

KEEN ON RETIREMENT



Disaster Strikes! Use This 3-Step Disaster Prep Plan to Minimize the Pain

Welcome to Keen on Retirement
With Bill Keen and Steve Sanduski

- Steve Sanduski: Hello, everybody, and welcome back to another episode of Keen on Retirement. I'm your cohost, Steve Sanduski, and we are here to talk about how to help you thrive before and during your retirement years. My partner in crime here is Mr. Bill Keen.
- Bill Keen: Hey, Steve. How are you doing today?
- Steve Sanduski: I'm doing fantastic here in the waning days of summer. How are you?
- Bill Keen: We're good, Steve. We just sent our daughter, Hailey, that you know of, that attends college at Central Florida, UCF in Orlando, back down to Orlando, after having to bring her home during the Hurricane Irma. So, that's been an interesting last couple of weeks for her and of course everybody down there. But my wife and I and a couple of our daughters were scheduled to go down to see her for parents' weekend, and Miss Irma had other plans for us. So, we evacuated her out of Orlando and brought her home. Luckily she got out on a flight and was able to make it.
- Steve Sanduski: Yeah, I know. And that really just ties right in to what we wanna talk about today, and it's just a real tragedy there in Florida, in Texas, Mexico. This part of the hemisphere has really been hit with some serious natural disasters, and we thought this would be a very appropriate time to really talk about, how can we be prepared for that, and some of those very difficult situations that are happening.
- Bill Keen: I believe so. As our listeners know, this is a financial podcast. But equally as important is being prepared for issues just like you've mentioned here. So, I

thought, how nice would it be to get a couple of local experts on the program with us today that have looked at the things that folks should be thinking about for disaster preparedness, emergency preparedness, things that we all could possibly go through, and you never think it would happen to you, but these things do happen. Today we've got Sean Tipping and Bob Harris in the studio with us, and they are the company-founders of a firm called Game Plan Experts.

Steve, I've asked them to share with us some of the insights that they've put together in their firm about how we can be more active in preparing for some of these things that can happen and think through these things. As you know, a core tenet of our firm is planning ahead, thinking things through, and controlling the controllable. Now, can we control when storms hit? Can we control when disasters happen? No, we can't. But we can get conscious of these things and be prepared. That's the part we can control. So, I think we'll have an interesting episode today, deviating from some of the financial topics, but hey, all these things affect our finances. Guys, welcome to the program.

Shawn Tipping: Thank you for inviting us we really appreciate it.

Bill Keen: Well you're welcome. Thank you for taking time out. I know you've been very busy.

Steve Sanduski: Well Bill as I think about being prepared for things, one of the ways that I look at it is there are random events that happen that we know they're going to happen at some point we just don't know when and so we can prepare for those, which I think is things we'll be talking about today. Then there's other events that happen that are not expected, don't necessarily, well they do happen randomly, but we don't even know to think that we should be prepared for that type of random event. Those are just things we can't really control. There are things that we know will happen at various random times so we can prepare. Yeah, I think it's going to be a great show here to talk about that.

There is this analogy with the financial planning processes you were talking about where just like we need to prepare financially for our future and there are things that happen randomly in our lives that we know may happen and that we can prepare for and other things that we can't even foresee, but having a good plan for those things that do happen randomly is a good idea. Yeah, I'm excited about what we're going to talk about today.

Bill Keen: If I could, I would just like to ask Bob and Shawn what your inspiration was for founding your company because I think it's really impressive what you all are doing in the community.

Shawn Tipping: I remember 2005 when Hurricane Katrina came through and my brother, sister-in-law, and three nieces all lived in New Orleans. We went down to see if we could help them after a little bit of the stuff had cleared out. They had left the city and went to Avery, Louisiana. I just recall as we were driving down seeing,

every time we would stop for gas or every time we would stop to get something to eat or to drink how most of the stores and shops were already emptied out even several hundred miles away from even Avery, which was a hundred miles away from New Orleans.

As we drove down, it was very eye opening. Once we got down to the area really seeing all of the groups that are out there, the relief agencies like the Salvation Army and Red Cross. Having the visual of seeing their trucks out actually helping people kind of started the whole mind set for me back then. It just has grown over the years.

