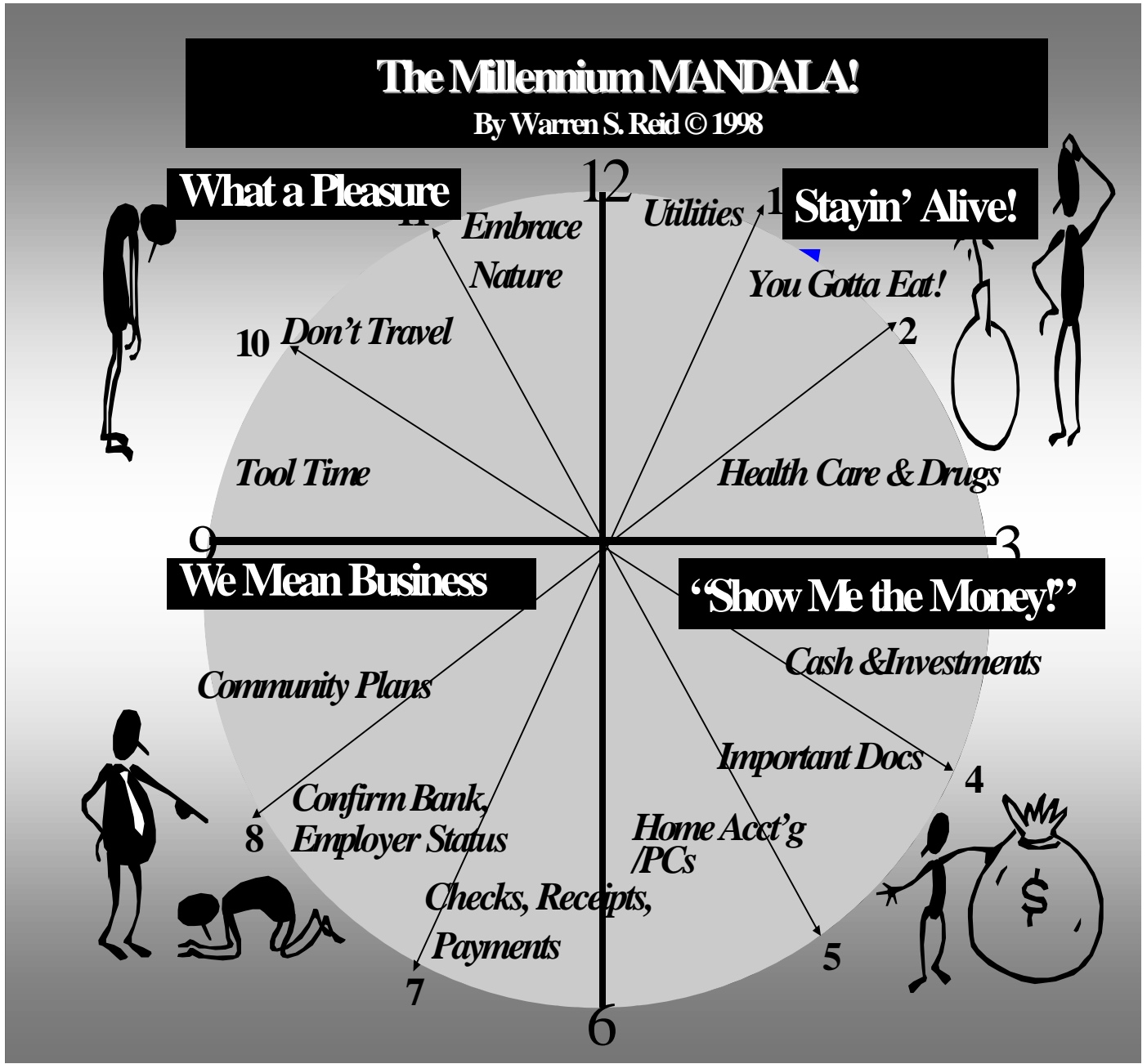


The Millennium Mandala!

A Personal, Family, and Community Primer for Surviving the Year 2000

Computer Crisis

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Introduction

Recently, my lovely wife asked me to address what we should know and do at home as parents, as a family, and as community members regarding the Year 2000 problem and its possible impact on our lives. I had already written on the Y2K impact on industries, businesses, contracts, governments, small and large businesses, on the

legal profession, and more. However, these did not directly apply. This report is the result of my research/experience and, hopefully addresses my wife's questions.

Background

First, let me start by saying that NOBODY can really predict what will happen with any high degree of assurance. I mean, who could have predicted that 1998 would have been the year of Linda Tripp, Monica Lewinsky, Bill Clinton, Ken Starr, Newt Gingrich, Bob Livingston, Viagra, Swing Music for teenagers, a humbled Asia, a fallen Russia, e-bay, and amazon.com?

