



Don't worry; this is not an article about panicked buying and hoarding of toilet paper. Instead this is an article introducing the idea of *resiliency planning*. The hoarding of items such as toilet paper is a behavior resulting from panic, when you end up in circumstances for which you are unprepared. This panic related behavior could be mitigated through *resiliency planning*.

So what do we mean by *resiliency planning*? While we all understand the need for planning we have to recognize that we often procrastinate in making plans and seldom review and refresh our plans in light of changing circumstances. Resiliency is the ability to return to normal after a shock or disruption, from either expected or unexpected events. A quote may help clarify the concept "Life is 10% what happens to you and 90% how you react to it" ~ Charles R. Swindoll. Therefore, *resiliency planning* means getting life back to normal after the 's#%!' hits the fan' so to speak.

Okay, you now want to develop a plan to get life back to normal, but after what? Lets look at the expected and unexpected events, starting with the event currently in forefront of everybody's mind, the Covid-19 pandemic. First of all, was this an expected or unexpected event? The [History Channel](#) offers a long list of pandemics starting in 430 B.C., through the dark ages and middle ages, through to the 20th century with the Spanish flu, HIV/Aids, then to the 21st century with SARs and now Covid-19. In hindsight it is easy to see that Covid-19 was an expected event given that this isn't our first

pandemic experience and likely won't be our last, but we certainly seemed to have been unprepared for it, both as a country and as individuals. The Covid-19 pandemic falls into a special category called *gray rhino events* (see inset).

What other expected events should you consider for your *resiliency planning*? Since we live in Manitoba, how about weather related events, such as blizzards (1997, 1966) or even the 2019 Thanksgiving storm, with the effects of being stranded for several days, sometimes without power for up to a week or two. Given the increasing variation in weather and frequency of freaky weather, effects of climate change must be considered – excessive rainfall events, droughts, which could lead to forest fires or floods (2016 Fort McMurray fires caused mass evacuations and property damage with similar effects in 2020 from flooding). Closer to home, what about a fire in your condo corporation? Do you have a safety plan? If your unit were affected, where would you live during the remediation period?

Moving on to unexpected events, you may be wondering how to plan for something you'd never expect on happening. Sometimes these unexpected events are merely extreme versions of expected events. For example, the 1998 Quebec ice storm ([CBC News "Looking back on the 1998 ice storm 20 years later"](#)) resulted in extended power outages with an unanticipated effect of bringing down the automated teller network, catching many people without cash to buy food and supplies. Was this unexpected event a *black swan* (see inset)?

Speaking of power failure events, how about the 2003 summer outage affecting most of northeastern North America? I will let you decide if it was a *gray rhino* or *black swan* after reviewing [the blog from the Union of Concerned Scientists](#). How about financial events, such as the 2008 financial crisis? Was it expected or not? You can decide ([World Atlas - The 5 Worst Financial Crises In Recent Memory](#)).

Now that you are scared or at least really worried about expected and unexpected events, let us finally get to the *resiliency planning*. If you analyze all of the mentioned events, you'll find common effects that can be mitigated by common actions. First of all, work hard to maintain good health (physical, mental and spiritual) by adopting a healthy diet, getting regular and appropriate exercise. If you are healthy it is much easier to deal with what life deals to you. Establish and maintain a social network, that can help you if need be and allow you to help others, and more importantly keep you engaged in society to maintain your non-physical health. Next, think about your short term needs for water, food, shelter and transportation, taking into account the possible effects of the various events and the possible





seasonal or weather complications. Have extra food and critical supplies on hand (such as toilet paper) so that you don't have to go out as often. Learn to use the latest communication technology to keep in touch with friends and family, allowing all to maintain good mental health.

Thinking about your shelter, if there is an extended power failure associated with the event, it would be good to include in your list of supplies: candles, flashlights, portable radios and of course batteries. If the power outage is during extreme heat or extreme cold periods, how will you do in your condo? Blankets, sweaters and sleeping bags can help keep you warm, but how would you stay cool? One potential advantage of condo life during winter power outages is that your higher density accommodations should cool off at a slower rate than a single family dwelling, since you have common walls. However, your high density accommodations might be a detriment in the summer without air conditioning (and without elevators). In case of fire or water damage to your unit, where would you live? Could you move in with family or friends from your resilient social network? Alternatively, do you have the financial resources or insurance coverage to move to a hotel for a while?

Thinking about transportation needs, for when you do have to go out, do you live in a walk-able neighborhood? Many condominiums are in higher density pockets of cities and within a short walk of many services. In Winnipeg, many condominiums are also on or close to transit routes, so that could be an option for you to get around. Potentially, members of your resilient social network could help you with errands. If you do have to drive your vehicle but need gas, having some cash on hand would be useful if ATMs and electronic payment systems are out of commission.

What about the financial implications of more long-lasting events, such as what we are experiencing in the current pandemic, or even if you were to experience a personal health crisis? Do you have resiliency

BLACK SWANS AND GRAY RHINOS

A couple of new terms are useful for this discussion. The first new term is *black swan event*, which was introduced in 2007 in a book titled *The Black Swan: The Impact of the Highly Improbable* by Nicholas Taleb. Wikipedia - Black Swan Theory provides a good definition as "an event that comes as a surprise, has a major effect, and is often inappropriately rationalised after the fact with the benefit of hindsight". The 9/11 terrorist attack is often cited as a good example of a black swan event (for more examples, check out Curiousmatic - 5 Top Black Swan Events In History). The second new term was introduced in a book in 2016 titled *The Gray Rhino: How to Recognize and Act on the Obvious Dangers We Ignore* by Michele Wucker. A *gray rhino event* is one that is highly probable, results in a huge impact, yet is ignored. The 1950 Red River flood is a good example of a *gray rhino event*, given the flood history of the river valley (see Musée du Fjord - Manitoba inondations). *Gray rhino events* should be included in the category of expected events but often aren't, while *black swan events* are clearly unexpected.

in your income stream? If you can't go to work, do you have disability insurance or other income protections? Avoiding worries about financial constraints during troubling times helps reduce stress levels.

So, to answer the question "Got TP?", if you ascribe to the benefits of *resiliency planning*, the answer is yes, and instead of having to go out to buy some toilet paper, you can just pour yourself a glass of wine, put on some favorite music and relax in your favorite chair. To close, here are a few quotes in support of the concept of *resiliency planning*:

"Hoping for the best, prepared for the worst, and unsurprised by anything in between." – Maya Angelou

"Be a balanced optimist. Nobody is suggesting that you become an oblivious Pollyanna, pretending that nothing bad can or ever will happen. Doing so can lead to poor decisions and invites people to take advantage of you. Instead, be a rational optimist who takes the good with the bad, in hopes of the good ultimately outweighing the bad, and with the understanding that being pessimistic about everything accomplishes nothing. Prepare for the worst but hope for the best - the former makes you sensible, and the latter makes you an optimist." – Dale Carnegie

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