



Personal Preparedness

We've talked a lot about what should be done to prevent or control damage to your property in the case of a disaster, but what about you? The most valuable asset you have is yourself, and it's important that you know what you can do to prepare yourself, as well as your property, to handle unforeseen circumstances.

The Boy Scout motto "Be Prepared" is some of the best advice ever offered. Not only will preparedness help you deal with tragedy, but it will also help you eliminate stress and save money. The following story helps to illustrate in a simple way the advantages of being prepared.

A farmer needed an extra hand to help on his farm. Only one young man came to interview for the job. "What are your qualifications?" asked the farmer.

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How Do I Know What I Need?

Don't wait until you wake up one morning to find your house shaking from a storm, earthquake, or something else, and all you know is that something is really wrong. This is the moment you should have been prepared for, but how could you have known what to do?

Contact your local emergency management office and ask what types of disasters are likely to affect your area. Your emergency management office is there to help you. Request information on how to best prepare for each disaster type.

Does your community have warning signals? Find out what they are and what you should do when you hear them. What are the existing emergency plans for your community? Make sure disaster plans are in place at your work, school, or other places where you spend time.

Prepare Your Family by Having a Plan

- Determine where in your home your family will gather for each type of disaster. Try to keep this gathering place away from windows.
- Discuss exactly what to do if everyone must evacuate your home. Identify several exits from each room. Pick a meeting place outside, like a nearby fire hydrant or a mailbox.
- Make special arrangements for elderly or disabled people.
- Animals are not allowed in emergency shelters. Make arrangements for your pets.
- Protect important papers, documents, and keepsakes in waterproof containers.

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"I can sleep when the wind blows," the young man said. His simple reply confused the farmer, but as he was desperate for help, the farmer hired the young man.

The young man worked hard all through the harvest season while the farmer still thought occasionally of the answer he had given. Autumn came to an end and the first big winter storm arrived late one night. The panicked farmer grabbed his coat and heavy boots and called to the young man to help. He was disappointed to find the young man sound asleep and headed out to the barn alone to herd in the animals and put a quick patch on the last hole in the roof. He knew the equipment would have to be brought in from the fields or it would rust in the winter wet.

Imagine his surprise on arriving at the barn to find all the animals safely inside, no hole in the roof, and the farm equipment arranged neatly in the shed. Now the farmer understood the young man's answer and the importance of being able to sleep when the wind blows.

Now is a good time to set your own personal preparedness goals. When trying to reach any goal, you must first determine exactly what you want to accomplish. A personal preparedness goal is no different. Plan to set aside a little money each week or month toward your preparedness goal, and you'll be surprised what you can afford. Here are a few suggestions for places to start.

1. Develop a budget for buying emergency supplies for storing water. Reliable water storage is essential. Water is the most crucial item to have available during an emergency. Investigate options like a 55-gallon barrel or a 25-gallon boxed water kit. Experts recommend having portable water storage as well as leave-in-place storage.

2. Start accumulating your food storage. Rotate your food storage into your daily recipes. You can eat the foods you enjoy and you don't have to worry about the expiration dates on your food storage items. One good way to rotate food is to buy two or three canned goods when they are on sale. This way you slowly stock up on food storage without overspending your budget, and you save money by stocking up when food is on sale. If you constantly rotate and use the food, your food storage cost will never exceed the original investment.

3. Create a schedule of certain things you want to buy each month to reach a storage goal. Your goal might be a 72-hour emergency kit for everyone in the family. Perhaps you want a year's supply of food storage for each member of your family. Your first goal might be a simple emergency kit that includes bottled water, a first-aid kit, ready-to-eat food and a can opener, blankets, and a battery-operated radio, clock, and flashlight. Don't forget the extra batteries!

4. Decide on a theme for the emergency preparedness items you buy each month. One month, your theme could be warmth. Things like emergency blankets, sleeping bags, hand and body warmers, and wool blankets could be on your list. Another month you could focus on emergency lighting and buy items like 100-hour candles, kerosene lamps, light sticks, matches, or a flashlight.

This may seem like a lot of things to buy, but purchasing them in stages will help ease the stress on your wallet and your peace of mind will increase exponentially. You can do it! ■

Personal Preparedness Quiz

How prepared are you? Here are 10 questions that will give you a good idea. You'll want to be able to answer "Yes" to all of them.

1. Does your family have an emergency plan?
2. Do you know where flashlights, matches, candles, etc., are stored in your home?
3. Do you know how to turn off the water/gas in your house?
4. Do you have working smoke alarms?
5. Do you have an emergency radio?
6. Does your family have a designated meeting place in case of an emergency?
7. Do you know how to cook without electricity or gas?
8. Do you have stored water, or do you know how to purify water?
9. Do you have sufficient clothing for both hot and cold climates?
10. Do you have a 72-hour kit?

Shelter-in-Place—What Does It Mean?

If an emergency occurs in which hazardous materials have been released into the atmosphere, you may be instructed to “shelter in place.” This is a precaution intended to keep you safe by staying indoors. It means you should choose a small, interior room, with no or few windows, and take shelter there. It does not mean sealing off your entire home or office building.

Chemical, biological, or radiological contaminants that are released into the environment, accidentally or intentionally, will generate information from local authorities on television and radio instructing you how to protect you and your family. Because information will most likely be broadcast on television and radio, it is important to keep a TV or radio on, even during the workday.

If authorities advise you to “shelter in place,” it will be important for you to know what to do. The following is advice from the Red Cross.