Nevertheless, based upon my experience with systems in crisis and large-scale failed-system failures, I do not believe that the Year 2000 crisis will be the calamity that many other experts do (they compare it to the stock market crash of 1929, the oncoming of World War II, etc.). I do believe, however, that the effects will be more like the California earthquake in 1994.

Those of us who experienced the earthquake can readily understand the tremendous importance of preparation. Typically, an earthquake will impact people only for a couple of days or a week, unless your home or business was actually on the fault line or along the direct route of the seismic energy; those persons need a year or two to recover.

I believe that the Year 2000 computer problem will disrupt and/or negatively “impact” personal, family, and community activities for approximately 2-3 weeks cumulatively and on average (depending upon where you live in the U.S.) This estimate covers the period of the first 18 months of the new century. *The impact on business and government entities is beyond the scope of this report and is not predicted here.*

Remember that the ice storms of last year left some parts of Canada without power for as long as 3.5 weeks. Outside of the U.S. and a few other countries noted later, the impact is likely to be more severe. We have the option of planning for the coming crisis, just muddling through, or getting hurt because of laziness, incredulity, or lack of preparedness. Below, I present ideas and recommendations based on my experience with earthquakes, business contingency planning, and computer contingency planning for many large clients.

These are, however, my thoughts for my family and me. You must take stock of your own environment, resources, situation, and risks you are willing to take and then determine what is best and right for you. With this paper as a guideline, check with your own attorney, community leaders, law enforcement agencies, and investment advisors to finalize your own personal plan.

What is the Year 2000 (Y2K) Problem?

As you are probably aware, the Year 2000 problem and resulting crisis stems from the fact that computer programmers nearly always used only two digits to uniquely identify a year. Therefore, “48” has been interpreted by the computer as 1948, and “95” as 1995. But, the Year 2000, will most likely be interpreted by computers as “00” or “1900,” which can have the effect of either crashing your machines, miscalculating dates, or, even worse, slowly corrupting your database over time. While this is an easy problem to fix when working on only one program, today’s inter-related global networks require the changing/updating of tens of millions of programs and/or lines of code in synchronization, using the same techniques. Time is running out, and the Year 2000 is approaching faster than all these fixes can be made, tested and implemented. There will be problems—although no one can predict just how big those problems will be, and how this will ultimately effect us all.

Systems failing from Year 2000 glitches¹ can cause:

- A failed power grid
- Non-production or late production of checks and payments, orders and deliveries
- Faulty machinery operation, including airplanes, ships, and railroads, factory equipment, and medical devices
- Interruptions in the supply chain with resulting shortages of essential goods and services
- Potential shortages of food supplies (if farmers and ranchers cannot get their products transported to local grocery stores due to breakdowns in the distribution and transportation industries).

There are some well-known authors predicting possible large-scale looting scenarios and increased home robberies in big cities and other parts of the country. I suppose that this is a real possibility – as it seems there are always some people who will take advantage of others in bad situations. Accordingly, you will note that this possibility is also briefly addressed in the material below.

What Has Happened Already?

Already there have been some serious errors that foretell that **there absolutely will be some problems**; without question, some of us will be hurt/impacted by Y2K failures:

¹ Year 2000 (also called “Y2k”) problems can be generated by faulty, non-compliant software or from embedded chips –i.e., software that has been burned onto chips that are not easily changeable, or changeable at all, that are used to control devices such as: elevators; air conditioners; traffic signals; the flow of substances through pipes; the security systems in buildings; medical devices; automated manufacturing machinery, etc.

- 1998: The new Chief of Information Technology of General Motors recently conducted a test of the automated equipment used to manufacture cars in a particular plant by moving the system clock forward past the year 2000. He expected little breakdown and business as usual. In fact, to his astonishment, the whole plant was brought down to a crashing halt, as the embedded chips in the automated machinery refused to function or malfunctioned.
- 1998: A coal-fueled power generation plant shut down when it was tested for Y2K (it was a cold backup site so it didn't effect the community at that time). It was tested three times; each time it failed for a different reason. It took 13 days to restore the plant after the 3rd failure.
- 1998: A major British airport tested its air-traffic control system—also by moving the clock ahead. While the planes took off and landed fine—**every** piece of luggage was treated as “lost” and mis-routed to “special handling”—which brings passenger traffic, as we know it, to its knees.
- 1997: A small grocery store's point-of-sale cash register system refused to accept a credit card with an expiration date of year “00.” This caused not only the transaction to fail, but the terminal to lock up, and the central processing unit to crash as well, thereby allowing no customers to be processed at any register. The store, Produce Palace in Warren, Michigan, successfully sued and accepted a settlement for \$250,000 from vendor Tec America and \$10,000 from co-defendant installer All American Cash Register in 1998.
- 1997: The Banking Regulators closed three banks in Southeast U.S. for failure to take action/make progress on Year 2000 programs. (However, elsewhere, the vast majority of banks appear to be doing a very good job in addressing Y2K under close regulatory scrutiny.)
- 1995-1997: A large international magazine subscription company was forced to reduce its subscription sales from its normal five-year sales package, down to four years, and finally down to three years because its system integrator failed to deliver a Year 2000 compliant system. By doing so the company lost monies it would never recoup. Litigation over these and other systems deficiencies resulted in a favorable sealed settlement for the company.
- 1997 and 1998: Several Y2K testing teams that moved their systems' clocks forward to test year 2000 found themselves irrevocably locked

into their test rooms/facilities as their security badges and personnel entry systems failed to work.

