, with a baby on the way. What does Michael grab? Oh, we’re all clapping.

ERIC FUHRMAN: Yay, hooray.

PATTI: Oh, happy day. All right, there we go.

KRIS THOMPSON: Good job.

PATTI: All four, different situations. You’ve got an emergency. What are you going to do? What are you going to grab? Give me the top three things that you, the professor, would grab if you... And by the way, for all of you, assume that your family’s safe. Your animals are safe, so I’m



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talking about stuff. What stuff are you going to grab?

ERIC: I guess that's kind of interesting, Patti. Given that you've given the introductions, there's one member here that's probably uniquely qualified in survival skills, Captain Thompson. I would probably leave my house and find out where he is as fast as possible, and then just follow him.

PATTI: Eric, you know what? I've got to tell you, that reminds me of Y2K.

ERIC: That's right.

PATTI: For those of you who are like me and had to live through Y2K, all the hype and everything, and the world was about to end.

My very best friend in the world is a neighbor. She's one of these people, she was believing everything. "This is it." She literally had a bunker. She had cans all over the place. Her whole basement was water and cans, you name it.

I would tease her about it and say, "You know what, Mary? I'm so glad you have a bunker, because at least I know where I'm going to go." You know what her response was? "Nope, it's for my family only."

"You're not allowed in."

MICHAEL: 42, but you get the picture.

ERIC: Oh, jeez.

PATTI: I'm like, "Oh, some best friend you are." She was perfectly honest, too. She was not letting anybody else in.

ERIC: Gee, whiz.

PATTI: Emergencies happen, things of that nature. We've got Christopher. I'll be fascinated to hear what he would grab.

ERIC: He's been playing it close to the vest over the last couple of days. He hasn't really said anything, so me, too.

PATTI: You guys who are listening, I gave these four wonderful people this topic, and I said, "I want you to think about what you would grab." We had them immediately write it down, so they couldn't think about it too long. It was fascinating to review these lists. Eric, top three.



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ERIC: I guess the threat itself is somewhat nebulous here. Me, the analytical mind, I would always try and think, “What’s the threat, and what’s the best thing to take, given the threat?”

Since we’re just kind of doing this open ended here, I think for me, I’d have to assume whatever the threat is that the likelihood is that modern conveniences, say our system of payments, supply chains would be disrupted.

For me, when I think about top three, if we have to get out of Dodge fast, the first thing would probably be cash because payment systems would be down. I’m assuming it wouldn’t be a crisis where the currency wouldn’t still have value, so I would take cash with me so you could pay things. What if you can’t do it electronically?

I think the next thing is probably water.

PATTI: Wait, before we go to the water. How much cash would you grab?

ERIC: That’s a great follow up question. The reality is I’m a plastic guy. My wife is a cash person, so whatever is in her purse, because she’s the one that has all the cash in the house.

PATTI: Got it, OK. Fair enough, sounds good.

ERIC: Hopefully, that’s a lot. I’ll just pray that she went to the ATM the day before. Basically, cash would be the first thing.

I think, again, you’d have to assume supply chains would be disrupted, so any kind of fresh goods or things like that, so having things like bottled water, lets’ say, a can opener, because there wouldn’t be fresh food, but a lot of canned food.

I think the final thing, just because I’m a dad with two young boys, is probably bringing a couple of story books. At nighttime, we always do a bedtime story, so to keep them calm, keep them thinking that everything’s cool, every night I could read them a story wherever we might be, even if the conditions aren’t great.

It would kind of make them feel like things were normal, and hopefully we’d make it through until whenever the threat was over.

PATTI: I am throwing you under the bus right now, Eric.

ERIC: Great.

PATTI: I am looking at your list. Folks, on Eric’s list, five items. One of them he didn’t disclose to us, but it happens to be toilet paper. OK, Eric, come clean. Why in the world did you have toilet paper on your list? Give me your logic, because you’re a very logical person, so this



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one, I was really stretching here.

ERIC: I thought that one didn't need any explanation. Toilet paper kind of sounds self explanatory. Again, we don't know how long the crisis is going to last, but toilet paper is an essential thing you need...

PATTI: I'm sorry. This vision of you running down the street with bottles of water and toilet paper is just something I can't get out of my head.