One of our mission statements is to make being prepared easy, accessible and affordable. That's really how we started the business.

Bob Harris: I think with everything that's going on in the world, and especially down South right now, what we're seeing is people are waking up to the fact that emergencies and disasters are happening all around us. They don't just happen to other people, anymore. They're affected in these types of disasters even if they are geographically a long way away from you, it can still affect you, personally. People are starting to plan for those things.

Bill Keen: We're headquartered here in Kansas City, and Steve is in Milwaukee, but we do have listeners all over the world, even, believe or not, and especially all over the country. I think about the things that can happen here in the Midwest, and a lot of people here being prepared as something that's, we're not talking about being prepared for the "end of the world", are we? Although, I guess we should be prepared for that, too. What we're talking about are things like tornadoes, power outages, floods, wildfires, hurricanes, of course. Even winter storms. I mean, that would definitely affect us, here. Earthquakes.

Steve Sanduski: Yeah, and I think that's exactly right, Bill, to think about what are the, maybe disaster is too strong of a word? But what are these events that could happen here. Taking a tornado for example. Maybe we should start talking about what are some specific things that people can do to prepare in advance for some of these foreseeable random events that might happen?

Shawn Tipping: Well, from my perspective I would say the best thing you can do is just ask yourself questions. The top three questions that I typically will ask a client when they're asking us how to start preparing, is what is it that is most likely to happen to you? Make a short list of the fires, the floods, the tornadoes. What could happen to you geographically and what types of events are you concerned about? Having an earthquake here in the Midwest is pretty remote, but it is possible and some people are concerned about that. The first question is always what are you preparing for?

Steve Sanduski: Hold on, hold on. Let me interrupt you there about the earthquake.

Shawn Tipping: Yeah.

Steve Sanduski: Now, my understanding is that the new, I may pronounce this wrong, the new Madrid or new Madrid fault is in maybe the Missouri area or Southern Illinois area? I think back in the early 1800s one of the largest recorded earthquakes in US history took place along that fault. I do remember back in the mid-1980s. I was living in Peoria, Illinois and they did have an earthquake in Southern Illinois, which I actually felt because I had a waterbed and there was a little wave in my waterbed. I had something hanging from my dresser and it was banging against the mirror on my dresser. I thought it was a big truck out on the street in front of me, but it was actually like a 5.1 earthquake that happened in Southern Illinois. Yeah, we can actually have earthquakes in the Midwest.

Shawn Tipping: That's absolutely right. You're right on spot there. We've actually had one in Kansas City just about a year or two back that stemmed from, I believe, it's Oklahoma. We're seeing more and more of that in the Midwest where we historically haven't. People are starting to be more aware of those types of emergencies and disasters and plan for them even here in the Midwest.

Steve Sanduski: Okay, so maybe let's take an example of a tornado, which is something that could very easily happen in the Midwest. What do you guys recommend people do to be prepared for a tornado?

Shawn Tipping: Well, we usually start off the conversation with the basic things that you might need during an emergency, which would be food and water. When you're talking about the tornadoes that occur. Kind of reflect back and look at what happened down in Texas with Harvey. They had water all around, but it wasn't safe to drink. Once your water supply is in trouble, you are in trouble. That's one of the most basic elements to survival. We start the conversation off with food, and water, and first aid. Those are the things that you can use to hopefully help yourself, your family, potentially your neighbors and your community. With Joplin, the tornado that went through I think it was several years ago, we saw a lot of people helping other people. In the midst of all that you have to be able to take care of yourself for a little while. Most people would agree, and even if you asked most first responders, they're going to say, "We're not able to help everybody because there's not enough of us. If there's a big even like that where you have thousands and thousands of people to take care of, you need to be able to take care of yourself for a little while." That's usually where we start the conversation.

Steve Sanduski: You all have partnered, is that the right word? With organizations like FEMA?

Shawn Tipping: Yeah, yeah.

Bob Harris: National Weather Service.

Steve Sanduski: National Weather Service and local police agencies and other agencies, as well. Is that correct?