- 1996-1998: Amway Corporation, with its PC-based chemical mixing system, rejected a batch of chemicals that it erroneously believed expired in 1900 (when the computer interpreted 2000 as 1900). This has happened at several manufacturing companies and supermarket stores all over the world during the last two-three years.
- 1998: The US Department of State found that 26% of the world's telecommunications companies were either unaware of the problem or had not begun work. While 74% were working on the problem, 29% expected to have problems.
- 1998: Approximately half of the oil consumed in the US is imported. Our two major suppliers (the United Oil Emirates and Venezuela) both severely lag in their Year 2000 remediation efforts.
- 1998: Senator Bob Bennett, Chairman of the Senate Special Committee on the Y2K Problem, said he had little to no confidence that the Health Care Finance Administration (HCFA) would complete their work on time. In fact, HCFA has postponed implementing new payment programs mandated by Congress in the Balanced Budget Act of 1997, in order to try to resolve its computer problems—especially Y2K. HCFA and US medical costs represent approximately \$400 billion worth of US spending annually.
- 1998: Congressman Steven Horn from California who chairs a Congressional Subcommittee on Government Management Information and Technology, which monitors and reports US government's Y2K progress, continues to find/predict, that almost 50% will miss the remediation deadline set by the President's Council on Y2K conversion.

It's beginning to happen; it's real; but it won't necessarily effect everyone in the same way or to the same extent. Certain industries and communities will be hit hard, others almost not at all. Since we can't predict who will be hit hardest and the impact of the domino effect after it begins, we all must plan ahead to protect ourselves and others who haven't planned as well. Developing a plan in itself can help allay your fears and enhance your chances of "normalcy" in the event that the reality is worse in your area than in others, or worse than you think!

The Millennium Mandala!

With this in mind, let me introduce the “Millennium MANDALA.” This was originally entitled the Millennium Megilla – but I didn’t think you would read the whole thing!

The Mandala created here is “The Wheel at the Center of Your Year 2000 Family Survival Plan.” It is intended to keep us centered (i.e., focused) on the important things. I have set up my ideas like the face of a clock—with four different quadrants:

*Quadrant 1, **Staying Alive*** presents important topics and tips regarding possible disruptions in food supply, utilities and health care and what you can do about them.

*Quadrant 2, **Show Me the Money!*** identifies plans you should consider in terms of: having available cash (that’s right, Beanie Babies are NOT a cash alternative); accessing critical documents; investing in the Year 2000; and making sure that your home PC—which you may have to rely upon—will be working to your benefit in the Year 2000.

*Quadrant 3, **We Mean Business*** recommends issues and opportunities you might want to address regarding: monies owed and paid; using credit cards; confirming Y2k readiness with banks and employers (as you will need to be assured that your funds will indeed be accessible, accurate, and auditable); and generally become informed about your community’s action plans.

*Quadrant 4, **What A Pleasure*** examines the predicted absence of many of the luxuries of traveling, automated tools, and suggests that we might all get a little closer to nature; i.e., buy a sleeping bag, warm clothing, and a Coleman stove.

Now let us examine each of these areas in more detail.

I. STAYIN’ ALIVE!

1. UTILITIES

Today’s utility companies, which as an industry meet with Congress once a month, are still unable to state to what extent they will be ready to operate normally in the Year 2000. Electric, gas, water, heat, and power producers all fall under this category. One of the most significant problems is that these industries are largely dependent upon “embedded” computer chips; i.e., computer software burned onto chips which are stored in power plants, underground pipelines, etc. Many of the locations of these millions and

millions of chips are not even known to the companies themselves – let alone whether they are year 2000 compliant!

With this in mind, you need to store appropriate amounts of water (consider using chemicals to make your pool water drinkable, saving the water in your water heater tank, or using water held behind your toilets). A minimum of 2-3 gallons of potable water per day for each family member is required for minimal essential use. Notify your bottled water company in advance of your anticipated additional needs. This will not cover baths, showers, watering lawns and plants, or cleaning dishes or the house.

In addition, alternative sources of heat and energy, whether solar produced energy, an efficient heat-producing fireplace, a wood-burning oven, a camping stove, etc., should be considered, and depending upon your situation, purchased. Of course, also make sure you have enough logs wood, and other fuel to burn. For those living in very cold places like Minneapolis, freezing to death in January 2000, the middle of winter, can be a reality—especially for the young and elderly who tend to become the first victims.

