

Family Financial Education Foundation

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# Personal Preparedness

be done to prevent or control dam- desperate for help, the farmer hired age to your property in the case of the young man. 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 young man to help. He was disapyou deal with tragedy, but it will also pointed to find the young man sound help you eliminate stress and save asleep and headed out to the barn money. The following story helps to alone to herd in the animals and put illustrate in a simple way the advan- a quick patch on the last hole in the tages 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 Imagine his surprise on arriving at the qualifications?" asked the farmer.

"I can sleep when the wind blows," the young man said. His simple reply

We've talked a lot about what should confused the farmer, but as he was

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 roof. He knew the equipment would have to be brought in from the fields or it would rust in the winter wet.

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-inplace 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.

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# **NEWS & REVIEWS**

## Shelter-in-Place—What Does It Mean?

ardous 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 aboveground location is preferable because some chemicals are heavier than air and may seep into basements, even if the windows are closed.

- If an emergency occurs in which haz- 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.
- Unless there is an imminent threat, ask employees, customers, clients, and visitors to call their emergency contact to let them know where they are and that they are safe.
- Close and lock all windows, exterior doors, and any other openings to the outside.
- If there is danger of explosion, close the window shades, blinds, and/or curtains.
- Have employees familiar with the building's mechanical systems turn off all fans and heating and air conditioning systems. Systems that exchange inside air with outside air, in particular, need to be turned off, sealed, or disabled.
- Gather available disaster supplies, such as nonperishable 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. Large storage closets, utility rooms, pantries, copy, and conference rooms without exterior windows work well. 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/airconditioning 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.

### 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 your family's important papers, documents, and keepsakes in waterproof containers.
- 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. ■

### 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?

### Prevent Personal Injury in Your Home

In a disaster, ordinary items in the home can cause injury and damage. Anything that can move, fall, break, or cause a fire is a potential hazard.

- Repair defective electrical wiring and leaky gas connections.
- Fasten shelves securely to the wall.
- Place large, heavy objects on lower shelves.
- Hang pictures and mirrors away from beds.
- Brace overhead light fixtures.
- Secure water heater. Strap to wall studs.
- Repair cracks in ceilings or foundations.
- Store weed killers, pesticides, and flammable products away from heat sources.
- Place oily polishing rags or waste in covered metal cans.
- Clean and repair chimneys, flue pipes, vent connectors, and gas vents.



# TIPS & TRICKS

## Personal Preparedness (Continued from page 1)

- ter, a first-aid kit, ready-to-eat food and a sticks, matches, or a flashlight. can opener, blankets, and a battery-operated radio, clock, and flashlight. Don't forget the extra batteries!
- gency preparedness items you buy crease exponentially. You can do it! ■

3. Create a schedule of certain things each month. One month, your theme you want to buy each month to reach a could be warmth. Things like emerstorage goal. Your goal might be a 72- gency blankets, sleeping bags, hand hour emergency kit for everyone in the and body warmers, and wool blanfamily. Perhaps you want a year's supply kets could be on your list. Another of food storage for each member of your month you could focus on emergenfamily. Your first goal might be a simple cy lighting and buy items like 100emergency kit that includes bottled wa- hour candles, kerosene lamps, light

This may seem like a lot of things to buy, but purchasing them in stages will help ease the stress on your wal-4. Decide on a theme for the emer- let and your peace of mind will in-

- You and your personal support network should always notify each other when you are going out of town and when you will return.
- The relationship should be mutual. Learn about each other's needs and how to help each other in an emergency. You could be responsible for food supplies and preparation, organizing neighborhood watch meetings, interpreting, etc.
- Ask a relative or friend who lives outside your immediate area (100 miles or more) to act as a clearinghouse for information about you and your family after a disaster. It is often easier to place an out-of-state long distance call from a disaster area than to call within the area. All family members should know to call this contact person to report their location and condition. Once contact is made, have the contact person relay messages to your other friends and relatives outside the disaster area.

## Personal Support Network for Senior Citizens and the Disabled

A personal support network consists network be people other than your of individuals who would check with personal attendants. you in an emergency and give assistance if needed. These people can be friends, roommates, family members, relatives, personal attendants, coworkers, and neighbors. Do not depend on any one person. Work out support relationships with several individuals. Identify a minimum of three people at each location where you • regularly spend a significant part of your week: job, home, school, volunteer site, etc. Think about what you will need and what kind of person you would select.

Some people rely on personal as- • sistance services. This type of assistance may not be available in an emergency situation. It is important, therefore, that your personal support

Important Discussion Points for Your Personal Support Network:

- Make arrangements for your support network to check on you immediately should a disaster occur.
- Exchange important keys.
- Show where you keep emergency supplies.
- Share copies of your relevant emergency documents, evacuation plans and emergency health information card.
- Agree and practice a communications system regarding how to contact each other in an emergency. Do not count on the telephones working.

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