Shawn Tipping: Absolutely. One of the things that we started doing was working a little bit closer with some of those groups and kind of the beginning of our expo was really brought on by some meetings that we had with FEMA and some of the other groups that are out there. We're actually also Weather Ready Nation Ambassadors with the National Weather Service.

Bob Harris: Right, and just to piggyback on what Shawn was saying, what we're discovering and what the groups like FEMA have discovered is, in major catastrophes or disasters like we're experiencing around the country now, the emergency response services get spread thin very quickly. What happens is people have to become more self-reliant and they have to be able to not only take care of themselves, but their immediate family. In some case their neighborhoods and communities. People are starting to wake up to that and realize that they can really be more self-sufficient, self-reliant by preparing in advance and planning for these events knowing that they may or may not come, but it's kind of like insurance, you buy it whether you know you're going to need it or not.

Bill Keen: That's right.

Steve Sanduski: Now, I know with the hurricane that we had here down in Florida, Bill, you mentioned Haylie was down there in Orlando. Our daughter's boyfriend was also in Orlando at that time. He did not evacuate. He rode it out figuring that the place where he was living was not going to get blown over. One of the things that he did for preparation was he filled his bathtub with water so that he would have some clean water in case something happened to the water supply. Is that just a simple example knowing that his place is not going to get blown over, but at least he'd have a lot of supply of water there that would last him at least a few days. Is that an example of a simple thing to do?

Bob Harris: That's an excellent example, yes. What FEMA recommends is that for an individual planning for an emergency or disaster that you have at least one gallon of water for drinking, cleaning and cooking per person per day. Even though you may not be drinking the water right out of the tub unless you have a filtration system or something like that, you can certainly use it to help flush the toilets. You can use it for cooking, for cleaning, things like that, even boiling. Yeah, definitely that's something we see quite a bit.

Steve Sanduski: If you were to put together a disaster preparation packet or box, what are some things that might be in there?

Bob Harris: Well, like Shawn said earlier, a lot of the things that we start with are the requirements to sustain life. You've got to have your water, you've got to have your food and first aid. That's where we always start. Then beyond that you have to think about how many people am I planning for and really what time

period I'm planning for. Thinking that through will help you think about quantities a little bit. It also will help you think about some of the items that need to be in there. For instance, if you're just hunkering down for a few hours for a storm, a couple of light snacks, a flashlight and, you know, a bottle of drinking water might do it. If you're thinking long term like a week or more, like a lot of these poor folks down South in the hurricanes, then you need to plan for water filtration which is easy to get and very inexpensive these days. You need to think about longer food term storage. Things that will not expire in just a couple of days. Also things like hygiene. Now you have to start taking into consideration toothbrushes, toothpaste and even trash bags and toiletries that you ordinarily wouldn't consider for a short-term emergency.

Steve Sanduski: Now, we're talking about some of the personal things that affect us as humans. But what about things like going back to a tornado example. If the house gets totally destroyed in a tornado, we might lose all of our important papers or maybe a house fire would burn the house down to the ground. What are your suggestions in terms of what we should be doing in advance for our whether it's memento's, important personal papers, passports, those types of documents which could easily get blown away in a tornado or burned up in a fire?

Shawn Tipping: On our website, Game Plan Experts.com, we have a download central section where you can get a list of important items that you should keep and it gives suggestions as where to keep them. Obviously, a safe deposit box is a good place. Me personally, a lot of the family photos that I've taken over the years are on a flash drive and they're in a safe deposit box. We may lose the original copies, but I've got the ability to recreate them when I get somewhere else to do that. That's just an example, but you can put documents on a flash drive. There's also different agencies that allow you to upload things to their website where you can get to, say your Social Security information or any of those things that you might need to prove that you are who you are when you go somewhere. Does that make sense?

Steve Sanduski: Yeah, it sure does and I think with some of these online storage systems whether it's a Dropbox or box services like that where you can upload pictures and other documents that are stored out in the cloud might be another quick way and inexpensive way that people can store some of these documents.