If you can afford it, or were planning to do so in the future anyway:

- Buy a gasoline or diesel generator for emergency power backup.
- Buy an RV and keep it close to home—assuming permits can be obtained. They have their own power generators and large gas tanks
- Buy an RV and keep it far from home—perhaps in a rural RV park—just in case you need to leave your neighborhood, as some predict.
- Purchase a wood burning oven/stove, charcoal grill, hibachi oven, etc.; make sure you provide for adequate ventilation and heat disbursement.
- Make your fireplace an efficient heating source as opposed to an artistic and romantic unit. There are many building and fireplace conversion companies that can do this for you.
- Install double locks and deadbolt locks that work manually, in case your electrical security systems are down
- Teach your children new security procedures and go over the safety rules; e.g., when to open the front door, etc.
- Purchase and install battery operated smoke detectors conveniently throughout your living quarters, and several canisters of multi-purpose (ABC type) fire extinguishers.
- Establish an alternative communication pathway to local emergency services and your school.

2. YOU GOTTA EAT!

On average, most every item in a grocery store in southern California is replaced within two-four days. Year 2000 problems impact not only effects a given food company or grocery store but also its own suppliers (and its customers).

Year 2000 imposed infrastructure problems could potentially upset or cripple some farming areas (i.e., Will farmers have enough seed, feed, and water to produce their foods? Will they have electricity and fuel to power their tractors and machinery? Will the shipping and trucking industries be able to provide for the appropriate vehicles, refrigerated and otherwise, to be available to get goods to market on time and in good or edible condition?) Will all of your favorite stores and shops be open? (i.e., Will they open if their automated point of sale cash register systems are down?) Will they accept only cash? To what extent will prices rise?

Some shortages are a high likelihood, especially in certain areas. You must consider stockpiling enough non-perishable food (which can be eaten with a minimum of preparation) for a period up to as long as two to three weeks. Pop-top cans are great! So are peanut butter crackers (in metal containers), spaghetti and sauces, and, of course, paper plates/disposables to serve them/eat them on.

The Federal Emergency Management Agency (hereinafter called FEMA; visit their website at: <http://www.fema.gov>) recommends:

- Ready-to eat canned meats, fruits, and vegetables
- Canned juices, milk, soup (store extra water if powdered)
- Ready-to-eat cereals and uncooked instant cereals (in metal containers)
- Potatoes (fresh or dried flakes)
- Foods for the elderly on special diets
- Comfort/stress foods – cookies, hard candy, lollipops, instant coffee, tea bags, cocoa, chocolate bars, canned nuts
- High energy foods – high energy bars, peanut butter, jelly, crackers, granola bars, trail mix
- Vegetable oils
- Dried spices (garlic, onion, oregano, chili powder, etc.)
- Baking powder
- Staples – sugar, pepper
- Beans
- Non-carbonated soft drinks
- White rice
- Dry pasta
- Bouillon products

- (and don't forget your pet needs)

Military rations (available at army surplus stores) and commercially packaged, freeze-dried, or air-dried foods (available at sporting or camping goods stores) are good food supply alternatives that can last a very long time if properly stored and consumed.

FEMA also provides the following important guidelines regarding storage:

- Keep foods in dry, cool and darkest areas possible; keep food covered.
- Open cans/food boxes carefully so they can be closed tightly after use.
- Wrap cookies/crackers in plastic bags, and keep them in tight containers.
- Empty opened packages of sugar, dried fruit, and nuts into screw top jars or air tight cans to protect them from pests.
- Inspect all food containers for signs of spoilage, and again before use.
- Use food before it goes bad; replace with fresh supplies; mark with date.
- Place new items in the back of the storage area and older ones in front.

Don't forget the condiments either; they might add a little flavor to your life during this difficult and bland period. If you can, stock up on extras in case your neighbors are not prepared.

- FEMA recommends that staples include the following in bulk quantities which are for one person, per month:
 - Brown rice or whole wheat – 20 pounds
 - Corn – 20 pounds
 - Iodized salt – 1 pound
 - Powdered milk (for babies/infants) in nitrogen-packed cans – 20 lbs.
 - Soybeans – 10 pounds
 - Vitamin C (rotate every 2 years) – 15 grams

3. HEALTH CARE & DRUGS

The health care industry is notoriously behind in its Y2K remediation schedule. Laboratory, diagnostic, and medical care equipment are loaded with embedded chips that may malfunction in the Year 2000. Some situations will only be an inconvenience, requiring attending physicians to manually adjust for the day of a report or test. In other situations, the impact can result in injury or even the difference between life and death.

