



# FINANCIAL PREPAREDNESS

*"One of life's most painful moments comes when we must admit that we didn't do our homework, that we are not prepared." ~ Merlin Olsen*

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## Weather Apps

Weather is a [complex system](#), so it can spawn extreme events that can threaten your safety and damage your property. Since I'm [a prepper](#), I like to keep fairly close tabs on it and receive alerts about imminent severe weather.

Although there are many weather apps available, the vast majority are woefully inadequate since they provide only one or two temperatures per day (with no data about humidity or the RealFeel) and convey cloud cover information as one of just a handful of sun/cloud icons.

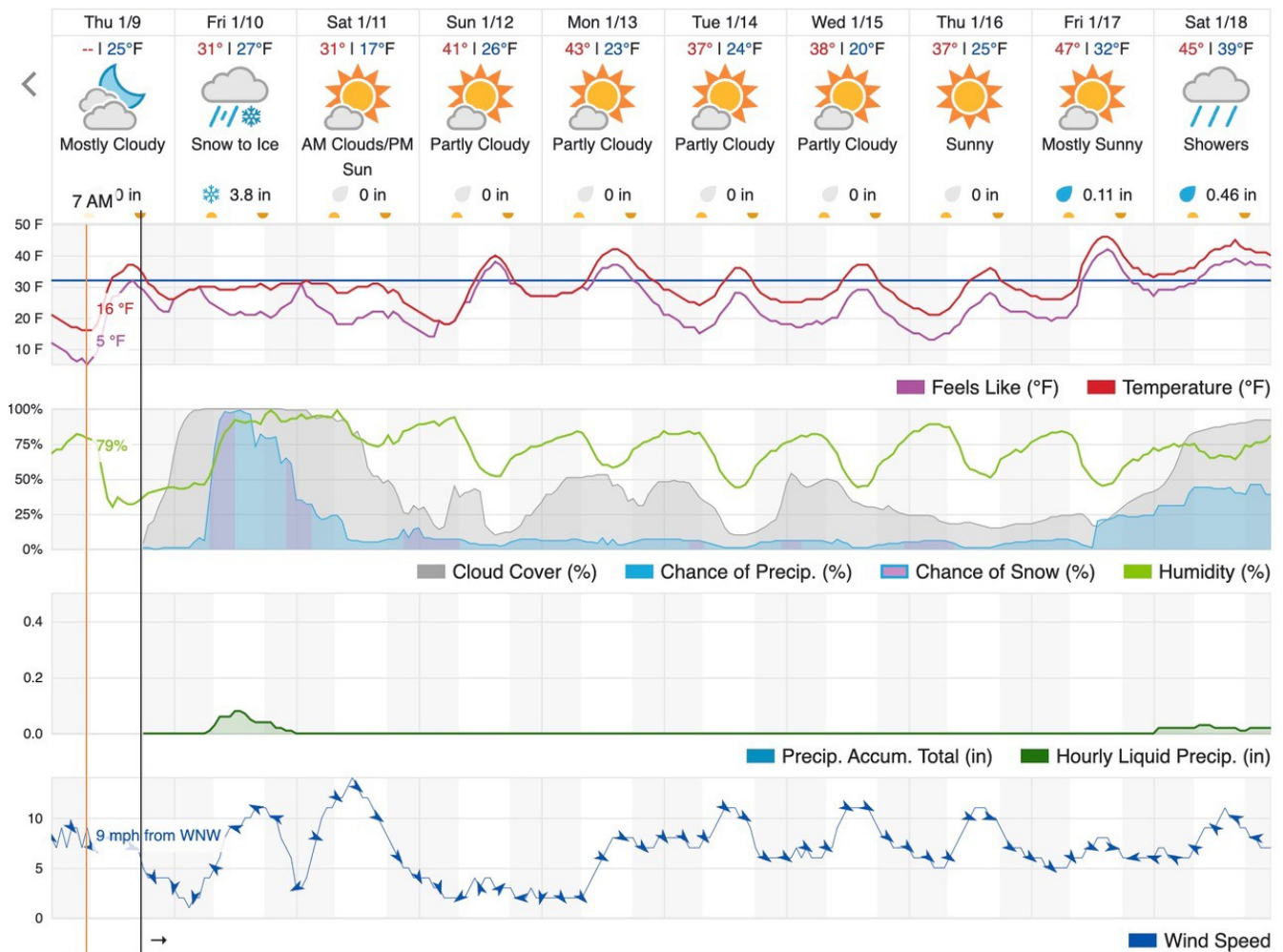
The weather constantly changes and can change quickly, so a serious weather watcher needs to be able to visualize how different weather data points will change for their location over the next ten days. With a large amount of snow and ice currently threatening millions of Americans, I thought now would be a good time to tell you about the weather apps I've been using for years.

