

Disaster Ready  
People for a  
Disaster Ready  
America

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First Published 2006 in the United States by Firestorm Solutions, LLC,  
1000 Holcomb Woods Parkway Suite 130 Roswell, Georgia 30076  
[www.firestorm.com](http://www.firestorm.com)

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Printed and bound in the United States

ISBN 0-9789064-0-3

We wrote this book, in part, as a response to the devastating effects of Hurricane Katrina, the 9/11 terrorist attacks, the 2005 tsunami and other similar events. Crises and disasters have continued to have direct impacts on families. *Every crisis is a human crisis.*

After extensive study of the response to and aftermath of these crises, we realized that much of the devastation, experienced on the human, business and organizational levels, could have been mitigated or eliminated entirely through proper planning. As a consequence of that realization, we designed this book to help individuals and families create a home disaster plan that is unique to their needs. We also evaluated numerous risk factors and circumstances related to selected disaster scenarios and developed that information into a guide to assist you and your family. If any part of this book starts you thinking or prompts you to take some action, together we will have accomplished a great deal.

We urge you to be diligent in your effort to prepare for disasters. After all, **you** are your own first responder. Please share your planning with family, friends, and those at work to encourage them to take the similar steps. Go to [www.firestorm.com](http://www.firestorm.com) for more information on crisis management and disasters. You can subscribe to a weekly newsletter and attend educational webinars at no cost. Firestorm empowers people to manage risk and crises.

PREDICT.PLAN.PERFORM.®

We wish you well in this endeavor,

Jim, Harry, & Suzy

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## PART I How to Get the Most out of this Book

This book was specifically designed with one goal in mind: to help you and your family prepare for disaster. But, like most people, you are probably in disaster denial. That is, although you are aware a catastrophe, crisis, or disaster of one sort or another is highly possible, you ignore their potential reality and figure you'll just deal with it when the time comes. Well, that time is now. But luckily, you don't have to go it alone. We will be your main source for the necessary tools, supplies and guidance you'll need to accomplish our goal; helping you develop your very own **Personal Preaction™ Plan!**

As you prepare for the disasters that are most likely to affect you (based on specific risks to your location and lifestyle), you will learn to do so as they pertain to your unique circumstances. You will understand how to prepare in a way that will lessen their impact on you and your family when they do occur. With our help you will go from disaster denial to disaster **Preaction™** (the action you need to take before you are in the midst of a crisis). In other words, you will *become your own first responder!*

Although you could begin by reading this book cover to cover, that may not be the best strategy. We suggest you begin with Part I, What, Me Worry? Then, review the Table of Contents for an overview of the preparations we recommend. Part II is divided into twelve chapters (ideally one for each month) so that by the end of a year you will be disaster-ready. In the course of a dozen easily paced steps, you will not become overwhelmed or discouraged. And, because each month builds upon the previous month's information, you will cumulatively gain a solid foundation of when, where, why, and how to do what. (The missing "who" is you.)

Next, set aside a time to read and act on the advice in Part II beginning with Chapter 1, "Getting Started: The Conversation." This is your first call-to-action and will set the stage for the other eleven chapters and action-items. A good approach to staying on track and ensuring you follow through with all twelve steps is to make a contract with yourself. Seriously! Schedule a non-negotiable time to come back to this book every month. Be honest about it and keep this commitment just as you would any business appointment.

Because we know your time is valuable we will occasionally direct you to web sites and other organizations for additional information which will significantly reduce your research time.

What is a Personal Preaction™ Plan?

When you "react" you may behave thoughtlessly and irrationally, often making things worse. When you "preact" you take time to think clearly, process possibilities, options and contingencies and develop a plan that enables you to perform well in an emergency.

Regardless of what is said or not said in this book, you control your own disaster preparedness. No one is more interested in protecting you and your family than you are, and more importantly, only you and your family truly understand your particular situation. So to derive the greatest benefit from this book, evaluate its guidance based on your individual circumstances. By incorporating the best tactics and strategies and then tailoring them to your needs, a customized plan will emerge to give you an upper hand in most crisis situations. This plan is what we refer to as a **Personal Preaction™ Plan.**

Despite our best intentions, we may have left some things out of this book so don't hesitate to add subject matter that would favorably impact your preparation. Alternately, disregard material which does not fit you or your family's situation. If you work through this book and complete the steps as they are outlined, you will have a **Personal Preaction™ Plan** by the end of a year. This measured approach will allow you

to develop the necessary skills and stimulate confidence in your ability to face most disasters with calm reassurance.

Please note: The forms at the end of each chapter can be downloaded from our website <http://www.firestorm.com/research/disaster-ready-people-for-a-disaster-ready-america.html> and completed by hand. However, for best results, we recommend you fill out these interactive forms on your computer first, print them and then add the completed forms to your **Personal Preaction™ Plan Notebook**. Then, save the completed forms to a file on your computer and on a thumb drive. When changes become necessary, update the file and print a copy of the form and replace the outdated material in your **Notebook and backup drive**.

## INTRODUCTION

### **What, Me Worry?**

There is no dependence that can be sure,  
but a dependence upon one's self.

—John Gay

More than 2 million families experience some sort of disaster or major emergency every year! These incidences range from major events that simultaneously affect thousands of people (9/11/2001 and Hurricane Katrina) to individual catastrophes (home fires and flooding). Yet, less than half the families in America have taken even a single step to prepare themselves for such misfortunes.

We all know disasters can and do hit. And, one could strike you and your family. Crises' probabilities and proven track records generate an underlying constant awareness; the constant low-level hum in the background of our lives that become a source of worry and stress. Why do we not act? How is it we don't prepare for emergencies? Those who ignore the need to prepare give several reasons, including:

- "I don't know what to do."
- "It will take too much time."
- "It's too expensive!"
- "What's the point?"

These 'reasons' were confirmed in the latest survey of Americans conducted by the Persuadable Research Corporation, published in 2012:

- 50% of respondents believe they are unprepared for a disaster;
- When asked in further detail why not,
  - 38 % said preparing for a disaster never crossed their mind,
  - 48 % said they lacked the money to prepare and
  - 15 % said they did not have time;
- 20 % percent of those surveyed said they intended to "just wing it" during a disaster.

Of the minority who are prepared,

- 82 % said they had a previous brush with a disaster and are now ready to act in the event of another;
- 27 % of those who were prepared for a disaster said they did it because they needed to care for other family members like children or elderly parents.

When asked whether the government would be able to provide assistance in the event of an emergency,

- 28 % were uncertain about the government's response;
- 30 % were convinced the government was incapable of assisting.

These survey results confirm not only a lack of preparedness, but also reflect a cavalier attitude and flat-out denial of both unforeseen and predictable disturbances... what we refer to as the "What, me worry?" syndrome. This attitude pervades, even though many of us already understand that the government would be unable to provide assistance immediately in the event of an emergency. Isn't it time for some 'attitude adjustment'?

Let's take a quick look at each of these excuses, one by one. If you subscribe to any of them, we hope to change your mind.

### **"What's the Point?"**

While we all admit we should be prepared for a disaster, to some degree at least, we also acknowledge there is no way to be ready for every eventuality. This discouraging thought tends to get generalized into thinking there's no point in doing any preparation at all. Switch gears now. In a more positive light, we can prepare for many emergencies. Here's how:

- **Water** - *Supply can be cut off without warning. So, fill several plastic gallon containers with water and store them under the sink. While you're at it, put additional containers in the trunk of each car.*

Time to Prepare: Low

Cost: Low

Potential Benefit: High

- **Food** - *Granted, food will do you no good if your home is destroyed, but it will help in most other disasters.*

Time to Prepare: Low

Cost: Low

Potential Benefit: High

- **Evacuation Plan** - *Often you don't know what kind of disaster to expect, so you can't predict if you will stay put or evacuate. Having a plan will facilitate making logical and calm decisions.*



Time to Prepare: Low

Cost: Low

Potential Benefit: High

In summary, you really can do many things to make a significant and positive difference for you and your family before a disaster is upon you. As with many of the suggestions, they involve minimal effort, time and money. It's a matter of changing your attitude and outlook...from leaving matters to chance to taking control.

### **"It's Too Expensive!"**

Think large. Act small. When shifting our focus to preparing for a disaster, we unnecessarily pressure ourselves right away. This all-or-nothing approach backfires because we end up doing nothing! However, if we approach preparation more constructively and think in terms of manageable pieces, anyone can afford to prepare, regardless of budget. Don't feel ineffective if you don't have enough money to buy a generator right now or have a place for one. Feel empowered by having a couple of flashlights (and fresh batteries) on hand and some long-burning candles. Remember- if you own a car it can be used as a generator, as long as it has gas in the tank and you have an inverter (converts your car's DC current to AC) that plugs in. Other easily affordable items:

- Plastic soda, water and similar containers for water storage. Bottles acquired in your normal shopping should be thoroughly rinsed out, filled with tap water and stashed away.
- Extra rations of peanut butter, protein bars, canned vegetables or dry cereal. These non-perishables can be a part of your emergency kit for a long time before they must be replaced. Remember to have a manual can opener handy!