Although the US government—with the help of the FDA and the Veterans Administration—is issuing Internet bulletins as to which medical devices are reliable/likely to work, there is a long way to go (www.fda.gov/cdrh/yr2000). In

general, it may be more dangerous to be admitted into a hospital, unless it's a real emergency, than to stay out! More than one doctor from England projects that some 1,200 to 1,500 deaths will occur in London hospitals alone due to Year 2000 associated computer problems. This is said to be based upon statistics from earlier computer failings in England's health care industry.

In addition, for those taking prescription medications, speak to your doctor about getting an extra one or two months' supply. You should also question your medical insurance company about how/whether the excess will be reimbursed during this unusual buying period.

Also, staying healthy requires a regular program of hygiene—especially if garbage removal is interrupted. Stock up on these extras, just in case:

- Underwear and socks
- Contact lenses and solution
- Soaps and shampoos
- Extra eyeglasses and protective eyewear
- Baby wipes and powder
- Toothbrushes, toothpaste, and dental floss (especially important because it doesn't require water), denture needs
- Disposable diapers
- Personal hygiene products, sunblock, and feminine hygiene products
- Non-prescription medicines, including: aspirin, Tylenol, vitamins, anti-diarrhea medication, stomach antacids, laxatives, Syrup of Ipecac (to induce vomiting as advised by your poison control center, etc.)
- Paper towels, napkins, facial and bathroom tissue
- Perfumes, deodorants, etc. (in case you must seriously reduce water use)
- Vermin and pest removal products
- A battery or manually operated blood pressure kit (Practice using it now.)
- Household product cleaners, and disinfectants
- Trash bags, multiple sizes, with twist lock tops
- Plastic buckets with handles and tight sealing covers (for storage and for portable/disposable/reusable potties)
- Shovel and basic tools to bury waste, if necessary

Note: the American and International Red Cross(es) provide great guidelines regarding what should be in your first aid kit(s) and their great first aid manual(s).

II. SHOW ME THE MONEY!

4. CASH & INVESTMENTS

I would recommend keeping enough cash on hand to last up to two months maximum (but in any event for at least two to three weeks)². Keep some in a hidden, fireproof, home safe and consider a Post Office Box to store the rest as it is probably not very wise to keep so much cash all at home. Y2K may cause ATMs to malfunction, and there may be a run on those machines where/when they do operate. Certain financial institutions and banks may not be able to process some/all of your checks although it is foreseen that most banks will be fine. Therefore, we will need cash. “Cash will be King”—cash has always been King!!

While I can't offer investment advice to others, here's what my family will be doing with our own investments.³

Firstly, we will sell off any investments we have in Asian and South American companies. They are notoriously behind the U.S. in general and in their Y2K planning and remediation efforts, and, therefore, face more serious potential losses than in the US. Incidentally, Canada, England, the Benelux countries, and Israel are not far behind the US (i.e., the supposed world leader), and are moving quickly on solving their Y2K problems.

We will reduce our holdings in the stock market in general as well and try to find investments less sensitive to vacillations based upon world news and reported or suspected events. As it becomes known that certain companies are failing to remedy Y2K problems (or even that a remedied company can no longer rely upon its key suppliers or customers who are not in compliance), this is likely to trigger a sell-off frenzy, with a lot of people losing their assets.

Per a recent Gartner Group (an information technology industry think tank) survey, particularly vulnerable industries/sectors at this time include:

- Construction
- Farming
- Health Care
- Education
- Semi-conductor

² Note: All individuals receiving payroll/bonus checks, retirement, benefits, and pension checks, etc. must ask their employers or organizations distributing such checks and monies what the status of that company's Y2K remediation efforts are and where they will stand in terms of issuing such payments as of the beginning of year 2000 on a timely basis. This will help determine how much cash an individual or family must keep on hand and how long one will have to provide for without employer assistance.

³ . Of course, everyone must evaluate his/her own risk/reward index and consult with a professional investment advisor before taking action! Also, don't forget your other “investments” such as your retirement plans, 401K plans, IRAs, etc.

- Airlines
- Government service.

Companies in those industries will likely not be at the top of our buy list — unless we know something very special and very good about a specific company in that industry. In addition, sales of many computer hardware, peripherals, and software companies are falling below expectations as their customer businesses are deferring and postponing planned purchases and upgrades. Big users requiring new enterprise software systems do not want to tackle a new system (which can take years to implement) and Y2K remediation at the same time. Note how some of the large application software stocks have fluctuated tremendously. This doesn't mean everything else is good however—and it's all subject to change!

We also like what Y2K investment advisor Tony Keyes recommends:

“Overweight your investments toward cash and cash equivalents. Simply put, this represents US currency and US bonds. In the worst scenarios, the US can print money⁴ if it has to pay on your bonds—there is no chance of default. Granted, you may be repaid in less valuable dollars, but there is no safer debt investment in the world...in the Y2K aftermath those who have [cash] will be able to acquire assets on the far side of the crash for cents on the dollar.”