My primary weather app is [Weather Underground](#), which is owned by IBM. What I like most about it is the detailed, customizable ten-day forecast visualization that the website version can provide. I haven't seen anything like this on any other app or website. As you move your cursor from left to right, a vertical line shows the time and the exact reading

for each weather aspect. Visualizing the weather this way makes it easy to see what's happening and how it's expected to change over time. The temperature graph includes a helpful horizontal line at 32 degrees.

It's important to see how the RealFeel can differ from the temperature by quite a lot due to humidity, wind and sunshine. It's also important to distinguish the odds of precipitation from the expected amount. In my area, often times the odds will be close to 100%, but just a trace amount.

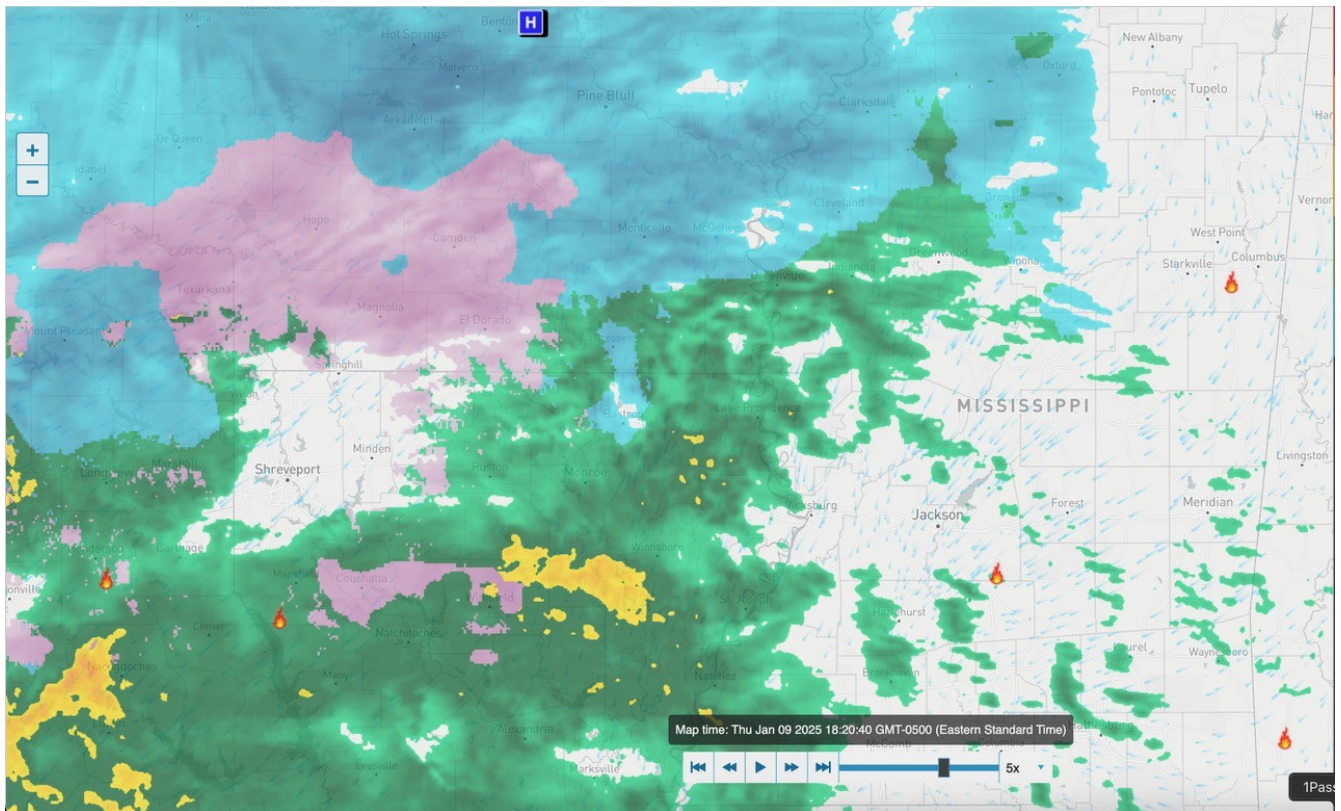
A chart scaled in percentages shows humidity (green line), cloud cover (the area shaded gray), and the odds of rain or snow (blue and purple areas). The arrows on the wind chart indicate the direction.