ERIC: Right, but also think about it. The crisis, how bad could it be? Toilet paper is something that probably has a lot of value if we had to barter it for something else.

PATTI: That's when the cash doesn't work anymore, right?

ERIC: Or I'm out of cash, and now someone'd probably value toilet paper in exchange for, I don't know, a sweatshirt or something like that.

PATTI: All right, Eric, step away.

ERIC: Something I could trade.

PATTI: Step away. Step away from the mic. Oh my goodness. All right, Jennifer, you are next. This is our mother of four. So, Jen, what would you grab? What are the three things that come to your mind?

JENNIFER MEEHAN: The top thing would be a first aid kit.

PATTI: Because you're a mom.

JENNIFER: I'm a mom. I don't know how long the crisis is going to last, and I want to make sure that I have antiseptics, anything that's going to take care of my family.

Secondly, it would absolutely be water and food that can sustain us for a period of time. Lastly would be my fireproof safe.

PATTI: Again, I'm throwing everybody under the bus. You say "my fireproof safe." Jen, let me ask you this, "Do you have a fireproof safe?"

JENNIFER: I do not.

PATTI: What are you going to be doing?

JENNIFER: I'm going to Home Depot tonight and purchasing a fireproof case, [laughs] or a safe.



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PATTI: There you go. Full disclosure, I will meet you there.

I don't have one either. Actually, I do have one. It's just so jammed with stuff, I can't close the darned thing. It is completely ridiculous. It's not going to help us at all. Fireproof safe, excellent.

The food and the water doesn't surprise me, and also the first aid kit doesn't surprise me, either. Knowing you, knowing that you're always thinking about your kids, etc., it makes perfect sense. That's terrific.

OK, Captain, you're up. Captain Thompson.

KRIS: How's it going, Patti?

PATTI: I'm doing great. How are you doing, Captain?

KRIS: [laughs] I'm doing well. I kind of ran through this list pretty quickly, just bouncing it off of some recent memories of my time in the army.

First and foremost was going to be water, whether it's in actual H2O form in bottles, or whatever, or a LifeStraw. It's kind of a very cheap, inexpensive filter that you can buy, and you can stick it in the river and suck water right out of the river, and it's...

PATTI: You're kidding?

KRIS: Yeah, it's very cheap and very small, so I would definitely bring that and cases of water.

PATTI: Jen, when we're at Home Depot tonight, let's get the LifeStraw, too.

JENNIFER: Got it.

ERIC: That sounds like a...

KRIS: LifeStraw should be contacting you about their royalties any time. [laughs]

PATTI: Wait, wait, wait. Eric, what are you saying over there?

ERIC: He is not a paid spokesman for LifeStraw.

PATTI: Right, OK. All right, there you go.

KRIS: Yeah, absolutely. [laughs]



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The second thing I would bring is a first aid kit. A few things in there, bandages with gauze, a tourniquet, and I've got a couple of those on hand.

QuikClot, which is something that if you're hemorrhaging, you sprinkle it in there, and it will stop the hemorrhaging. A splint, scissors, things like Amoxicillin, so if you get an infection of any sort, that would help, and alcohol.

PATTI: I would think with the Amoxicillin, you've got to make sure that you check your first aid kit from time to time and make sure it hasn't expired, right?

KRIS: Yeah, which very likely mine has. [laughs] Most likely.

PATTI: We hope, we hope they expire, right?

KRIS: Absolutely. Iodine tablets would also be helpful in the first aid kit, and it would help with your water cleaning.

The last thing I'd bring would be a protection for myself and for my wife.

PATTI: That's interesting. Are you talking about a condom?

KRIS: No, I meant more in the...

PATTI: You'd bring condoms in an emergency?

So who's everybody...what my team thinks about.

KRIS: Yeah. We're in an emergency, so you might as well make the best of it. No, I'm just kidding.

KRIS: I would actually, in the form of self defense. That's kind of what I was going for. People are in dire times, and they're going to make foolish decisions, and I want to make sure my family's safe.

PATTI: I wouldn't be surprised. My best friend had some protection to prevent us from going into her bunker.

KRIS: There you go.

PATTI: There you go. Exactly, a perfect example. That's interesting. That would be one of the top three things that you would grab. It just goes to show you how different people think. Obviously, you've seen a lot of things in your lifetime, in your young lifetime. That's fascinating.