My family will most likely invest in the “good old standbys,” like silver and gold precious metals, and in commodities such as sugar, flour, coal, etc. Companies that were focusing or specializing in Year 2000 solutions have seen great run-ups over the last two years; however, many are currently down to 50% of their highs or even less. Many of these organizations may be sued, so these are likely not the best investment for my portfolio at this time.

Being liquid/having cash will be very important. In addition to withdrawing enough money to live on for two to three weeks, alternative currencies include:

- Traveler's checks
- Credit cards—to the extent that they will be accepted—and the odds are that most credit cards/companies will be operating satisfactorily.

⁴ CNN has already reported that the US government has printed up \$50 billion in new currency to help stave off possible (albeit unnecessary) run(s) on the banks.

- Pre-1965 U.S. junk coins (not collector coins but the US coins with the real silver—currently worth 3 to 3.5 times their monetary value based upon the spot prices today of their silver contents).⁵

After outfitting yourself with enough of the supplies noted elsewhere in this Primer, you might want to consider the following as possible barter candidates (which are also listed elsewhere as part of your “essentials” kit):

- Toilet paper, paper towels
- Feminine hygiene products
- Cleaning products, air-freshener (in event garbage disposal is impacted)
- Bic-lighters (and matches)
- Basic, manual, home repair tools
- Self defense devices (mace, pepper spray, stun guns, etc.)

One important final note is in order. Many people have asked me what my family is going to do about credit cards, mortgage payments, and IRS payments. My answer is that we will continue to buy intelligently with our credit cards and pay all monies owed contractually or by law on a timely basis. As is noted elsewhere herein, it is unlikely that such institutions will lose your account – they may just be delayed in processing and following up on them. If you play games with them, you will very likely have to come up with the monies anyway, plus be charged interest or a hefty penalty/fine, or even worse, as allowed under the law.

5. IMPORTANT DOCUMENTS

Because it is possible that some credit card companies, the IRS, brokerage houses, insurance companies, mortgage companies, banks, etc. may have systems problems and temporarily lose control of our balances and liabilities, you must protect yourself. Therefore, make copies of important documents and store them in a handy and safe place—probably not solely in your bank’s safety deposit box which could become inaccessible. You can manually update these documents, so you can have instant access to your actual balances and status.

Consider the following documents for such special treatment:

- Social Security documents Personal Earnings and Benefit Estimate Statement (PEBES)—visit SSA’s web site for more information
- Pension information
- All bank accounts, certificates of deposit, etc.
- Loan and mortgage information

⁵ Note: Howard Horowitz, president of HH Gold, Inc., headquartered in Tarzana, California, “People who are rapidly accumulating \$20 US gold pieces, valued at \$600 each, based upon today’s spot prices will have no place to spend them and very few, if any, people to accept them.” Mr. Horowitz also adds, “The price of a \$20 gold piece has increased over \$100 in the last year even though gold value has decreased over the same time period because of Y2K stockpiling.”

- Investment information
- Federal/State Income tax info—especially if monies owed or audits likely
- Birth certificates—all members of the family
- Driver’s license, passport, Visa/immigration papers (if expiring, renew before Year 2000 if possible)
- Special medical needs and prescriptions
- Important telephone numbers
- Maps, addresses, and access mechanisms to public safety resources
- Poison intervention and first aid manuals

6. HOME PC’S

Many people are reliant upon PC’s and home computers to handle their finances. Make sure that your hardware, operating systems, software applications, databases, and utilities are all Year 2000 compliant. In this way, at least you will be able to rely upon your own home system working. Generally almost all Intel 386 chips are not Y2K compliant; only about half of Intel 486 chips, are compliant. It is possible that some of the Pentium’s earliest versions are not Y2K compliant. Therefore, test your PC, and your applications, to assure that they will all work for you in the Year 2000.⁶

III. WE MEAN BUSINESS

7. CHECKS, RECEIPTS, PAYMENTS

You may be receiving salary and reimbursement checks, refund checks from the IRS, and making payments to others. Make sure that the computer generating these is calculating gross amounts, taxes, deductions, discounts, premiums, interest, entitlements, etc. correctly. Follow up on unusual numbers with prompt follow-up questioning to the relevant party. Look for errors! All systems will not shutdown -- but many may miscalculate interest, annuities, etc. Using copies of old documents, you can project—at least relatively closely—what such calculations should produce. Then keep your audit trail.