Sure, you can spend a lot of money preparing for a disaster, but it's not necessary. Many of the most basic critical supplies can be at the ready very economically, often for as little as \$30 to \$50.

### **"It Takes Too Much Time"**

This is another misconception, but don't get wrapped up in the big picture. Rather, break down the problem into reasonable chunks of time and energy. No, you won't get completely prepared today or even next week. Focus instead on the issue at hand; on what you can make happen...on those small individual motions that are part of the larger process. You will be there soon enough.

- *Decide where you're going to keep your emergency flashlights and candles. It can be in any cool, dark place, just so you and your family know where to look when the lights go out.*

Time required: seconds

- *Add candles, waterproof matches, a flashlight or two and extra batteries to your next shopping trip.*

Time required: less than 5 minutes

- *Schedule a time with your family to have a conversation about preparing for an emergency. An hour or so over dinner can mean the difference between chaos and calm during a disaster.*

Time required: 60-90 minutes

### **"I Don't Know What to Do"**

While you undoubtedly don't know everything about preparing for a disaster, give yourself a little credit! Even without this book, you probably already possess the following basic knowledge:

- Food and water are critical. Okay: learn how much you actually need and the details of the long-term storage of each.
- Roads become parking lots in large-scale emergencies. So: learn to protect yourself and ride out the disaster at home (outside of a mandatory evacuation, of course).
- At times, evacuation is mandatory. No problem: learn the basics of an orderly exodus to safety.

Preparing for disaster doesn't require a lot of study or survival expertise. It is hands-on and pre-active. In fact, most disaster preparedness is common sense.

### **Preparing for Disaster Reduces Anxiety**

Like it or not, disasters are a natural part of living. Hardly a day goes by that you don't hear about some sort of calamity befalling fellow citizens. The media invites and encourages worry and stress. In fact, because you are so bombarded with "fear messaging," you just shut out any threat that could apply to you. You consciously avoid thinking about any potential harm that could come to you or your loved ones, despite the nonstop stream of gloom and doom. But the uneasiness is there!

Well, with some structured preparation you can start reversing course today and turn your energy and misguided helplessness into confidence. Imagine how you would feel right now if you were fully prepared for a disaster; your plans are in place, they've been updated during the last six months, critical supplies are within easy reach and you know what to do. You'd be feeling confident, right?

### **It's Up To You**

There's simply no way around it, preparing for a disaster is your responsibility. Although the U.S. Department of Homeland Security, your state government and your local government all plan to help in a disaster, the truth is you can't count on them being where you need them when you need them. The same is true for your power company, land line, cell phone company, internet provider, water company, or even private agencies like the Red Cross.

Each of the above entities works hard to solve problems when disaster strikes, but that doesn't mean they'll be able to address your particular problems in a timely fashion. By default, *you are your own first responder*....so you need to take charge now! The sooner you start the better, and we've made it easy for you.

### **The Year Ahead**

What may not seem obvious about the range and depth of possible disasters is that you prepare for them in roughly the same way. The differences that should be considered are often regional or geographic in scope. For example, the West Coast of the United States is more likely to experience a major earthquake while people living in Kansas are susceptible to yearly tornado seasons. But regardless of location or disaster, you'll need:

- Food and water
- Family schedule and contact information
- Flashlights, batteries, candles, matches and a battery-operated radio
- A decision-maker and strategy for where to weather the disaster

### **12-Step Outline**

Our technique for getting prepared for a disaster involves 12 easy steps. Using the strategies set forth below, you can be ready in 12 months through a series of monthly preparations with each step building upon the other. Each of the following chapters of this book details one step.

1. Getting Started: The Conversation
2. Identify Your Risks
3. Communicable Illness
4. Your Contacts
5. Your Family Communication Plan
6. Should You Go?
7. Should You Stay?
8. Planning for Your Pets
9. Your Evacuation Plan
10. Medical History
11. Protecting Your Identity and Financial Interests
12. If Disaster Strikes While Traveling

As a bonus, we have added two additional chapters. “Keeping Your Plan Current” is actually the beginning of what should become a life-long practice of reviewing and updating your plan. Use the last day of every month (or any day of your choosing) to review your **Notebook**. Just make sure you are consistent and diligent in the review process. In the closing chapter we address “What To Do After a Disaster” by including information on what to anticipate during immediate, short-term and long-term recovery. While not exhaustive in its content, this information is meant to inform and encourage those who are caught in the cross-hairs of a disaster.

Of course, you can accelerate your preparation process, but be careful to not take on too much at once. Otherwise, you may stop, give up and never return! Just understand that a monthly routine of one chapter will get you to the ultimate goal; being in great shape for the next crisis.

### **A Letter from the Authors on Disaster Discrimination: A Real Crisis**

Historically, whatever disaster preparedness planning the country has managed to achieve, whether on federal, state or local levels, has not included the economically disadvantaged in any meaningful way. If you include yourself in this cross-section of the population, most typical disaster preparations won't help you. This situation is especially true in the case of evacuations; if you have no car you have limited ability to evacuate.

Looking at it from another perspective, if you don't have a car you've got a problem no matter what your income. It's understandable that in this car-crazed nation that lacks adequate public transportation in all but perhaps three major metropolitan areas, cars would be a major part of every evacuation plan. But don't despair if you don't have access to a private vehicle. There are many things you can do in advance of a disaster to prepare for its eventuality. In an effort to address some of the shortcomings of national preparedness, this book seeks to educate you with some simple, cost-effective suggestions, techniques and practices that will work for you in your time of need.

It is tempting to label preparedness inequality as a problem of racism, yet a broader perspective more accurately reveals poverty as the root of the problem regardless of race, ethnicity or any other categorization. For some, poverty is only a paycheck away, especially in light of corporate downsizing and outsourcing in an increasingly competitive global economy.

Disasters tend to bring economic gaps to the fore front as they have a disproportionate impact on those who can least afford them. So consider this a start; your start. Begin today to take charge, to be in control and to rely on yourself. In the end you are responsible for yourself and your family's safety.

Disasters happen, they always have and they always will. When they do, be your own first responder. We know you can do it and this book will show you how!

Jim, Harry & Suzy

Jim Satterfield, Harry Rhulen & Suzy Loughlin

P.S. If you have found a specific part of this book to be particularly helpful and insightful or have suggestions on how we might improve it, we welcome your comments at [jsatterfield@firestorm.com](mailto:jsatterfield@firestorm.com).

## PART II

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### CHAPTER 1 GETTING STARTED

If it is to be, it is up to me.  
—William H. Johnsen

It cannot be said often enough; the responsibility for preparing for disaster is yours alone. This fact becomes clear if you think about what actually happens in a disaster. Let's look at a couple of strictly local situations.

#### A Kitchen Fire

What happens if a fire breaks out in your kitchen? If it's a grease fire, water will only make it spread. You call 911 and help is on the way. Depending on where you live, help may take from 10 minutes to over an hour to arrive. And we all know a fire can do an incredible amount of damage in 10 minutes.

The statistics on fires are amazing. According to National Fire Protection Agency (NFPA) 2010:

- *3,120 civilians lost their lives as the result of fire*
- *17,720 civilians were injured as the result of fire*
- *87 firefighters were killed while on duty*
- *Fire killed more Americans than all natural disasters combined*
- *85.4% of all civilian fire deaths occurred in residences*
- *1,331,500 fires were reported (many others went unreported, causing additional injuries and property loss)*
- *Property damage due to fires was estimated at \$11.6 **billion** with an estimated \$585 million in property damage attributed to intentionally set structure fires*
- *An estimated 27,500 intentionally set structure fires resulted in 200 civilian deaths*

In the above kitchen fire scenario, you are in control if you have a fire extinguisher and know how to use it. You will be able to put out the fire before the fire trucks even arrive. Without it, your best bet is to leave the house and await the fire department's arrival.

*What's preventing you from getting a fire extinguisher today to put out a kitchen fire?*

*Do you know where to point the fire extinguisher? At the base of the fire.*

## **A Water Main Break**

Suppose, for a moment, that a major water line in your community breaks. Almost immediately, smaller water lines leading off the main will lose water pressure and affect every home and business along those lines. In fact, before long water delivery will quickly stop altogether in those areas.

The water company will probably notice the drop in pressure right away, but if the broken main is deep in the ground they may have no idea where the break has actually occurred. Chances are water will soon begin to surface near the site of the leak. In response, the water company will turn off water upstream from the break, leaving even more homes and businesses without water.

It may take an hour or as long as half a day for the water company to figure out exactly what they have to do to fix the problem. In the meantime, you've discovered you're getting nothing but air from your water pipes because you live below the area of the shut-off. When you call the water company to find out when they expect service to be restored, you may not get accurate information for several hours, or even a full day.

As this situation develops people begin rushing to stores to buy bottled water. It won't take long before the supermarkets and convenience stores sell all the water they have in stock. If it takes more than a day or so to get water flowing again, your city or town may be able to organize water deliveries from outside the area. Even if such an effort is successful it will take additional time, delivery will likely be sporadic, and demand will increase the cost of the water.