The website also includes a Wundermap that allows you to see recent radar (for precipitation), satellite (for cloud cover), wind direction and speed, lightning, fires and air quality, all played back at a speed that you control.

What I don't like about the Wunderground app (the website works fine) is that when I go to look at it first thing in the morning, often it's locked up and unresponsive. Restarting your phone will fix the problem, but recently I have also found that if I just come back to it

in a bit, it will work fine.



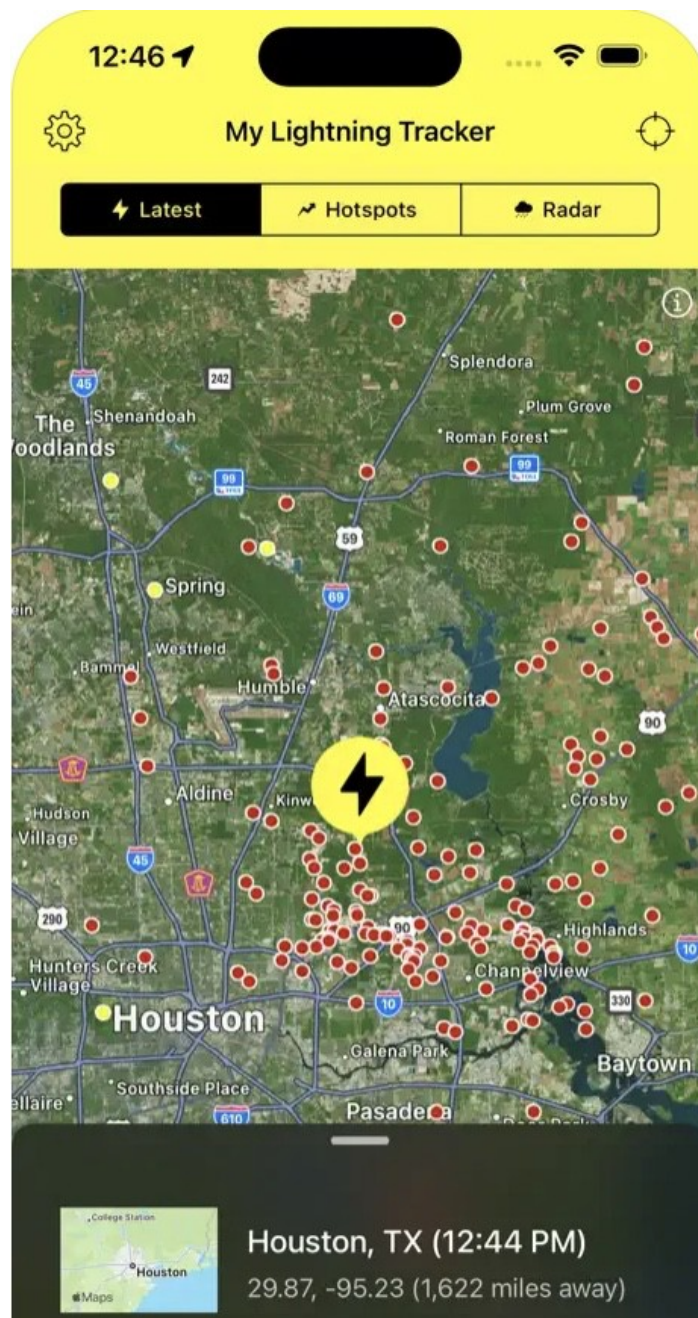
The weather app I use the next most is [MyRadar](#), which I use almost exclusively on my phone, usually when I'm tracking a severe storm. It has a variety of (vivid) layers that you can view for different weather aspects. The map indicates if an area is under a weather watch or warning, and you can click on it to see the details.

Both the Wunderground and MyRadar apps allow you to sign up for a variety of weather alerts, which are very helpful.