8. CHECK WITH BANKS, EMPLOYERS, ETC.

Visit your bank(s), and speak with the bank manager. See if you can get a statement in writing from the bank regarding its Year 2000 readiness, plans and expectations, and what protection they will provide over your monies and

⁶ Look up on the website www.year2000.com to find out how to perform such tests. Also see www.dell.com/year2000, www.ibm.com/IBM/year2000, www.gateway.com for answers to specific hardware manufacturer related questions; and McAfee 2000 toolbox (www.nai.com), Check 2000 PC (www.gmt-uta.com), and Norton 2000 (www.symantec.com) for just a few products advertising to detect Year-2000 problems. Note their limitations and proceed with them in mind.

records. Many banks are posting the status of their Year 2000 readiness on the Internet and you are encouraged to login there first.⁷ In addition, many banks and employers, are sending out standard communications to let their stakeholders know how far along they are in their remediation process.

Remember that an appropriate answer to Y2K readiness requires more than a simple “yes.” Most employers and banks were not compliant six months ago. You might want to ask what they have done, where they currently stand, when their testing/implementation will be complete, what their contingency plans are, etc. so that you can evaluate, prepare, and take actions accordingly.

9. COMMUNITY PLANS

Today is a good time to get involved in your community, including schools, fire departments, police and law enforcement, “neighborhood watch groups,” hospitals, senior care facilities, temple and church support groups, etc. Through community patrols, and working together, alternative and contingency plans can be made so that temporary demands/reductions in critical safety and emergency services can be triaged and allocated appropriately.

We may want to make our houses and ourselves extra safe by purchasing additional fire extinguishers, learning basic first aid and CPR, adding manual locks and security and installing hidden safe(s) in our homes, etc.

In addition, buddy up with your neighbor so you might look in on and help each other. Call a meeting of the community, or have your community leaders do so, so you can plan as a group. Identify skills and resources (and locations) of teachers, carpenters, plumbers, locksmiths, electricians, medical practitioners, dentists, veterinarians, childcare pros, car mechanics, midwives, alternative medicine practitioners, religious leaders, firemen, police, security professionals, military personnel, sanitation engineers, water specialists, etc. who live in your neighborhood in the event of cutoff in normal local services.⁸

Lastly, make arrangements for the safety of your children when they are at school, and determine alternative ways of getting to them, if necessary.

⁷ Note: Such postings on the Internet may very well meet the requirements of the October 29, 1998 Year 2000 Information and Readiness Disclosure Act passed by Congress.

⁸ Note: After this Primer was completed, I received a copy of a most informative booklet called “Y2K Citizen’s Action Guide” published as a supplement to the Utne Reader. Although we cover some of the same material, I highly recommend it -- especially the Chapters on “Community Organizing” and “Personal Preparedness” written by Paloma O’Riley (co-founder of the Cassandra Project), and the articles on “Inner Preparedness” and the Appendices. This booklet is also available online at www.utne.com/y2k

Again, I encourage you to get FEMA's Emergency Planning Guides, and Emergency Operations Guides from its website, or by calling its regional office(s) so that you don't have to reinvent the wheel.

IV. WHAT A PLEASURE

10. TOOL TIME

Many of us have become so dependent on automatic tools that we may not have or may be unable to use manual tools. (Note: Unfortunately, this phenomenon will also be true in hospitals, where oftentimes few medical care staff remember how to take blood pressure accurately manually, or pinch an IV tube to control the flow of an IV manually, or diagnose manually.) Retrain yourself and buy appropriate tools, including gardening tools. In addition, stock up on extra flashlights and batteries, candles, matches, oil lamps, and the like. Consider having an additional car battery as well, should you need it.

My own three favorite non-powered emergency tools that do most everything—are an axe, an all-in-one combination knife/toolkit, and a crowbar. Of course, you'll also need a hammer, nails, screwdrivers, screws, pliers, saws, wrenches, and other tools, including needed special tools to turn off utilities.

I am not a survivalist per se and will not offer you any recommendations regarding purchase/possession of guns. Looting on some on some scale is likely if food and potable water shortages occur. Such chaos may be exacerbated when/if access to, and quick responses from, public safety providers become impaired. Installing heavy-duty manual door locks make sense. Window locks should be repaired, installed, and strengthened as well.

In addition, some of the world's top computer gurus, are buying homes in remote rural areas to move their families to if life in the city becomes too dangerous. I'm not! That is a decision I'll leave up to you.

In any event, please consider stocking up on the following:

- Plywood (to board up windows and other things if you need to)
- Candles, matches
- Bic lighters (also good for barter)
- Short wave radio
- Batteries galore
- First aid and medical kit and manual
- Emergency library of important information
- Water treatment chemicals

- Cellular phone (to extent that digital array will be operational, even with power problems)
- Extra car battery (as a power source for tools/accessories that can use it)
- Camping equipment
 - Non-electric and non-gas stoves, ovens and cooking spaces
 - Warm, sleeping bags
 - Dehydrated food
- Gardening tools (and related supplies and books if you want to try your hand at growing some of your own food)

11. DON'T TRAVEL

The President of KLM Airlines, one of the world's largest, indicated that he would not be flying for the first two weeks of Year 2000. I don't know what he knows, but that's good enough for me! I recommend that no one fly for the first two weeks in Year 2000 — and find out if there are any serious systems failures regarding air safety. If any occur, then we all need to seriously look at just how long it will be before we can fly again comfortably. Airplanes have thousands of “embedded” chips. Worse, our air traffic control system is 30 years old, patched together, and no one from the FAA has been able to say, with any assurance, whether or not it will be ready and work properly by the Year 2000.

