

Hurricane Season

We're about to enter the hurricane season. Any day now, you're going to turn on the TV and see a weather person pointing to some radar blob out in the Gulf of Mexico and making two basic meteorological points:

1. There is no need to panic.
2. We could all be killed.

Yes, hurricane season is an exciting time to be in Florida . If you're new to the area, you're probably wondering what you need to do to prepare for the possibility that we'll get hit by "the big one."

Based on our experiences, we recommend that you follow this simple three-step hurricane preparedness plan:

1. Buy enough food and bottled water to last your family for at least three days.
2. Put these supplies into your car.
3. Drive to Nebraska and remain there until Thanksgiving.

Unfortunately, statistics show that most people will not follow this sensible plan. Most people will foolishly stay in Florida . We'll start with one of the most important hurricane preparedness items:

HOMEOWNER'S INSURANCE: If you own a home, you must have hurricane insurance. Fortunately, this insurance is cheap and easy to get, as long as your home meets two basic requirements:

1. It is reasonably well-built, and
2. It is located in Nebraska .

Unfortunately, if your home is located in Florida, or any other area that might actually be hit by a hurricane, most insurance companies would prefer not to sell you hurricane insurance, because then they might be required to pay YOU money, and that is certainly not why they got into the insurance business in the first place. So you'll have to scrounge around for an insurance company, which will charge you an annual premium roughly equal to the replacement value of your house. At any moment, this company can drop you like used dental floss. Since Hurricane Andrew, I have had an estimated 27 different home-insurance companies. This week, I'm covered by the Bob and Big Stan Insurance Company, under a policy which states that, in addition to my premium, Bob and Big Stan are entitled, on demand, to my kidneys.

SHUTTERS: Your house should have hurricane shutters on all the windows, all the doors, and -- if it's a major hurricane -- all the toilets. There are several types of shutters, with advantages and disadvantages:

Plywood shutters: The advantage is that, because you make them yourself, they're cheap. The disadvantage is that, because you make them yourself, they will fall off.

Sheet-metal shutters: The advantage is that these work well, once you get them all up. The disadvantage is that once you get them all up, your hands will be useless bleeding stumps, and it will be December.

Roll-down shutters: The advantages are that they're very easy to use, and will definitely protect your house. The disadvantage is that you will have to sell your house to pay for them.

"Hurricane-proof" window film: These are the newest wrinkle in hurricane protection: They look like ordinary windows, but they can withstand hurricane winds! You can be sure of this, because the salesman says so. He lives in Nebraska .

HURRICANE PROOFING YOUR PROPERTY: As the hurricane approaches, check your yard for movable objects like barbecue grills, planters, patio furniture, visiting relatives, etc. You should, as a precaution, throw these items into your swimming pool (if you don't have a swimming pool, you should have one built immediately). Otherwise, the hurricane winds will turn these objects into deadly missiles.

EVACUATION ROUTE: If you live in a low-lying area, you should have an evacuation route planned out. (To determine whether you live in a low-lying area, look at your driver's license; if it says " Florida " you live in a low-lying area.) The purpose of having an evacuation route is to avoid being trapped in your home when a major storm hits. Instead, you will be trapped in a gigantic traffic jam several miles from your home, along with two million other evacuees. So, as a bonus, you will not be lonely.

HURRICANE SUPPLIES: If you don't evacuate, you will need a mess of supplies. Do not buy them now! Florida tradition requires that you wait until the last possible minute, then go to the supermarket and get into vicious fights with strangers over who gets the last can of SPAM.

In addition to food and water, you will need the following supplies:

1. 23 flashlights. At least \$167 worth of batteries that turn out, when the power goes out, to be the wrong size for the flashlights.
2. Bleach. (No, I don't know what the bleach is for. NOBODY knows what the bleach is for. But it's traditional, so GET some!)
3. A 55-gallon drum of underarm deodorant.
4. A big knife that you can strap to your leg. (This will be useless in a hurricane, but it looks cool.)
5. A large quantity of raw chicken, to placate the alligators. (Ask anybody who went through Andrew; after the hurricane, there WILL be irate alligators.)
6. \$35,000 in cash or diamonds so that, after the hurricane passes, you can buy a generator from a man with no discernible teeth.

Of course these are just basic precautions. As the hurricane draws near, it is vitally important that you keep abreast of the situation by turning on your television and watching TV reporters in rain slickers stand right next to the ocean and tell you over and over how vitally important it is for everybody to stay away from the ocean.

Good luck and remember, 'It's great living in paradise'.