*You would be in control; however, if you had enough water stored for you and your family to get along for several days. You would be able to cook, drink, bathe, and even do some light cleaning.*

*And by the way- those faucets that were on when the water supply went off—make sure you turn them off, as when the water comes back on, you may come home to find flooding and damage in your home.*

These two real life examples happen every day in this country. Fires start in kitchens and water lines break. Predictable problems can delay the arrival of help, but if you are prepared with the right kind of fire extinguisher or a supply of stored water, both recoverable situations become nothing more than minor nuisances. With a little preparation you can move from being a victim looking to others for help, to being your own first responder.

## **Regional and National Level Disasters**

Now, think about what happens when there's a big disaster like a major earthquake, a category 4 or 5 hurricane, a cluster of tornados, a wild fire that burns a thousand homes, a severe winter storm, an extreme heat wave in a large city, or a terrorist attack. It takes time for help to arrive, if indeed it ever comes. The process for the federal government to declare a disaster and begin moving help into an area is time-consuming. As it stands now, these are the steps that are taken:

1. The proper authority at the local level (mayor, town council, county board, etc.) must declare a disaster within 10 days of an event. In order for the disaster to be escalated to the state level the Director of the Office of Emergency Services must concur with the declaration. State and/or federal assistance will be provided only when the effects of the emergency are beyond the capability of local resources to effectively mitigate. During this process, prior to the declaration of a disaster, only local help is available. Unfortunately, the quality and quantity of local help varies tremendously from one location to another.
2. Next the Governor of the State(s) declares a disaster. This lets the state(s) mobilize its (their) resources. Some federal aid may be available at this point, but again, the caliber and availability of help varies widely from state to state.

3. If the disaster is large enough to warrant federal assistance, the President of the United States must declare the situation a disaster; the President has between 5 and 30 days to make such a declaration, depending on the circumstances. How much help will be extended depends on the type of disaster, as well as the available resources.

Although most local authorities try to put together a plan for disaster, most local governments or agencies are sadly, inadequately equipped and poorly organized. Even if local disaster authorities are well organized, they themselves may be impacted by the disaster, thus reducing or eliminating their assistance altogether. Even when a community has a good plan there's no way to be sure how well it will actually be implemented until a disaster strikes.

## **Your Attitude Matters**

Your attitude towards disaster preparedness will determine the degree to which you successfully navigate an emergency. The first thing anyone feels in a disaster is fear and confusion... the "Why me?" If the disaster is sudden, you may feel panic. If the disaster is an event like an approaching hurricane, wild fire, a gradually building extreme heat event or a well predicted winter storm, anxiety and fear will build over time. The growing worry of a pandemic, like the emergence of the swine flu (H1N1) which we experienced in 2009, is an example of a disaster that is extremely slow in developing. In these slow moving disasters, real fear or panic doesn't hit until it becomes obvious you are likely to be involved; but the anxiety is there. Although the H1N1 virus is believed to be behind us, rest assured, another communicable illness outbreak, that is easily transferable human to human, will occur in the future.

It's your attitude, your state of mind, and your feelings that will determine how well you fare in a disaster or crisis. If you've done nothing, your fear reaction will be higher than it needs to be; your thinking will be anything but clear and you'll act out of that fear. Your decisions are apt to be poor, even life-threatening.

On the other hand, if you have taken the time to think through how you will handle an emergency or a disaster and taken the steps to be prepared, you'll feel far less anxious. You will be able to think clearly and execute decisions with confidence. The actions you take as a result of being prepared are likely to make your life much easier and could quite possibly save your life as well as those you love. Remember, the antidote to 'fear' is a shared **Plan** with your family.

## **The Conversation**

The first thing you need to do to prepare for a disaster is to speak with your family and/or those with whom you live. If you live alone, have this conversation with yourself, but know you don't have to prepare all by yourself. Your family, friends, co-workers, colleagues, classmates, etc. will work with you; in fact, you will probably be part of their extended team, too.

Your conversation will address the low-level anxiety we all have about disasters and begin to transform that anxiety into positive action. The goal of the conversation is three-fold: to predict, to plan, and to perform.

**PREDICT:** To predict means to assess the risks you face. It's in the discovery of the risks that you could face that you'll begin to develop the solutions...your preparations. In the initial conversation you won't know all the risks and their impacts, but you'll know some of them and that's where you start.

**PLAN:** Now that you know what can go wrong, you can design plans that will either prevent or mitigate those events. Get the dialogue going. Start making the lists and gathering the documents that are suggested in this book. Define the roles and responsibilities of everyone in your household. Everyone will become inspired, enthusiastic and increasingly confident of their ability to make a difference in their lives.

PERFORM: Here you start training and testing your plans. Schedule an evacuation. Try using alternative methods of communication. By testing your plans, you will know what works and what doesn't. Testing and practicing your plans also makes you better at doing all the steps, so when the time comes to perform, everyone will be ready. Obtain the supplies you will need.

Some suggested topics for your first conversation include:

- Acknowledge that a disaster can happen to you.
- Discuss your personal vulnerabilities and any special needs your household has (seniors, people with disabilities, babies and/or small children, and don't forget about pets). Include special risks your community faces (we'll talk more about this shortly.) In other words, predict stuff.
- Set some preliminary goals for continuing your disaster plans and preparations. (Plan stuff.)

Anticipate spending about an hour and a half with all the members of your household who are able to contribute ideas. Gather together the adult members of your household first. Then, have a second conversation with the younger members of your family, incorporating thoughts and ideas given at each level of comprehension.

One way to start the conversation is to ask: "How would you feel if a disaster hit our home today?" or "What would you do if a disaster hit right this moment?" Let everyone say whatever comes to mind. You may be surprised to find out that your teenage son or daughter has some good ideas. Get the thoughts, concerns and fears out on the table. As the conversation moves along, the dialogue will open up and everyone will feel more comfortable expressing their uncertainties and worries. In these first 90 minutes do not make light of or dismiss any fears; at this stage any concerns are valid. You want an open and honest discussion. The effort to foster cooperation and teamwork now will naturally surface to work in your favor during a time of need.

## **Disaster Preaction™ Teams:**

### *Families with Infants and Young Children*

If you have young children with little to no grasp of language, you obviously won't involve them in your conversations about disasters. But as soon as they are old enough to walk and talk, they should be involved in at least some of the conversation and the preparations. It doesn't take long for them to begin processing what they see and hear on-line or on television, so get ready to field their questions!

School age children are likely to hear other kids or their teachers talking about war, terrorism, the flu, etc. Their pre-school may have a disaster plan (communicating that in an age-appropriate context) and may occasionally conduct emergency drills. If you have not yet heard what sort of disaster plan your children's school or daycare has in place, inquire about it and get a copy. To exhibit consistency with the concept of preparedness, you might also review this plan with your child at home. This action would show consistency and give your children confidence that you will be calm under duress. They, in turn, will sense this control and feel more comfortable and secure.

### *Families with Older Children*

By the time your children are in first grade, they are participating in fire drills at school. At this stage, their school(s) should have a disaster plan, too, so ask about it. Don't underestimate what they know and their ability to contribute; including them in your plan is a must.



Once your children reach middle school and high school they can participate more fully, because they have a sense of what can go wrong in their world. As teenagers they have some skills to evaluate an emergency or crisis situation and how to respond to it.

### Single Parents

If you are a single parent, you may think that talking about disaster preparedness is daunting. But remember, you are not alone. Teaming up with another single parent or two in your neighborhood to work on a plan will be mutually beneficial. Anyone else who is involved in the care of your children (babysitters, daycare workers, nannies, grandparents, etc.) should also be a part of your conversations and plans.

### Seniors

Depending on their age and their health, seniors may not be able to move as quickly or think as clearly as before, or they may become easily disoriented. However, experience is on their side, and they can contribute greatly to planning your response to a disaster. Just be sure you take into consideration any limitations they may have when preparing your plan.

### Disabled Individuals

People with disabilities are no different than the extremely young or elderly in needing to be included in your conversations and planning. Assess potential situations and the person's corresponding unique challenges, but don't underestimate the ability of the disabled to understand, respond and contribute appropriately in a crisis.

## **Begin to Assess the Actual Risks You Face**

Assessing the actual dangers you and your family face will lead naturally to their discussion. You already know the outlines of these risks. You know if your community is at risk for hurricanes, tornados, earthquakes or wildfires. You probably know if you live in a flood zone (later we'll give you the tools to find out for sure). You also know, for example, that when a pandemic or global epidemic actually takes hold, everyone is at risk. You know if you live near a nuclear power plant or a factory that manufactures chemicals. You know that large cities and military installations are more likely to be targets of terrorism than rural areas. Begin by making a general list of the perils to which you know you are exposed. Include obvious things like a house fire and a water main break. You will need to do some research to discover what other factors exist in your area, but we will address how to find out about these less conspicuous vulnerabilities in the next chapter.