Even if your own country's systems are up and running, the systems in foreign site destinations may not be. Baggage handling, airport security, and airfield lighting systems are all suspect until each is tested for Y2K readiness. Thus, it may be wise to postpone long distance and foreign travel for a while in 2000 — or to have the cash and wherewithal to stay longer than you had planned, if necessary. In addition, the FAA is investigating and considering the possibility of substantially reducing the number of planes taking off and landing at each major airport to help reduce the load on air traffic controllers and to improve safety. If this happens, it will surely have a negative impact on your travel plans as well.

You will also want to fill up your gas tanks and store extra gas in appropriate containers, to the extent that it is allowed in your community and you know how to do this (i.e., storing fuel is dangerous!). Some gas stations may not operate because (1) they require power to operate the gas pumps, (2) their distribution channel may be disrupted — as it was during the mid-1970's embargo, (3) the ATM and credit cards used to purchase gas might be problematic. Although your travel will likely be limited, you may still need some emergency gas to get to critical places. Don't be caught without it if you can help it!

In addition, railroads may be forced to adapt very different schedules than they currently have because of increased or changing demand due to limited availability of other travel alternatives. At least one major railroad company completed its remediation efforts but without providing for Y2K “leap year.”

Some cities may experience failing traffic lights due to faulty software and embedded chips making travel by car a potential problem.

Plan to limit your travel requirements until you’ve had a chance to determine just how bad it is going to be, and plan with alternatives so you won’t be too frustrated if things don’t go as planned.

12. GET CLOSE TO NATURE

There is supposed to be a silver lining in every cloud. The Year 2000 bug will inconvenience many people. We will wait in more lines, longer, and for fewer/degraded goods and services. Some goods won’t arrive at all. More mistakes will be made. Quality will be negatively impacted. Tempers may be short. Everything will take more time and require more patience and humanity.

On the bright side, it may well give us all an opportunity to stay home and get closer to our families, children, neighbors and nature.

It’s ironic that the loss of technology provided by Y2K may allow or force us to get back to what perhaps is most important—our human side.

Close

Remember ... contrary to what others say, I do not believe that is TEOTWAWAKI.⁹

While many of the above possible emergencies may not happen to you or your community, it will happen to some. And planning will be essential in case it does. If it turns out that many of my projected possibilities don’t happen, I apologize. If it turns out that planning ahead helps to protect your and my life, family, and assets, then I’ll know my message was worthwhile.

Best of luck in Y2K!

⁹ The End Of The World As We All Know It (read first letter of each word)

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Disclaimer: This article is intended to help prepare a reader as an individual and community member. The advice here is for my family but must be modified to meet your own needs and resources. My advice is subject to change as we get closer to the Year 2000. I do not profess to give investment, medical, or legal advice. Please see an appropriate professional for guidance and recommendations on your particular needs.



Warren S. Reid Biographical Sketch

Warren S. Reid is the Founder and Managing Director of the **WSR Consulting Group**, LLC headquartered in Encino, California. His firm specializes in management, technology and litigation consulting.

After years of developing complex, large-scale systems (such as the California LOTTO Lottery Games, and the Federal Energy Office systems for President Jimmy Carter), Warren has acted as a consultant, expert witness, litigation strategist and special master (i.e., as a special judge) in many legal matters involving large-scale, high-impact computer system failures involving such companies as PepsiCo., the Department of Justice, Domino's Pizza, Highlights for Children, the California Highway Patrol and more. Though not a lawyer, he was the co-founder and co-chairman of the World Computer Law Congress from 1991-1995, and now speaks regularly for the Computer Law Association on Year 2000 Legal, Management, and Technology Issues.

He is also a well-known Year 2000 practical thinker, peer reviewed author and columnist, radio/TV commentator, and executive mentor.

He is a contributing editor to the *Enterprise Systems Journal*, *The Year 2000 Journal*, and *Y2K Counselor* where he writes Year 2000 columns and/or contributes articles. He is also the co-author, with attorney Michael Scott, *The Year 2000 Computer Crisis: The Law, Management and Technology*, published by Glasser LegalWorks, 1-800-308-1700, ISBN# 1-88075-68-6. Mr. Reid is the author and designer of the critically acclaimed Your Year 2000 Ship: Unsinkable? Unthinkable? used by the United States Army and the Government of Israel.

WSR Consulting Group, LLC offers Year 2000 Specialty Services to attorneys and clients including:

- Y2K Contingency and Business Continuity Planning and Readiness
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