KRIS: I don't necessarily recommend that everyone do that if they're not properly trained to do so,



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but I happen to be, so I think it would be good for me.

PATTI: Very good. I appreciate that disclaimer, that disclosure.

KRIS: Absolutely.

PATTI: You've got to protect the people who are listening.

KRIS: Absolutely.

PATTI: From frankly, not only other people, but from themselves, right?

KRIS: Yeah, absolutely.

PATTI: Thank you. Now our newlywed, our soon to be father, new homeowner, what three things are you going to grab?

MICHAEL BRENNAN: Yes, thank you. Thank you for having me, Patti. I'm glad that this is just a hypothetical situation today. Believe it or not – you may remember this – this actually has happened to me in real life a couple of years ago.

It was Hurricane Sandy. The Coast Guard came knocking to the beach house. We were down at the beach. They said, "Kids, you have a half an hour to an hour to get your stuff and get out of this house."

PATTI: I forgot about that, Michael.

MICHAEL: Yeah, you were not happy. I was planning on bunkering down, hanging out with buddies, and having a hurricane party, to be perfectly honest.

PATTI: Yes, I do remember.

MICHAEL: They came knocking on the door and said, "You guys have to leave. If you want to, you can refuse, but please know if you refuse, you have to follow these instructions.

"Please write your Social Security number in permanent marker on your left forearm. That way when we find your bodies, we won't have to go through...It won't be a nasty process of identifying you to your family."

PATTI: Wow.

MICHAEL: That sunk in a little bit. That, in combination with you screaming at me, I got in the car and left.



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PATTI: Yes, thank goodness that one time in my life, the screaming actually worked.

MICHAEL: Yes. Not always, but this time it did. Anyway, my top three. I would also grab my fire safe lockbox. In that, I have my whole ICE binder, my in case of emergency binder, when I die instructions for Kalie to have.

That firebox has a lot of good stuff in there, all my documents and what happens, what we do, how to handle the finances, who to call, and all that good stuff. Also in there is cash. I have actually vacuum sealed some cash. [laughs]

PATTI: Are you kidding me?

MICHAEL: I don't know if we're dealing with zombies, floods, fires, or what, but it is cash. We collect it from time to time, and I undo it and then re vacuum seal it.

PATTI: These things I am learning about my son.

MICHAEL: Yes. I stole your husband's vacuum sealer, when he goes fishing, and I now use it to wrap money in.

PATTI: So that's where it is, huh?

MICHAEL: Yeah. Yes, exactly. The last thing, I have all of my important documents, pictures, all that good stuff. It's all on zip drives. It's all backed up onto my Google Drive account. In my in case of emergency list of things for Kalie, when I die thing, there is exact instructions on what to do, who to call, all that good stuff, so I'm good there.

I guess the last thing I would have to grab is Delaney, is our six year old. I would have to grab her baby, her toy. Similar to Eric, it calms her down. She can't sleep without it.

Those are the top three things. That probably shows you a little bit about myself. I don't have any protection. However, I have gold coins, and I have cash, so I'm going to be...I know my strengths, and I know my weaknesses. Guns and that type of...That's just not my forte, so Kris, I'll be trying to buy you off.

PATTI: Right, there you go. Everybody, that was terrific. You've given me your top three things. Now I want you to look at your lists, go down and look at the things that you put on your list, and tell me...

Jen was the first one. She's the only one that came clean and said, "OK, I don't really have the fire box." What things did you not mention that you may or may not have, but you wish you had? Somebody come up with an idea.



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MICHAEL: I guess first and foremost – and this would just go to show how long I’d survive in a storm – I wish I had a helicopter to get the hell out of there. [laughs]

PATTI: Now we’ve got to be real, right? That’s a good one, there you go.

MICHAEL: Maybe that’s not the best. Also, in Sandy, I thought it would be a good idea just to be able to hop on a boat and get out of there. Apparently being on a boat in a hurricane isn’t the best of ideas.

KRIS: Unless it’s a cruise ship, I guess.

PATTI: Right, there you go. That sounds good.

KRIS: Or an aircraft carrier. That’s not too bad.