## **Communication/Rendezvous**

Wind up your first conversation with some concrete steps each of you can take the next day and the next week. Make a list of every family member and where she/he is in a typical week. Work schedules, school routines, camps, daycare, evening extracurricular classes, and carpool routes should be included. Of course, there will be exceptions for everyone (special school activities, vacations, business trips, etc.). Don't try to get every detail; the purpose of this exercise is to capture the general whereabouts and patterns of each family member. For example, if cell phone communication were to be disrupted this information could enable you to meet up with each other more quickly.

Often, this kind of information is already written down elsewhere on a calendar, the refrigerator or whiteboard. For your disaster planning purposes, transfer this information to a smaller more portable format, such as your smart phone as well as index cards ...one for each person. (Yes- index cards. You may lose power and your phone's battery is dead). The following is an example of what might be included:

- *Mom—works at (address of her office; telephone number, cell number, and email there) Mon—Fri. from 9 a.m. to 5p.m. Commutes about 15 minutes each day along East First Street and often stops on the way home at the shopping center. Weekends she and dad run errands, often together.*
- *Dad—works at (address of his office; telephone number, cell number, and email there) Mon—Fri from 6:30 a.m. to 3:30p.m. Commutes about 30 minutes each way, mostly on Interstate 8. On Tuesdays, stops at the gym (address and phone) for an hour.*

Place their Social Security number in a safe place and make a note of their date and place of birth (this information is required if you ever need to apply for disaster relief). You may also want to list your out-of-town relatives in the same manner. If your city or region is struck by a disaster, real time communications may be patchy at best. Your extended family members can be a critical part of your disaster response network. As they will probably not have been affected, ask them to use their cell or landline on your behalf.

## Take Inventory

Determine what you have on hand now in the way of emergency supplies. Don't worry that the minute you prepare your next meal, the tally will change. The point here is to record what you have and what you still need.

- Flashlights and batteries, battery-operated radio, candles and matches or lighter – Make a note of what you have and where you keep it.
- Shelf-stable food – Canned, dry foods and other non-perishables last the longest. MRE's (Meals Ready-to-Eat for the military) are now available online, and they last for years. Food in your freezer will last up to 72 hours after the power goes off, if you minimize the number of times the freezer door is opened. (Read more about food supplies in Chapter 4.)
- Cooktops - Barbeque grills, camp stoves, butane tanks or other potable fuels can be used to make a warm meal.
- Medication - Jot down what you use on a regular basis and what you have on hand.

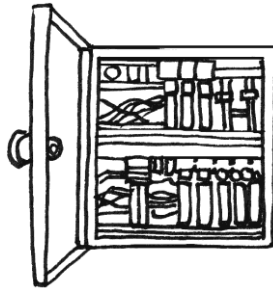
## You and Your Utilities

In an emergency you might need to turn off your water, electricity, and gas and security system. Make sure everyone old enough to shut off access to these utilities knows how to do so:

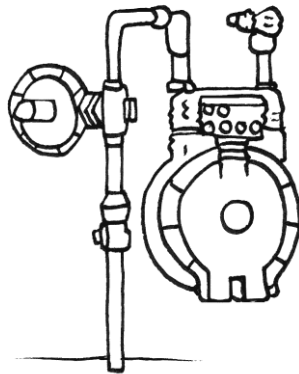
- *Water main* - Turn off your water main if pipes in your home develop a leak. If you live in a house, the water main is usually at the street. If you live in a condominium or apartment, ask the manager to show you how to turn off the water to your unit.



- *Electricity* - Electrical sparks and gas do not mix; they could cause an explosion if they come into close proximity to one another. The main electrical switch is usually in a metal-encased breaker box. This box may be in a garage, a closet or against an outside wall. It's often near the electrical meter.



- *Gas* - The gas shut-off valve is located where the gas supply comes directly into your property. Make sure to keep a wrench near the valve, as well as a flashlight in case you lose power and need to shut off the valve in the dark.



- *Home Security System* - Learn how to manually disengage your home alarm system in case a power failure causes an ear canal-bursting siren that refuses to be muted. Ask your security system technician to give you a quick tutorial when making an annual inspection to insure all contacts are in good working order. (Most security firms require that you supply the names and telephone numbers of trusted friends or neighbors. This policy is so they can be notified if you do not answer their call to verify if you need help.) Some localities are now charging a \$100 fine for each false alarm over two per year - Local police officers are required to respond to all alarms if the homeowner cannot be reached or the alarm is not canceled.

**For security purposes:** Use the “buddy system” with a trusted neighbor who lives within sight of your house. Keep each other advised of your plans to be gone for an extended period of time so any questionable activity can be reported to the proper authorities.

## Your Personal Preaction™ Plan Notebook

To get your written **Personal Preaction™ Plan** working for you, create a **Personal Preaction™ Notebook**. We recommend a 2-inch, 3-ring binder and some dividers that allow you to identify each chapter with a tab. Much like you mark your luggage, make the cover distinctive so you can find it right away, and make sure everyone knows what it looks like. Decide now where in your home it will be kept and make sure everyone knows where to find it. (If you have cleaning help, make sure they know where it belongs!)

Ideally, you should have mini-versions of this notebook for each vehicle as well. If your home is multi-storied, you may want one on each level. If you have a basement, particularly one you might use during an emergency, be sure to keep a copy there as well.

You should also keep a copy of the plans and documents in electronic format. If you have a smart phone, or an internet based email account, like Google Mail or Yahoo or Hotmail, where the information is stored remotely, you can access everything you need. Be sure to attach your plan to an email and send it to yourself and other family members. Each time your plan is updated, re-send it. Share your plan with a family member outside your local area.

### *Your Preaction™ Plan—Put It in Writing*

Your plan is a working, living document; it's a tool to be implemented and revised as needed. This isn't an English or Creative Writing class, so no one is going to check for style, spelling or grammar. To facilitate your effort we've included forms at the end of each chapter but you can also download interactive forms at [www.firestorm.com](http://www.firestorm.com).

A written plan accomplishes several things:

- When you write something down the very action of writing it helps reinforce what you've written.
- A written **Personal Preaction™ Plan** makes it real.
- A written **Personal Preaction™ Plan** affords anyone access to it. Make sure everyone knows where it's kept and make sure everyone who is a part of your **Preaction™ Team** has a copy.
- Putting your **Personal Preaction™ Plan** in writing means it will be easy to review and update as your situation changes and shared.

As best you can, fill out the forms as they appear in the book. Remember, the forms are meant as a guide, not the last word. When you've completed a chapter, go to the forms in the book or at [www.firestorm.com](http://www.firestorm.com). There, you can either:

- a) Fill them out on your computer and print the completed form; or
- b) Print them off and fill them out by hand.

The objective is to populate your Notebook as you go through each chapter. With every month it will continue to grow until, at the end of a year, it will become your reference in time of need. Other areas you may want to include, depending on your situation, might be:

- Additional input of any special medical needs
- Additional information about babies, seniors and people in your household with mental or physical disabilities

- Pets, Livestock

### ***Family Agreements***

You will discover that we suggest everyone in the family read and sign several household agreements. In the hearts and minds of everyone involved, the signing of such mutual accords/contracts lends importance to what you're doing. Why not create a ceremony around these events to solidify your actions and create an inclusive, "we're-in-this-together" atmosphere?

## **CHAPTER ONE**

### **GETTING STARTED: THE CONVERSATION**

Your attitude towards disaster preparedness will determine the degree to which you successfully navigate an emergency. If you have taken the time to think through how you will handle an emergency or a disaster and taken the steps to be prepared, you'll feel far less anxious. You will be able to think clearly and execute decisions with confidence. The actions you take as a result of being prepared are likely to make your life much easier and could quite possibly save your life as well as those you love.

The first thing you need to do to prepare for a disaster is to speak with your family and/or those with whom you live. If you live alone, have this conversation with yourself, but know you don't have to prepare all by yourself. Your family, friends, co-workers, colleagues, classmates, etc. will work with you; in fact, you will probably be part of their extended team, too.




## **CHAPTER 1 ACTION PLAN**

- ✓ *Have "The Conversation"*
- ✓ *Complete "The Conversation" Form*
- ✓ *First Family Agreement signed by all*
- ✓ *Copy family routine and personal information onto index cards*
- ✓ *Prepare **Personal Preaction™ Plan Notebook(s)***
- ✓ *Congratulate yourself for getting started!*

## CHAPTER 1 - FIRST FAMILY AGREEMENT – OUR CONTRACT

I, \_\_\_\_\_, understand that our family has acknowledged that some sort of disaster is likely to impact us. As a family, we have decided we want to be prepared for that eventuality.

I agree to take our efforts seriously, to encourage the rest of my family to do the same and to contribute to our plan in the best way I am able. This includes:

-  *Staying in open and honest communication about developing our Preaction™ Plan, and*
-  *Being present when our family meets to make or revise plans, and*
-  *Following through on any specific actions I take on.*

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

## Chapter 2 IDENTIFY YOUR RISKS

There is an inverse relationship between  
reliance on the state and self-reliance.  
—William F. Buckley, Jr.