Bill Keen: Hey, I had a question for you. Do you all do any training with families on things like if there is a fire, kids, this is where you go. Are there things like fire ladders? Is there instruction around what happens if the home is broken into? There's a home invasion of some kind. Is there training on that on your website or other ways for things like that.

Bob Harris: Absolutely. You know, our business is becoming even more and more consultative. We have a lot of people who come in and ask those types of questions. While we are very knowledgeable in certain areas, there are areas that we don't pretend to be the experts in like law enforcement and personal

protection in the home. That sort of thing. Typically, what we'll do there is provide them some basic information. We do have some chapters on those specific topics in our book. Then, we bring in the experts to help them through those questions and those issues. We have people on staff or that work with us as our partners in the community who provide training in those specific areas and others. Generally, yes, we provide the basics. We consult with them to figure out what their concerns are, and then if we can't address them then we bring in the professionals from the outside to help them.

Bill Keen: We were talking offline a little bit about the empowerment for women and them being ... You said, you called it situational awareness, Shawn, and that's something we talk about in aviation a lot, too, is understanding where you're at up in the air.

Shawn Tipping: Oh, absolutely.

Bill Keen: You use that same term and it struck a chord with me.

Shawn Tipping: Yeah, I mean just a real simple example. I have a 14-year-old daughter. I think we all have daughters here in this room. When we walk out of a place and if it's just her and I, I always ask, "Is there anybody that looks weird or anybody out of place?" Kind of keep her thinking, "Oh wow, oh that person over there is a little weird or something may be fishy there."

Bill Keen: Right.

Shawn Tipping: I teach the situation awareness concept, but we work with a company that's called Not A Victim, and it's about empowering women. It's all about situational awareness and how to personally protect yourself. You can't always choose whether you will be a victim, but you certainly can choose whether you appear to be a victim as you're going through there.

Steve Sanduski: Now see, you guys have also talked about this 72-hour kit. What's that all about?

Bob Harris: Well, our 72-hour kits are really what we consider kind of a starting point for emergency preparedness. A lot of the things that you can do and the actions that you can take to prepare for emergencies and disasters kind of overlap and will help you in multiple situations. We typically recommend people start their planning process with 72 hours because that will accommodate you for most emergencies. Again, we go back to the basics. The food, the water, the hygiene, the shelter, the first aid, the warmth, flashlights, batteries, those sorts of things that people need. The other piece of that is making sure that you have disaster supply kits in various places. Having maybe a 72-hour kit in your basement for tornadoes and things like that in the Midwest is great, but you don't always get to choose where you're at when a disaster happens. We recommend that you have certain supplies in your car. We do provide car kits, as well. Car safety kits.

Also, having some basic supplies with you at the office or places where you frequent and spend a lot of time.

Steve Sanduski: Now, another common thing that happens all across the country is we can lose our electricity. Any thoughts on what we can do to think ahead with losing our electricity? I'm just thinking, for example, in our house we have a sump pump in our basement. Often times when we lose electricity, it's related to a storm. There's a lot of rain. The sump pump is going. Now, we have two sump pumps in there. We have the first one and if that goes out for whatever reason, then the second one kicks in. Then, if electricity goes out it's connected to a battery backup system. We hope we're protected, but any other ideas that you have that we need to be thinking about when we lose electricity?

Shawn Tipping: It sounds like you need about seven more layers of protection, there.

Bob Harris: Well done, Steve. My gosh, you are a prudent planner.

Steve Sanduski: Well, we've got a finished basement so the last thing I want is a foot of water in our basement. I can only imagine the people in Houston and in Florida that have had the horrendous flooding. I mean, I can't even imagine what they're going through with that. Yeah, just this whole idea of trying to prepare in advance the best we can I think is just so important.

Bob Harris: Right, and I would add to it, too. One of the neatest and most unique tools and resources that we provide our clients these days are our solar power devices. They're coming in all different shapes and sizes, now. We're using those with our clients quite a bit more because of the possibility of loss of electricity. One thing that we hope to be able to count on on a daily basis is the sun, and that being able to power those solar devices. Flashlights and generators and things like that that can protect you or be there for you in the event that you do lose electricity.