PATTI: Eric, let’s go to your list. It’s interesting, because you didn’t say the one that I thought was a great idea, and that was a can opener.

ERIC: I think I mentioned it kind of in passing, but yeah, canned food or a can opener, again, I’m assuming supply chains would be disrupted so any kind of fresh food would...You’d be basically pretty much stuck with canned food, so a can opener would be really valuable.

Other thing I didn’t mention would probably be a Zippo lighter, because those things never blow out in the wind.

PATTI: That’s a really good one.

ERIC: Having some source of fire would be ideal. Basic things like a flashlight and so forth, but definitely something like that I think wouldn’t be a bad idea, blankets.

PATTI: That sounds good. Jen, you added something on your list that I thought was interesting, and that’s pictures, photos.

JENNIFER: Yes.

PATTI: Just for the memories, right?

JENNIFER: Just for the memories, to get us through.

PATTI: You can’t get that back.

JENNIFER: If you’re not surviving or trying to survive for days, you need something to get you through those days.



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PATTI: Jen, you bring a unique perspective, because when you were a child, your family, your house, had a fire. Tell me more about what happened then. What did your parents do?

JENNIFER: My dad was actually very quick on his feet.

PATTI: How old were you, first?

JENNIFER: I was in 4th grade.

PATTI: You were in 4th grade.

JENNIFER: I was at the end of my 4th grade. My sister and I were playing outside. My sister noticed smoke coming out of our bedroom. We shared a bedroom. She thought smoke was coming out, and I said, "Oh no, that's Mr. So and so grilling." Within five seconds, it was up in flames.

Immediately, the whole second floor was on fire. Ran in to get my dad, who was watching the Phillies, and he found my younger brother, who we didn't know where he was. He was quickly able to get to all his files, which were right next to his bed, and make sure we were all safe.

PATTI: Wow. That's probably had quite the impact on you.

JENNIFER: It did.

PATTI: Now I understand where you're coming from in terms of you're going to, again, once the kids are safe, you grab that stuff, you get out, right?

JENNIFER: Yep.

PATTI: Captain, how about you? What didn't you tell us about that you think this would probably be really important, too?

KRIS: I would say the vast majority of my list, I do have on hand. I think the most important thing that I am not really taking into account is the fact that I don't have it all consolidated. I don't know that I could necessarily...

I think given some great teamwork from my wife, Sarah and I scrambling to get these things, we could get it up maybe in 30 minutes, but to be honest, I think the most difficult part about my list is I don't know where all this stuff is in my house. It's there somewhere. I think it's important to have that stuff in line and prepared for the worst case.

PATTI: Now I have to ask you this thing, because this is been killing me since I read this list.



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What's with the parachute cord? What are you going to want with a...You're not parachuting somewhere, are you?

KRIS: Highly versatile stuff there, Patti. You could do a lot with parachute cord. You can secure things down, obviously. Parachute cord is a very thin but very strong piece of rope. You can actually cut it open, and then there's strings within the string, and you can use those as well.

PATTI: There's the ranger coming out.

KRIS: Yeah, exactly. Shelter, you can help tie up a tarp that would give you a little bit of an impromptu shelter. You can use it for first aid, an impromptu tourniquet if necessary. It can help you carry things if a strap on your backpack breaks, you just fixed it right there. Your shoe breaks, your shoelace breaks, you just fixed it...

PATTI: Folks, I think we're going to keep this guy around.

KRIS: Yeah.

PATTI: What do you think? Yeah, good point. Very versatile use of parachute cords.

KRIS: Absolutely.

PATTI: Tell our listeners, where in God's name do you get a parachute cord?

KRIS: I'm sure you can get it at Lowe's, Home Depot, Amazon, all those.

PATTI: Dick's Sporting Goods, maybe?

KRIS: Dick's Sporting Goods definitely would have it. I don't know what parachute stores are around here, but I'm sure they all have it as well. It's very easy to find.

PATTI: Professor, I want you to bring in on your list, let's bring this around to the financial side of things, because not one of you mentioned a will. Not one of you mentioned anything, aside from the cash. Let's bring this around and close this up with some really...

The purpose of this is for people to recognize that these things are going to happen when you least expect them. It's great to have these lists of things and great ideas, which is terrific. Let's bring it in to the financial stuff and say what can people do to prepare themselves for something as it relates to their accounts and their financial information?