Most of us have never lived through a disaster, but many of us know someone who has. The numbers make it clear; each and every one of us is vulnerable to disaster.

FEMA (Federal Emergency Management Agency) lists a multitude of hazards that can result in disaster:

1. Earthquakes
2. Extreme Heat
3. Fires
4. Floods
5. Hazardous Materials
6. Hurricanes
7. Landslides
8. Technological Hazards
  - a) Hazardous Waste
  - b) Household Chemicals
  - c) Nuclear Power Plants
9. Terrorism
  - a) Explosions
  - b) Biological Threats
  - c) Chemical Threats
  - d) Nuclear Blasts
  - e) Radiological Dispersion Device (RDD)
  - f) Homeland Security Advisory System
10. Thunderstorms
11. Tornadoes
12. Tsunamis
13. Volcanoes
14. Wildfires
15. Winter Storms

To these, we should add global pandemics (Avian flu and Swine flu), power grid failures, workplace violence, and personal disasters such as sudden illnesses or the death of a family member, accidents and identity theft. The list can become daunting, but thankfully not everyone is subject to every hazard on this list. Unfortunately, all of us are subject to disasters involving fire, water, hazardous materials, terrorism, pandemics, and weather-related incidents. We can add to that list, the growing number of cyber related threats as a result of on-line transactions and social media.

### Real Risk Scenarios

Wired Magazine created a list of what might be America's next biggest disasters and the respective number of people who could potentially be affected. It looks, in part, like this:

## **1. Levee Break – Sacramento, CA**

- Situation: Sacramento lies 15 to 20 feet below sea-level and on a river bank
- Hard Impact: Jeopardizes the water supply
- Likelihood: High (66 %)
- When: Any time
- Human Impact: 22 million people
- Business Impact: Public & private companies & government revenue loss & repair cost  
History: Cost to rebuild New Orleans \$60+ billion

## **2. Power Grid Failure—Northeast**

- Situation: Shortage of new power plants and a growing population
- Hard Impact: New England poised for summer blackouts
- Likelihood: Medium to High
- Human Impact: 40+ million people
- Business Impact: Last time (2003) \$6+ billion

## **3. Tsunami—Eastern Seaboard**

- Situation: The 1949 Canary Islands eruption caused the western Atlantic shores to slip a few yards into the ocean
- Hard Impact: A half-trillion-ton ridge slides further into the Atlantic, setting off a massive East Coast tsunami
- Likelihood: Low (might not happen for a few thousand years)
- Human Impact: Eastern Seaboard

## **4. Earthquake—Missouri**

- Situation: The 1811 New Madrid quake was the most powerful ever recorded in the lower 48 states
- Hard Impact: Church bells rang as far away as Boston (St. Louis and Memphis still lack adequate earthquake building codes)
- Likelihood: High (90% chance of a magnitude 6 or 7 tremor in the next 50 years)
- Human Impact: 3.7 million people

## **5. Meltdown—Indian Point**

- Situation: A nuclear reactor 35 miles from Manhattan
- Hard Impact: Even if evacuation orders are issued people lack access to cars



- Likelihood: Medium (once every 600,000 operational years or tomorrow)
- Human Impact: 21 million people

## **6. Tornadoes—Dallas**

- Situation: Tornado clusters appear at rush hour
- Hard Impact: Nearly \$3 billion in property damage
- Likelihood: Medium (city has dodged the bullet so far)
- Human Impact: 87,000 people in their cars, with an additional 5.7 million people indirectly affected

## **7. Flooding—Upper Mississippi**

- Situation: Shores are the most unstable locations for permanent structures
- Hard Impact: Spectacular flooding approximately once every 20 years
- Likelihood: High (imminent; the last great floods were in 1993)
- Human Impact: 72 million (everyone in the immediate floodplain)

## **8. Eruption—Yellowstone**

- Situation: Geysers and hot springs powered by one of the world's most active volcanic systems
- Hard Impact: Previous eruptions buried most of North America (Arkansas to Oregon and Canada to Mexico)
- Likelihood: Low, but not zero
- Human Impact: Tens to hundreds of millions of people

## **9. Landslide—Mount Rainier**

- Situation: The "greatest U.S. volcanic hazard"
- Hard Impact: The equivalent of a moving wall of cement headed toward Puget Sound
- Likelihood: Medium (such slides occur once or twice a millennium; the last was 550 years ago)
- Human Impact: 2.4 million people

## **10. Rupture—Alaska Oil Pipeline**

- Situation: Over 1/3 of the supports are out of alignment due to melting permafrost
- Hard Impact: The loss of 850,000 barrels of oil/day (11% of the nation's capacity)
- Likelihood: Low

- Human Impact: Potentially, the entire U.S.

## Identifying Zones

To some degree each disaster risk is location-specific. But, for a more realistic assessment of the actual risks you and your loved ones face, **we established Four Levels/Zones of Risk™**:

### Level 1 - The National Zone

This zone is the entire country. Admittedly, there are only a few disasters of this magnitude (for example a global pandemic).

### Level 2 - Your Regional Zone(s)

Your town, city, or county; anywhere within a roughly 20 mile/32.2 kilometer radius of your home. If you have a long commute, identify a second regional zone for your place of employment.

### Level 3 - Your Neighborhood Zone(s)

A 3-mile (4.8 kilometer) radius of your home that might include your workplace and any schools your children attend.

### Level 4 - Your Address Zone(s)

Your actual home. What is next door to your house on the North, East, South, and West of your home.

NOTE: Much of the information below contains web addresses; however, if you don't have Internet for personal use you may find access at your local library, free of charge. Also, your children may be allowed to use these links in their classroom. In any event, we have provided the same information using alternative media.

## **Level 1 - The National Zone** — FEMA Maps and Overviews

The quickest way to get an overview of major natural hazards is to look at the maps provided by FEMA (Federal Emergency Management Agency). We caution you that these maps are large-scale and regional in scope...meaning, they are not in great detail. These maps are meant to provide general risk-assessment information and guidance only. For example, just because your address is slightly outside of an area that is subject to wildfires doesn't mean you're safe from them. FEMA has also written a book called *Are You Ready? An In-Depth Guide to Citizen Preparedness* (FEMA Publication IS-22). Available in both English and Spanish, you can get your copy one of two ways:

1. Call 1-800-480-2520 to order a free single copy. Be patient; it will take several weeks to arrive. Despite the wait, the booklet is likely your best format, as it will be more portable (and save a tree, too, perhaps) as the downloadable file is huge (204 pages).
2. The full document (all 204 pages) can be downloaded:  
(The English version from: <http://www.fema.gov/areyouready/>)  
(The Spanish version from: <http://www.ready.gov/document/are-you-ready-guide-spanish>)

As this is a large file, be sure you've got enough time and space (up 21 megabits) available for it to fully download. Nevertheless, we know you are anxious to get prepared, so we recommend you download the first two parts of *Are You Ready? An In-Depth Guide to Citizen Preparedness*. The first section, [http://www.fema.gov/pdf/areyouready/natural\\_hazards\\_1.pdf](http://www.fema.gov/pdf/areyouready/natural_hazards_1.pdf) helps you determine local risks in the context of the following natural hazards: floods, tornadoes, hurricanes, thunderstorms, lightening, extreme storms, and cold.

The second half of FEMA's natural hazards overview is available at <http://usasearch.fema.gov/search?query=extreme+heat%2C+earthquakes%2C+volcanoes%2C+landslides%2C+debris+flow%2C+mud+slides%2C+tsunamis+or+tidal+waves%2C+fires+and+wildfires.&op=Search&affiliate=fema>. This section considers extreme heat, earthquakes, volcanoes, landslides, debris flow, mud slides, tsunamis or tidal waves, fires and wildfires.

Because fires can affect everyone, and not all fires are natural hazards, there is no map showing a high level of risk for them. All other sections have individual maps of the country that indicate the general high-risk locations which are specific to each hazard. Print out each map that applies to your geographic location. If you're using the book version, bookmark each map you need, or make a copy of each one for your **Personal Preaction™ Notebook**.

We strongly suggest that you look at every map, if for no other reason than to get a rough idea of your exposure. You may think you're not susceptible to earthquakes or volcanoes, but with one look at the map you could be in for some real surprises. This realization is particularly true with respect to flooding. Remove any doubt about whether or not you live in or close to a floodplain. You can make and print an authorized copy of a flood map (FIRMette) of your own property by using your street address. Go to the FEMA website and click on FIRMettes at <http://www.fema.gov/national-flood-insurance-program/map-service-center>.

Sections of the *Are You Ready?* book that relate to Technological Hazards and Terrorism can be downloaded at:

<http://www.fema.gov/pdf/areyouready/technohazards.pdf> and <http://www.fema.gov/pdf/areyouready/terrorism.pdf> respectively.

## **Level 2 — Your Regional Zone(s)**

A good first step in determining risks within your region is to ask yourself, "What does everybody know about this area?" Chances are you already have some insight into highways, manufacturing plants, dams, rivers, etc. Ask those around you, especially if they have lived in the area for a while, what they know about regional risks. You may learn about a previously unknown hazard.

