

NUCLEAR INSURANCE

Civil defense, for most people, should be thought of as an insurance policy.

I have term life insurance. I keep this policy, because I might die and my wife and children should be provided for. In order to provide this insurance, we spend about \$700 per year. As I grow older, the premium will increase.

This \$700 is typical for an American family. Yet the probability that an average middle aged father will die before his children are grown is much lower than the probability of nuclear war or terrorist attack.

On a community basis, that \$700 is sufficient to provide permanent nuclear war insurance for two family members each year. This is not an annual cost. It need only be incurred once. The shelter and stored food remains available indefinitely with only token maintenance cost.

On a family basis without the efficiencies of community-wide procurement and large shelters, the \$700 would provide for about one person each year or four years to accumulate protection for an average family.

I don't get my insurance policy out and admire it each evening. We are not called "insurance-ists", nor do political groupies complain that this planning makes my death more likely.

Each person must have nuclear insurance in the nuclear age. Once each person has it, the policy should be put out of mind. A single purpose blast shelter is inexpensive. The stored food will keep for decades.

Buy the insurance, then forget it and go on about having a productive and enjoyable life. Don't make nuclear war, or even fear of nuclear war a way of life.

I know it is annoying that the United States government is already spending \$1,500 on each person in the United States every year on a military budget that includes virtually no civil or strategic defense. We are paying several times over for the cost of this insurance already, but our politicians are refusing to provide it.

This injustice will not, however, protect our families and communities. We must vote out of office the politicians who are violating their oath to "provide for the common defense", but we should also buy ourselves some family and community insurance while we are doing it.