## More Cyclones?

The north coast has been impacted by 2 cyclones in just 3 years. It is too early to say if this is a trend but rainfall and storm intensity are projected to increase with climate change.

## Simple preparations

- Drains are often the last thing you think of but blocked road drains or stormwater pipes can lead to costly damage in heavy rains.
- Clear roof gutters to avoid overflows that contribute to slow structural damage.
- Outdoor plastic furniture, bins or loose items should be packed in sheds or weighted down.
- A jump starter battery pack is a useful investment especially if it has plugs to charge phones or run a light for long periods. Some have built in inverters that can run a TV or computer.
- A gas stove is a must. Even a small camp stove can make a big difference when you are hungry or just want a cup of tea when the power is out.
- Put essential documents in a plastic bag or waterproof container.
- Assemble an emergency kit with torches, spare batteries, toiletries, clean water etc

## Longer Term

- Older style verandas and pergolas should be fitted with storm strapping on each rafter.
- Remove or cut back trees near or leaning toward the house.
- Replace rusting roofing screws, cracked tiles or degraded flashing.
- Consider a battery backup system with an inverter that can run a fridge, essential lights, TV and communications for a day or two. These systems can be integrated into the house wiring and slowly pay for themselves by shifting some power usage to off-peak rates.

## Big Picture

- Perhaps the most powerful thing you can do is shift your Super into an investment stream or fund that avoids fossil fuels. You will be living in a world shaped by your Super investments long before you actually retire.
  - The Super funds are starting to get the message and it will take only few percent of people to change before the funds compete in this area. The sustainable investment streams already on offer are showing above average returns and are less vulnerable to fossil asset write downs.