Get a decent map (not a road map) of your city or town...any chain book or office supply store should have them. With a pencil and a piece of string, use the map's scale to mark off a 20-mile radius. Holding one end of the string at your address, and the pencil at the appropriate distance, draw a circle around your address.

A good resource for printable maps is (<http://maps.google.com>). Download a free program of Google Earth at: <http://earth.google.com/>. Here you can see your address and neighborhood in much greater detail. Google Earth will help you understand the physical lay of the land: geography and topography. You will see things you never realized existed in your neighborhood. (See Level 3) Look for things like warehouses, gas pipe lines, bridges, rivers; things that may make it difficult for you to leave your neighborhood or that may create risks in your neighborhood. Google Earth will help you evaluate escape routes as well.

On your map note the locations of major highways and railroads (sources of possible hazardous waste spills and explosions), military installations, major airports and skyscrapers (potential terrorist targets), river beds (possible floods) and any other feature that catches your eye as a potential source of trouble. To wrap-up, use your regional maps and new knowledge to make a list of all the risks that apply to you.

## **Level 3 — Your Neighborhood Zone(s)**

If your family's home, schools and work locations are outside a 3-mile radius of one another, do the following for all locations within that 3-mile radius. You will need one map per 3-mile radius of each of your home, school, and work locations.

Start with the general list of risks you started to consider in Chapter 1. To discover specific risks in your neighborhood zone(s), walk it. Do this more than once to get a better sense of what's there. For a different perspective, if you have access to a car, drive around. Take your maps along and use your odometer to note how far the home/school/work place is from major highways, railroad tracks, railroad stations, warehouses (possible hazardous materials), power plants, or airports of any size. Are they upwind or downwind from you? Keep track of the dominate wind direction over time, so you're aware of which way it typically blows. If chemical spills, explosions or biological threats occur in your proximity, you could be affected, as winds will carry their toxic vapors.

Is there a lake nearby? Does it have a dam? Is it above or below your location? What about a river, or even a dry streambed that might be subject to flooding in severe weather? What about major water and gas lines? How about large power lines? Are there service stations close enough to be a threat if a gasoline storage tank blows up?

How far are you from help? Where are the nearest fire station, police station and hospital? Could a bridge collapse prevent you from getting out of harm's way and where you need to go?

#### **Level 4 – Your Address Zone**

Look around you. What's next door on all sides? Businesses? If so, find out what they do at that particular location. If there's a green belt, determine if it's also a watercourse that might flood in severe weather. Do you face a major street? If so, dangerous commercial traffic could frequently travel this route.

Locate the gas lines on or near your property. Do they go straight out to the street or take a detour under your house? What about the power lines? Speak with your neighbors to learn more, and/or share with them what you've discovered yourself about the risks within your immediate vicinity. Each of you may have something to add to the other's findings which will better prepare everyone.

#### **Nuclear Power Plants**

Currently there are 65 nuclear power plants in 31 states which are listed below. If you live anywhere near one of these plants, you need to get ready for the possibility of a nuclear accident of some sort. Although the safety record of these plants has been good, it hasn't been perfect. The accident at Three Mile Island in Pennsylvania, in 1979, is proof of that.

1. Alabama: Browns Ferry, Farley (Joseph M. Farley)
2. Arizona: Palo Verde
3. Arkansas: Arkansas Nuclear One
4. California: Diablo Canyon, San Onofre
5. Connecticut: Millstone
6. Florida: Crystal River, St Lucie, Turkey Point
7. Georgia: Hatch (Edwin I. Hatch), Vogtle (Alvin W. Vogtle)
8. Illinois: Braidwood, Byron, Clinton, Dresden, LaSalle County, Quad Cities
9. Iowa: Duane Arnold
10. Kansas: Wolf Creek
11. Louisiana: River Bend, Waterford
12. Maryland: Calvert Cliffs
13. Massachusetts: Pilgrim
14. Michigan: Donald C. Cook, Enrico Fermi (Fermi), Palisades
15. Minnesota: Monticello, Prairie Island

16. Mississippi: Grand Gulf
17. Missouri: Callaway
18. Nebraska: Cooper, Fort Calhoun
19. New Hampshire: Seabrook
20. New Jersey: Hope Creek, Oyster Creek, Salem Creek
21. New York: Fitzpatrick (James A. Fitzpatrick), Indian Point, Nine Mile Point, R.E. Ginna (Ginna or Robert E. Ginna)
22. North Carolina: Brunswick, McGuire, Shearon-Harris (Harris)
23. Ohio: Davis-Besse, Perry
24. Pennsylvania: Beaver Valley, Limerick, Peach Bottom, Susquehanna, Three Mile Island
25. South Carolina: Catawba, H.B. Robinson, Oconee, Virgil C. Summer (Summer)
26. Tennessee: Sequoyah, Watts Bar
27. Texas: Comanche Peak, South Texas
28. Vermont: Vermont Yankee
29. Virginia: North Anna, Surry
30. Washington: Columbia Generating Station
31. Wisconsin: Kewaunee, Point Beach

## CHAPTER TWO

### IDENTIFY YOUR RISKS

Identifying risks specific to you and your family is essential to being properly prepared. Make a concise and thorough list of all the risks you find in each zone or level. (In fact, you may even want to share this with your neighbors.) Then, with your list of risks, and using the resources suggested in the book, add detail about the actions you can take during each type of disaster. Each risk should be paired with specific actions per disaster. Review this with your family on a regular basis. Put your list in your Personal **Disaster Preaction™ Plan Notebook**.

Don't get depressed or feel stuck here! The whole point of making the list is to put you in control. You can't prepare well for an emergency if you don't know your risks. This is a good step towards full preparation. What have you accomplished? You've prepared yourself to get prepared.

## CHAPTER 2 ACTION PLAN

- ✓ *Complete the Risks You Face Form*
- ✓ *Put a hard copy of this form in your **Personal Preaction™ Notebook**.*
- ✓ *Congratulate yourself on a job well done!*

## CHAPTER 3 COMMUNICABLE ILLNESS

Wisdom is knowing what to do next, skill is knowing  
how to do it, and virtue is doing it.  
—David Starr Jordan

Communicable Illness outbreaks, unlike other threats, leave physical infrastructure intact. Instead, the impacts are lost lives, lost work, lost wages, and lost revenue. The impacts are felt by those who get sick and those who don't. Communicable diseases have always been a part of our lives. Over the centuries, the threats have changed, and while some have been dormant, only one has been eradicated—small pox. Today we still see outbreaks of meningitis, tuberculosis, cholera, typhoid and even the Plague. We also see newer threats like MRSA, which used to be confined to hospitals, now running rampant in school locker rooms. In the last 100 years, we have experienced influenza pandemics: 2009 (H1N1 Swine Flu); 1968 (Hong Kong Flu); 1957 (Asian Flu); 1918 (Spanish Flu). Other pandemics in the last century include HIV, small pox and SARS. In 2003, there were concerns that SARS might become a pandemic. Fortunately, due to fast action taken by various health authorities, SARS remained an epidemic.

While you may believe there is only a slim likelihood that an epidemic or pandemic will materialize into a worldwide threat, or you believe the devastation will be so widespread that planning is futile, you can't deny that you and your family are exposed to many other types of communicable diseases. By creating a communicable illness plan, you and your family will be better prepared for all outbreaks, ranging from a seasonal flu to a global pandemic.

When this book last went to press in 2006, international and national news were full of worry about bird flu, also known as avian flu, or the H5N1 virus. While, we have yet to see the avian flu become a pandemic, it continues to remain a world-wide threat. To date it has killed thousands. We did, however, experience a 'kinder gentler' pandemic, the swine flu, or H1N1 virus, in 2009. Fortunately, this flu, which escalated to a WHO (World Health Organization) phase 6 (the highest), did not have the impact that experts project the H5N1 virus will have.

So, you wonder, after experiencing H1N1, what was it all the fuss about? Let's take a look at some history. During the pandemic of 1918, about 28% of the US population suffered, and 500,000 to 675,000 people in the United States died. It is estimated that anywhere from 50 to 100 million people were killed worldwide.

The H5N1 avian flu virus, which has not yet demonstrated consistent widespread communicable human to human transmission, is even more potent than the 1918 strain. It is killing approximately 60% of the

people who become infected. If this virus mutates and spreads, human-to-human, the Center for Disease Control and Prevention, the World Health Organization, and the Federal Government project it will spread throughout the United States within 10 days and cause an absenteeism rate of over 40% for over 3 weeks at a time, in 3 separate waves. Your family's well-being and financial stability would be severely affected in such a scenario.

*"If a severe influenza pandemic struck today, borders would close, the global economy would shut down, international vaccine supplies and health-care systems would be overwhelmed, and panic would reign.*

*Source: "Preparing for the Next Pandemic" Foreign Affairs Magazine-*

This sounds extreme until you realize that there is no adequate vaccine against the avian flu. If a viable vaccine were developed today, adequate supply could not be produced in time to avert disaster. You should have no doubt about this, as we saw vaccine shortages and delays in response to H1N1 in 2009. As borders close and chaos takes over, supplies of food and other critical supplies will be interrupted. State and local authorities will try to stop the spread of the illness. Martial law is a possibility.