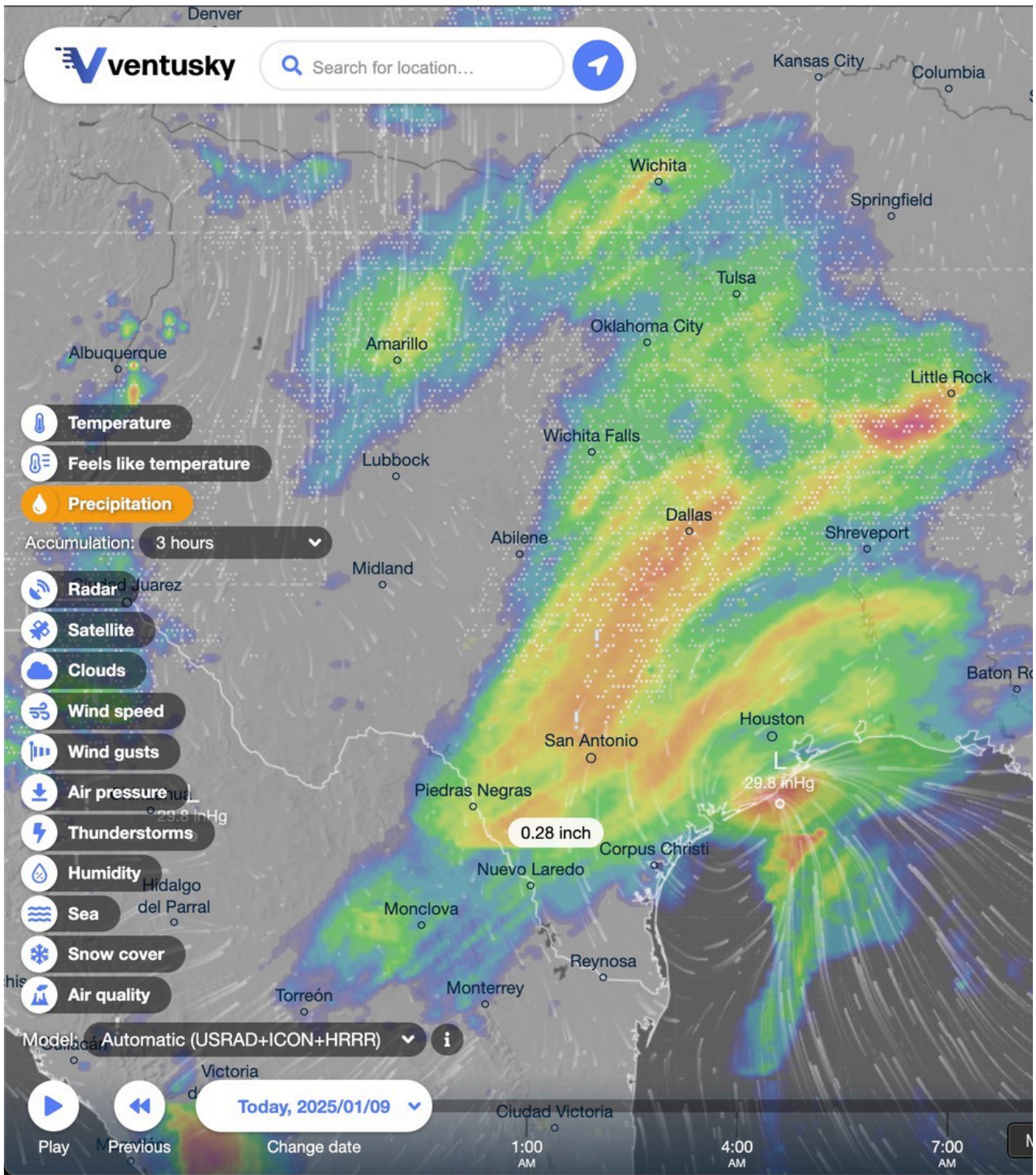


I use the [My Lightning Tracker](#) app to track thunderstorms. You decide how large of a circle you want to have around your location, and if lightning strikes anywhere within that area, the app will let you know (the alert sounds like a clap of thunder). The app plots

each place that lightning strikes, with red dots representing more recent strikes and yellow representing less recent. Towards the end of a severe thunderstorm, the number and density of dots on the screen can be very impressive. When a thunderstorm strikes my community, I often zoom in on individual strikes near my friends' houses, take a screenshot and send it to them to show them how close lightning came to hitting their house. It's a real eye opener.



To track hurricanes, I use the website and app [Ventusky](#), which provides superb visualization of weather aspects such as wind speed (and gusts), wave height, etc. During a hurricane, I move my cursor around the eye to find the highest wind speeds. It's also fascinating to see how high the waves can get.



I recently discovered the [Windy](#) app, which provides an interesting visualization of weather in larger areas, but it seems to be much less useful if you just want to know what the weather will be like in your area.

At a minimum, you should sign up to receive alerts about tornados, severe storms, nearby lightning strikes and wildfires. If you suffer from a pollen allergy or live in an area with

intermittent air pollution, you could probably receive alerts about that as well.

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Recommended: [Masters of the Air](#) series on Apple TV, based on the book with the same name.

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