Bill Keen: Steven, I thought it was important that we mention, Game Plan Experts, has an expo coming up here in October. Keen Wealth got behind this and is one of the sponsors of this expo. Because again, like I say, we are all about planning and thinking ahead with respect to things that really matter. Share a little bit about what the expo is going to be like and it's held here right in Kansas City. In fact, I think I'm looking across the street at the location, right? The Overland Park Convention Center who is going to be there and what the purpose is. Who would be someone who would want to come and be part of that or at least attend?

Bob Harris: That's a great question. Thank you for bringing that up. We also want to take this time to thank you for supporting us in this effort ...

Shawn Tipping: Absolutely.

Bob Harris: ... we could not do it without sponsors and supporters like you, so thank you.

Bill Keen: You're welcome, you're welcome.

Bob Harris: With that, what we are doing is we have developed an event unlike any other that we've seen or know of. It's going to be a community focused even where families, businesses, organizations can come in and learn more about emergency and disaster preparedness. What we've done is we've kind of taken a cue from some of the disaster relief organizations we've been working with in developing public and private partnerships. The groups that you've heard of, like the FEMA's and the Red Crosses and the National Weather Service, etc, bringing them together with the providers of the products and services that we offer to our clients every day. The goal here is to bring community members in and educate them, make them more aware of the types of emergencies and disasters that are out there, but also more aware of the types of resources that are available to them to help them not only prepare for disasters, but also deal with them as they occur. Those are two of the areas, awareness and education. We're also, then, equipping them with the products, the tools, the resources that they need in order to be better prepared and feel more self-sufficient, self-reliant in these situations.

Bill Keen: Yes, and those agencies will all be present, as well, that you mentioned. Is that correct?

Bob Harris: Exactly right. Yes.

Bill Keen: Did I see that the Department of Homeland Security is also involved? Are they involved in this event or are they just a group that you partner with, as well?

Bob Harris: Actually, indirectly, they are. There is a fusion center that has representatives from that group. We will have a speaker on terrorism, domestic terrorism, things like that at the event along with several other different types of education.

Bill Keen: Okay, well I'm excited to be apart of that and to support that event. Give us dates and times right quick if you don't mind.

Bob Harris: Yeah. The expo is going to take place on the weekend of Saturday and Sunday, October 7th and 8th. Saturday it will go from 9:00 am to 6:00 pm and on Sunday it will take place from 9:00 am to 4:00 pm.

Bill Keen: You know what I think I'd like to throw out there, Steve, is if any of our listeners would like to attend this event then email me at my email address: bkeen@keenwealthadvisors and we will make sure that they have tickets. Keen Wealth will provide their entry fees. I think that would be the least we could do to help folks if they have an interest in attending this event.

Steve Sanduski: I think that's very generous, Bill. Thank you for making that offer. It really shows your commitment to helping people prepare whether it's for their financial future, which you do there at Keen Wealth Advisors, or helping them in their personal life to prepare for some of these unforeseen disasters that can happen.

Bill Keen: Well, thank you. You know, I always like to talk about real stories, as well. I hope I don't catch you all off guard here, but do you have some stories that you could share with our listeners today that were meaningful stories?

Shawn Tipping: We have one that just happened here recently.

Bill Keen: Okay.

Shawn Tipping: It might have been I think it was last week. We have a filtration system that's called the Life Saver. It's actually a five-gallon can, very rough, very durable. We had sold all of them that we had in stock except for one. They had all gone to Dallas or down to North Carolina, Georgia, Florida. I got an order in and immediately I was like this is weird, it's from Denver. Out of all the places.

Bill Keen: Right.

Shawn Tipping: As I was looking at the order for Denver I seriously considered sending them an email asking them if we could hold onto it and we'd get them one later when we got another order in. I decided not to and I went ahead and sent it anyway. About two or three days later he calls and asked if we would be able to send one to a Nun that he had seen on TV down in Miami. If you go to NPR you can find the story about the chainsaw wielding Nun. She's a principal of a catholic school down in Miami and she was out clearing debris away from the road so that kids could get back to school quicker. He asked if we would attach a note to the package and I said we'd do him one better. We'd go get a nice card and hand write whatever he wanted us to hand write in there. He bought it and we sent that and shipped that down there.