Given this scenario, how would you prepare for three months to a year of unrest and chaos?

Keep reading. We will help you understand some of the terminology and then discuss steps you can take to protect your family.

## **What is a Pandemic?**

A pandemic is a disease outbreak that occurs over a wide geographic area and affects a high proportion of the population with a new virus. This virus is able to be transmitted between humans and results in serious illness and death worldwide.

Three things are needed:

- ✍ A new virus emerges for which people have little or no immunity;
- ✍ The virus infects humans and causes substantial illness and death;
- ✍ The virus spreads easily among humans.

## **How Is A Pandemic Different From An Epidemic?**

An epidemic is an outbreak which impacts the population in a specific region only.

## **How Is A Pandemic Different From A Seasonal Flu?**

Seasonal Influenza, caused by influenza Type A, B and C viruses, occurs every year on a seasonal basis. The human immune system has some resistance to them (through vaccination and exposure).

## **How Long Will A Pandemic Last?**

Unlike a short, sharp event leading immediately to the beginning of a recovery phase, like an earthquake or a tornado, a pandemic could last several months, or even years. When this relatively slow-moving disaster latches on in your area, it will move quickly. Many people will be unable to work which will greatly affect how long businesses, banks, government offices and other services will remain open for business. Public events will be cancelled and schools will close in order to contain the spread of the virus.



There will likely be advanced warning of a pandemic, but it is possible that such a warning period may be very short. History shows us that pandemics come in up to three waves of varying severity over time, each wave lasting approximately 8 weeks. Your family plan should be for a minimum of three consecutive waves.

People will be absent from work for many reasons:

- they are sick;
- they need to stay home to care for ill family members;
- they feel safer at home (e.g. to stay out of crowded places such as public transport);
- they are volunteering in their community;
- they need to stay home to look after school-aged children (as schools are likely to be closed).

## **What You Can Do**

Following are some actions you can take.

### ***Prevention***

The first step in getting prepared for any communicable illness, including a pandemic, is to establish habits of prevention. These lifestyle changes should be part of your daily personal life. Form good habits and teach them to everyone in your household. You will all be better off:

- Cough or sneeze into a tissue. If you don't have a tissue, cough or sneeze into the bend of your elbow. This practice keeps germs off your hands. Or, bend deeply at the waist and cough toward the ground. Both approaches prevent the spread of infectious droplets.
- Discard into a covered container any waste such as tissues, paper towels, masks, and other disposables that come into contact with your skin and face.
- Keep clean all telephones, TV remotes, kitchen & bathroom counters, doorknobs, computer equipment, and other frequently touched surfaces.
- Wash your hands regularly, particularly after using equipment used routinely by others (e.g. door handles, coffee pots/machines, copiers, scanners, etc.), after being near someone who was ill, after using the bathroom, and before eating and drinking. Use warm soapy water for at least 20 seconds or alcohol-based hand cleaners (at least 60% alcohol) if soap and water are not available.
- Avoid touching your eyes, nose, or mouth because germs are spread in this manner.
- Get a seasonal flu shot. Note the seasonal flu shot will not protect against avian flu or other highly dangerous influenza viruses; however, it will reduce your risk of more common strains of the common flu which, in turn, reduces your vulnerability to other illnesses, including swine flu.
- Exercise, eat healthily to boost and maintain your immune system, and do not smoke or drink excessively.
- Be prepared in case you get sick and need to stay home. Have the following items on hand: fever-reducing medicines that contain acetaminophen or ibuprofen, alcohol-based hand cleaners, gloves, tissues, N95 masks, and other items that may be useful and avoid the need to make trips out in public while you are sick. Speak to your physician about antiviral medications, like Tamiflu, and whether you are a candidate for them.
- To minimize the spread of infection among household members, keep sick members away from others and designate one person to care for those who are sick.
- Stay home when you're sick or have flu-like symptoms until 24 hours after your fever is gone. Drink extra water, get plenty of rest and check with a health care provider as needed.

## ***Your Family's Emergency Plan***

Learn as much as you can about the health threat in question and know where to go for the most current information. Sources of accurate information include: your local county health department and The Centers for Disease Control and Prevention (CDC) at <http://www.cdc.gov>. In addition:

- Make back-up plans to care for sick household members or for children if their schools or childcare programs close.
- Plan to limit the number of trips you take to shop or to run errands.
- Determine how you would care for people in your family who have disabilities if support services are not available.
- Be prepared to get by for at least a week on what you have at home.

## **Store Water, Food, and Other Essentials**

Prepare to survive for at least a week on what is normally kept at home. You may be unable to get to a store, stores may not be open, or those that are may have limited supplies for weeks. Public services may also be disrupted so be prepared for outages in electricity, water, and garbage services.

<b>Examples of Nonperishable Food</b>	<b>Examples of Other Emergency Supplies</b>
<ul style="list-style-type: none"><li>• Canned meats, such as tuna, chicken, turkey, sausage</li><li>• Canned beans, fruits, vegetables, soups</li><li>• Protein or fruit bars</li><li>• Dry cereal or granola</li><li>• Dried fruit</li><li>• Peanut butter and jelly</li><li>• Nuts and trail mix</li><li>• Crackers</li><li>• Comfort food, including cookies, candy, instant coffee, tea bags</li><li>• Canned juices</li><li>• Bottled water</li><li>• Baby formula and canned or jarred baby food</li></ul>	<ul style="list-style-type: none"><li>• Pet food, cat litter</li><li>• Disposable diapers</li><li>• Feminine supplies</li><li>• Flashlights</li><li>• Portable radio</li><li>• Batteries for flashlights, radios, games, thermometers</li><li>• Manual can opener</li><li>• Cold packs, blankets, and humidifiers</li><li>• Plastic garbage bags</li><li>• Tissues and toilet paper</li><li>• Entertainment - games, crafts, books, movies, etc.</li><li>• Supplies for persons with special needs – the elderly or disabled</li><li>• Some extra cash</li></ul>

## **Store Medical and Health Supplies:**

An extra supply of regular prescription drugs should be kept on hand. If insurance will not agree to cover the extra supply, you may need to pay out-of-pocket. See examples of health supplies and nonprescription drugs to have on hand.

### Examples of Medical and Health Supplies

- Prescribed medicines and supplies, such as glucose meters and blood pressure monitoring equipment
- Soap and water; Alcohol-based hand cleaner, such as Purell® or store-brands
- Medicines for fever and pain, such as acetaminophen and ibuprofen
- Diarrhea remedy, such as Pepto-Bismol® or Kaopectate® (not generally recommended for children)
- Throat lozenges and cough syrup containing Dextromethorphan
- Thermometer(s)
- Vitamins
- Fluids with electrolytes, like Gatorade® and Pedialyte® (preferred for small children)

Make a more concise and thorough list of all the risks you find in each zone or level. (In fact, you may even want to share this with your neighbors.) Now, with your list of risks, and using the resources suggested earlier, add detail about the actions you can take during each type of disaster. Each risk should be paired with specific actions per disaster. Review this with your family on a regular basis. Put your list in your **Personal Preaction™ Plan Notebook**.

Don't get depressed or feel stuck here! The whole point of making the list is to put you in control. You can't prepare well for an emergency if you don't know your risks. What have you accomplished? You've prepared yourself to get prepared.

## CHAPTER 3 – COMMUNICABLE ILLNESS SUPPLIES LIST

NONPERISHABLE FOOD	
<input type="checkbox"/> Canned meats, such as tuna, chicken, turkey, Vienna sausage	<input type="checkbox"/> Disposable diapers
<input type="checkbox"/> Canned beans, fruits, vegetables, soups	<input type="checkbox"/> Feminine supplies
<input type="checkbox"/> Protein or fruit bars	<input type="checkbox"/> Flashlights
<input type="checkbox"/> Dry cereal or granola	<input type="checkbox"/> Portable radio
<input type="checkbox"/> Dried fruit	<input type="checkbox"/> Batteries for flashlights, radios, games, thermometers
<input type="checkbox"/> Peanut butter and jelly	<input type="checkbox"/> Manual can opener
<input type="checkbox"/> Nuts and trail mix	<input type="checkbox"/> Cold packs, blankets, and humidifiers
<input type="checkbox"/> Crackers	<input type="checkbox"/> Plastic garbage bags
<input type="checkbox"/> Comfort food, including cookies, candy, instant coffee, tea bags	<input type="checkbox"/> Tissues and toilet paper
<input type="checkbox"/> Canned juices	<input type="checkbox"/> Entertainment - games, crafts, books, movies, etc.
<input type="checkbox"/> Bottled water	<input type="checkbox"/> Supplies for persons with special needs – the elderly or disabled
<input type="checkbox"/> Baby formula and canned or jarred baby food	<input type="checkbox"/> Some extra cash
<input type="checkbox"/> Pet food, cat litter	<input type="checkbox"/> Other
MEDICAL AND HEALTH SUPPLIES	
<input type="checkbox"/> Prescribed medicines and supplies, such as glucose meters and blood pressure monitoring equipment	<input type="checkbox"/> Throat lozenges and cough syrup containing Dextromethorphan
<input type="checkbox"/> Soap and water; Alcohol-based hand cleaner, such as Purell® or store-brands	<input type="checkbox"/> Thermometer(s)
<input type="checkbox"/> Medicines for fever and pain, such as acetaminophen and ibuprofen	<input type="checkbox"/> Vitamins
<input type="checkbox"/> Diarrhea remedy, such as Pepto-Bismol® or Kaopectate® (not generally recommended for children)	<input type="checkbox"/> Fluids with electrolytes, like Gatorade® and Pedialyte® (preferred for small children)