How to Shelter in Place at Home

- Close and lock all windows and exterior doors.
- If there is danger of explosion, close the window shades, blinds, and/or curtains.
- Turn off all fans and heating and air conditioning systems.
- If you have fireplaces, close the fireplace dampers.
- Make sure you have a working radio.
- Bring your family disaster kit to an interior room without windows that is above ground. An above-ground location is preferable because some chemicals are heavier than air and may seep into basements, even if the windows are closed.
- Keep your pets with you and be sure to have food and water supplies for them.
- It is ideal to have a landline telephone in the room you select. Cellular telephone equipment may be overwhelmed or damaged during an emergency.
- Use duct tape and plastic sheeting (heavier than food wrap) to seal all cracks around the door and any vents into the room.
- Listen to your radio or television until you are told all is safe or you are told to evacuate.

How to Shelter in Place at Work

- Close the business. If customers, clients, or visitors are in the building, ask them to stay. When authorities give instructions to “shelter in place,” they want

everyone to do so immediately, where they are, and not drive or walk outdoors.

- Close and lock all windows, exterior doors, and any other openings to the outside.
- Have employees familiar with the building’s mechanical systems turn off all fans and heating and air conditioning systems.
- Gather available disaster supplies, such as non perishable food, bottled water, battery-powered radios, first-aid supplies, flashlights, batteries, duct tape, plastic sheeting, and plastic garbage bags.
- Select an interior room above the ground floor with the fewest windows or vents. The room should have adequate space for everyone to be able to sit. Select several rooms if necessary. Avoid rooms with mechanical equipment like ventilation blowers or pipes.
- It is ideal to have a landline telephone in the room you select. Cellular telephone equipment may be overwhelmed or damaged during an emergency.
- Use duct tape and plastic sheeting (heavier than food wrap) to seal all cracks around the door and any vents into the room.
- Listen to your radio or television until you are told all is safe or you are told to evacuate.

How to Shelter in Place in Your Vehicle

- If you are unable to get to a home or building quickly and safely, pull over and stop your vehicle in the safest place possible. If it is sunny, try to stop under a bridge or in the shade to avoid being overheated.
- Turn off the engine and close the windows and vents.
- If possible, seal the heating/air-conditioning vents with duct tape.
- Listen to the radio regularly for updated advice and instructions.
- Stay where you are until you are told it is safe to get back on the road. Be aware that some roads may be closed or traffic detoured. Follow the directions of law enforcement officials.

Remember that instructions to “shelter in place” are usually in effect for a few hours only, not days or weeks. There is little danger that the room in which you are taking shelter will run out of oxygen. ■

What Is a 72-hour Kit and Why Do I Need One?

In the event of a disaster or emergency, you may have to evacuate your home quickly. A 72-hour kit should contain enough food, water, sanitation, and other necessary items to allow you and your family to survive for 72 hours. We said survive—not live luxuriously. Your 72-hour kit needs to be as compact as possible so that it is easily transportable.

Why are 72-hour kits called 72-hour kits? Because it usually takes at least 72 hours for emergency personnel to reach you after a disaster. Your kit will help you survive until help arrives.

What Should I Pack?

Water. One gallon of water per family member per day. This should be enough for drinking, cooking, and sanitation.

Food. (Rotate food out at least every 6 months). Try to use foods that require no refrigeration, cooking, or preparation. Make sure it's something your family likes to eat—especially if you have small children. Suggestions include: tuna fish, beef jerky, instant oatmeal, packaged cider, fruit roll-ups, raisins, canned fruit, powdered milk, peanut butter and jelly, crackers, nuts, energy bars, hard candy, vitamins

First-Aid. Ideally, keep a first-aid kit at home and in each car. Be sure to include any required medications. Suggestions include: band-aids and bandages in assorted sizes, sterile gauze pads, adhesive tape, scissors, tweezers, aspirin or pain reliever, rubbing alcohol, antiseptic

Tools. Battery-operated radio, flashlight, batteries, utility knife, can opener, eating utensils, candles, matches, lighter, pointed shovel

Clothing and Bedding. One complete change of clothing for each family member, hats, gloves, thermal underwear, outerwear, boots, blankets, sleeping bags

Miscellaneous but essential.

- Instruction manual on emergency preparedness
- Family records and valuables: birth certificates, driving licenses, insurance policies, passports, bank information, etc. These can be copies of the originals.

- Stress management: crayons, coloring books, storybooks, and puzzles for children. Books, handiwork, hobbies, musical instrument for adults.

- Sanitation: plastic bags and ties, disinfectant, 12 to 18 paper bags per person per day, toilet tissue, soap.

Proper Waste Disposal. This is an unpleasant topic, but proper disposal of human waste in emergency evacuation is important. The following information will prove to be very helpful.

Include 12 to 18 large brown paper bags per person per day in your 72-hour kit (4 to 6 bags per use 3 times per day).

Preparation. Place the bags 4 to 6 thick (one inside the other) for each use. Spray with disinfectant. Fold 2 sheets of newspaper and place in the bottom of the bag

After Use. Pour 1/4-cup bleach into bag or spray heavily with disinfectant. Tie the bag shut with a piece of twine and spray with insecticide

Dig a hole 30 to 36 inches deep and bury the bag. If you will be staying in one place, all the paper bags can be buried at one time at the end of the day. ■

How Do I Know, Continued from page 1

- Educate your family about hazardous utilities such as water, gas, electricity etc. and how to turn them off in the case of an emergency.

Make an emergency call chain of who calls whom. Give everyone the telephone numbers of two people and the responsibility for calling those two people. Make sure everyone in the call chain has a copy of the list. ■



Family Financial Education Foundation

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