That's just one example here recently that I thought was pretty cool.

Just another one real quick.

Bill Keen: Yes.

Shawn Tipping: One of our other clients, he came in and purchased one of our car kits, which is kind of one of our things that we sell quite a few of here locally. He bought the kit and he took it home and showed his son who is starting to drive. He showed him everything in it and how it worked and what it was for. His son's an Eagle Scout, so he kind of knew all of these things, anyway. He happened to then come back later and tell us the story about how his son was following a car last Winter when we had blizzards, snow coming down. He witnessed a car slide off the road and flip over on its side. He was able to get out of the car and use some

of the things that were in his kit to help the lady that was in the car. Some basic first aid, pulled a blanket out and was able to help that person out. Just a really good story.

Steve Sanduski: Yeah, it is and you brought up another good point there about Winter time. Here in the Midwest, obviously, it gets cold in the Winter and it is not unusual for someone to get stuck in the snow or maybe be out on a country road that's not heavily traveled and go off the road and get stuck in a ditch. To have a kit in there, maybe kit's not the right word, but have extra blankets, extra jacket, extra gloves, that sort of thing in your car when you're traveling in the Winter time, some bottles of water in there I think is critically important.

Bob Harris: We recommend at a bare minimum we have a car safety kit that's not much bigger than a lunchbox. It has first aid, it has some Mylar blankets, it has hand warmers, it has glow sticks, it has emergency whistles. Things that you might need. A little bit of food, a little bit of water in the event that you're stranded. Maybe for a few hours, maybe even overnight. As Steve was saying, you can't replace a good heavy blanket in the Winter time to make sure you always have that. We always recommend you also have a nice comfortable pair of walking shoes or boots in case you get stranded and have to walk for a long distance.

Bill Keen: Yeah, me and my dress code, over here, Steve, I wouldn't want to have to walk very far the way I have to dress five days a week.

Steve Sanduski: That's right, yeah. Well excellent. Bill, any final words here from you?

Bill Keen: I just appreciate the work that Bob and Shawn and their firm are doing in the community and around the country. I appreciate the fact that they're bringing awareness to these issues and that they're making it easy on the consumer. To have these products put together in a format that they're not having to go out and research and investigate these things that Bob and Shawn have done that work and folks can engage with them and take care of a lot of these things that I would consider low hanging fruit on preparing for situations that may come up. Secondly, I would just say, I would ask maybe if you all could direct our listeners to your website. I know, Shawn, you already mentioned download central, but it sounded like there was some great checklists and information on there. Anything else you could think of that we could direct folks to resources online would be great.

Shawn Tipping: Sure, we actually, on our front page of Game Plan Experts.com. There is a section that you can answer a few questions. It's called our preparedness score. It's a free thing that we do. You just go on, fill it out, click the deal, go to the survey, answer I think it's maybe 10 or 12 questions. It'll give you a score and we actually put those together so we see each one and then we kind of evaluate it. They give us more information in the comment section, that kind of thing. That one's pretty helpful. It's called Get Your Preparedness score on the front page. That's something that I always want to definitely want to push people towards.

Bill Keen: Very good. Well, I sure appreciate them coming on today. I know that they were up in Lawrence, were you in Lawrence today on a radio program, as well? In Topeka?

Shawn Tipping: Yes.

Bill Keen: The capital of Kansas here, Steve. They were making a pass through there at a radio station earlier today. I feel very privileged that I was able to get them in the studio with us.

Steve Sanduski: These guys are becoming radio stars.

Bill Keen: Yes, they are.

Steve Sanduski: Well, thank you, guys, all of you for being the show today and sharing this important message about being prepared for natural disasters. Just like at Keen Wealth Advisors we help people prepare financially for their future. Guys, great show. Thank you and we'll look forward to chatting next time.

Bill Keen: All right, Steve. Thank you very much.

Shawn Tipping: Thank you.

Bob Harris: Thank you.

Shawn Tipping: We appreciate the opportunity

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