ERIC: I think that's a great point, Patti, and I think what it really emphasizes is the need to do all these things before. When you have 30 minutes left, you're not making changes to your



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beneficiaries or trying to scramble around and find these documents. It highlights the need to really do your due diligence and prepare beforehand to get all those things in place.

PATTI: I also think it's important for people to know where to go, and where this stuff is located, and to tell other people where the stuff is located. In Jen's case, God forbid her father was asleep up in that bedroom and had perished in that bedroom.

Did Mom know where everything was? Did she know who to call, etc.? They didn't have a half an hour to get that stuff together. Far better to be prepared and have the lines of communication wide open.

MICHAEL: Exactly right, so maybe having multiple copies. In your documents, you appoint many important people, like the executor. Maybe there's a trustee.

Having these people in the loop so that they know about their roles beforehand, obviously, that gives them a leg up to do whatever they need to do if something were to happen to you in an unfortunate event, to bring them in right from the get go.

PATTI: There's one other thing that was not mentioned by any four of you, which would be the first thing, frankly, that I would grab. I would grab my cell phone and a charger.

MICHAEL: I wouldn't have to grab it. It'd be in my pocket already.

PATTI: There you go, and a charger, right? You hope that at some point, wherever you're going to be going or whatever is happening, you're going to be able to have access to electricity to keep those lines of communication open with your family and your loved ones.

ERIC: A radio would be great if electricity is not available. I had external batteries on there. I have hard drives backing up computers and all that stuff in my box.

I realize that you may not be able to carry a big, heavy fire safe out of the door, so you may have to consolidate some things. I think having it all in one place will make your life easier, and maybe give you the ability to continue on.

PATTI: The other thing to think about is you've got a car, so you're throwing the stuff in your car, probably. You're not running down a street like Eric was with his toilet paper. [laughs] You're going to have a car, so think about the things like the gasoline and that sort.

ERIC: The most gas efficient car, I would assume, right?

PATTI: Oh, yeah, yeah.

ERIC: Which is probably the smaller car of the two.



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PATTI: That's a good point.

KRIS: Or would it be the least likely to get stuck?

PATTI: Oh, man, you're killing me, Kris. Wow. Yeah, that's interesting. He's just been invited out of the room, because we're not thinking about this stuff. That's a really good point.

Again, folks, just to bring this all together. We just want to bring this concept to your attention. It's one of those things that you hope you never use it.

My dad, when we were growing up, he had fire drills, and we had ladders in every bedroom. He would literally make us go through a fire and have us get out of our bedrooms so that if it ever happened, it wasn't the first time that we were trying to get out of the window.

Be prepared for anything, whether it be financial or any kind of emergency. It's the real secret of getting you through it and being able to live through it.

To pull all this through, let me give you the highlights that I heard in terms of the things that you would grab and maybe the impact.

Kris, I think you win the prize with a LifeStraw. What was interesting is that...Let me ask you, Kris. How long can a human being live without food?

KRIS: Almost a month.

PATTI: You can go a month without food. How long without water?

KRIS: Three days.

PATTI: Three days, folks, that's it, so LifeStraw. It's 15 bucks. You might get a few of them, right?

KRIS: Yep.

PATTI: That, to me, is phenomenal. That's a great, great idea.

The second one was a can opener. It's light, you can carry it. You can throw it in a pocket, and there's going to be cans of food to get you through to after day 31.

ERIC: I'd say bring two, so you'll have something to trade with somebody else.

PATTI: There you go. Michael, I think to your point...Jen, you brought it up at the break, the communication. Something, bring with you a cell phone, a charger, etc., so you can communicate with the rest of the world. Ideally it's a smart phone. The smart phone's going



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to have your documents. At least you'll have digital copies of the important papers, the important stuff.

I want to say to four of the members of my key team, thank you so much for your input. Thank you so much for joining me on this and being as prepared as you were to talk with everybody out there today.

Thanks to all of you for joining us. I hope this has been helpful. It's an unusual topic, but one that isn't talked about enough.

If you have any questions about this or any other topic, feel free to visit our website. Until next time, I'm Patti Brennan. Thanks so much for joining us.



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