## CHAPTER 4 YOUR CONTACT LIST

If you have to do it, you might as well do it right.  
If it's worth doing at all, it's worth doing it right.  
—Proverb

You want to put a hard copy of your contact list in your **Personal Preaction™ Plan Notebook** so that when an emergency does strike, you know exactly where to locate the phone numbers you need. Your contact list consists of three general categories:

1. Your extended family/friends and other personal support people
2. Emergency services (Police Department, Fire Station, utilities, etc.)
3. Business Contacts (work associates)

### **Contacts: Extended Family and Friends**

You already started your contact list when you made the list of your immediate family or household members, complete with information about where they are in a typical week. If you haven't completed a 3 x 5 card for each family member, stop and do so now! (See instructions in the Communications/Rendezvous section – Chapter 1). Next, expand your contacts by using the forms for Extended Family and Friends at the end of this chapter to do the following:

- Add any family members in your region who are not yet listed. (Two or three families, particularly if you're in the same neighborhood, can collaborate to great effect in a real catastrophe.) Other good choices include reliable aunts, uncles, cousins and other friends (a counselor, babysitter or spiritual advisor) who live within 100 miles.
- Next, add relatives, friends and people you can count on who live more than 100 miles away. Also include anyone who lives outside the United States. These are family and friends you can really count on... no matter the distance! You want a solid list of quality people.

You need these people on your contact list for three reasons:

1. If a disaster hits you they will be concerned about your welfare and you'll want to notify them that you're okay.
2. If a major disaster forces you to evacuate, these people may be able to provide you at least temporary housing and possibly other resources.
3. Finally, and maybe most importantly, family out of your area can act as communication points if you and your immediate family get separated and/or if local lines and/or cell towers are not working.

If you haven't already done so, check to make sure everyone you've chosen understands what it means to be on your list and that they are willing partners. By offering to reciprocate you are extending a helping hand to those you love while alerting them to the need of being prepared.

We cannot over emphasize the importance of thoughtfully considering and faithfully recording all the information on the forms at the end of this and the next chapter. The development of viable evacuation plans (Chapter 9) will draw from this information, so time devoted now will be time saved later!

## Contacts: Emergency Services

Using the Emergency Services forms at the end of this chapter record your public and private emergency and non-emergency services providers. As mentioned earlier, your own assessment of the individual risks you face may require that you add other agencies/services, so use the following suggestions as a guide only.

Fire	County Health Department
Police	Phone Company—Landline
Sheriff	Phone Company—Cell phone
Water	Doctor(s)
Gas	Veterinarian
Power	Bank (mortgage/checking/savings)
Ambulance	Insurance Provider
Hospital	Credit card providers

- Include the emergency number, the business number, and the physical address for each agency/service
- Make a note of any personal contacts you may have and remember, some situations are best handled by contacting the business office instead of emergency numbers.

## Contacts: Business

Use the Business Contacts form at the end of this chapter to record your business contacts.

- If you are a business owner, have an active partnership or a stake in one, list contact information for:
  - Your key operational/function-critical people
  - Your accountant
  - Your lawyer
  - Your insurance agent
  - Your banker
- As an employee
  - Ask your employer what the location-specific disaster, emergency, continuity, workplace violence plans are at your physical work address and how you will be notified in case of an emergency.
  - If your place of employment has a crisis communication plan, get a copy and read it. Even if the company does not occasionally conduct unannounced drills, you'll know how you fit in.

## CHAPTER FOUR

### YOUR CONTACTS LIST

You already started your contact list when you made the list of your immediate family or household members, complete with information about where they are in a typical week. If you haven't completed a 3" x 5" index card for each family member, stop and do so now! (See instructions in the Communications/Rendezvous section – Chapter 1). Next, expand your contacts by using the forms provided herein.

You'll want to put a hard copy of your contact list in your **Personal Preaction™ Plan Notebook** so that when an emergency does strike, you know exactly where to locate the phone numbers you need.

## CHAPTER 4 ACTION PLAN

- ✓ *Complete your contact forms.*
- ✓ *Complete Emergency Services Forms*
- ✓ *Complete Business Contacts Forms*
- ✓ *Put a hard copy of these lists in your **Personal Preaction™ Notebook**.*
- ✓ *Congratulate yourself for a job well done!*

## CHAPTER 4 – FAMILY INFORMATION

PRIMARY CONTACT INFORMATION	
Home Address	
Home Phone	
Names of people at this address	
Work Information	
Adult Name	
Work Phone	
Cell /Pager #	
Email Address	
Employer Name	
Work Hours	
Adult Name	
Work Phone	
Cell /Pager #	
Email Address	
Employer Name	
Work Hours	
DEPENDENTS (CHILDREN, ELDERLY, PETS)	
Name: Location:	Age: School/Organization Contact Info:
Name: Location:	Age: School/Organization Contact Info:
Name: Location:	Age: School/Organization Contact Info:



## CHAPTER 4 - BUSINESS CONTACTS

<b>NAME</b>	
<b>ADDRESS</b>	
<b>BUSINESS PHONE</b>	
<b>CELL</b>	
<b>LANDLINE</b>	
<b>EMAIL</b>	

<b>NAME</b>	
<b>ADDRESS</b>	
<b>BUSINESS PHONE</b>	
<b>CELL</b>	
<b>LANDLINE</b>	
<b>EMAIL</b>	

<b>NAME</b>	
<b>ADDRESS</b>	
<b>BUSINESS PHONE</b>	
<b>CELL</b>	
<b>LANDLINE</b>	
<b>EMAIL</b>	

## CHAPTER 5 YOUR FAMILY COMMUNICATION PLAN

The best place to find a helping hand is at the end of your own arm.

—Unknown Source

While some disasters (like hurricanes) may come with warnings, most emergencies are unexpected and may cause you and your family to be separated. Your children may be in school and at least one adult may be at work. Weekends are no exception; with members of active families heading off in different directions it is especially necessary to develop ways of finding each other in the event of a catastrophe.

In Chapter 1, you made a list of the daily routines of your family members - who goes where, when, and at what time.

In Chapter 4, you listed extended family members and close friends who live in your community but don't live with you. You also made a list of extended family members and close friends who live more than 100 miles from you. We stressed that you ask permission of these people before listing them in your plan because they are to serve as resources for temporary shelter should a disaster force you from your home. If you have offered to reciprocate, you will find it both powerful and enabling to know you can depend on each other in a time of need.

Now it is necessary for your family to choose a leader and cooperatively make several key decisions. After giving careful consideration to the content that follows, use the forms at the end of this chapter to document that you have:

- Rendezvous locations in case family members are separated when disaster strikes
- A Phone Tree for communicating with family members to activate your plan
- Agreement with each family member to use the Phone Tree and take it seriously

### **Choosing the Lead**

Decide who in your household will be the "Lead" in a disaster. This person should have the ability to remain level-headed and calm during dangerous situations. Agree in advance who can guide quickly and rationally, and without conflict. Your Lead is likely, but not always, the adult that has the most predictable schedule and the least out-of-town travel. By calling out a Lead, you establish a chain of command. Choose a backup in case your primary choice is not available. Should something happen to the Lead, or they are not available, the second in command will provide the necessary direction and support.

### **Meeting Places**

Identify where you and your family will meet after a disaster strikes. Review how your family operates and the patterns you've discovered as you choose your meeting places. Meeting places do several things; they provide temporary shelter at an agreed-upon location and give you a way to re-establish communication with your family. Most of all, they get you back in contact with those you need to be in touch with in an efficient and resourceful way.

Or, you may decide not to gather everyone together, but instead prefer to keep everyone informed of each other's plans. Although the first instinct is to head for home it may not be the best choice, or even an option. Have alternate rendezvous points for work and home if, for example, a member of the family has an hour commute each day.

Once your primary location has been identified, choose a room within that location for shelter. If you have chosen your home, pick an interior room or the basement, as long as it is strong and provides

minimum exposure. If you have decided on a place other than your home, make sure you know the structure well, and be sure to have a way to enter if the building has been locked.

### **Your Home**

Your primary meeting place may very well be your home, but this may not be an available option. Some homes are more vulnerable than others... mobile homes are a high-risk refuge during tornados, low-lying homes are subject to floods during heavy storms, and wildfires present problems to homeowners in remote areas. If you live in a high-rise building choose a location that is close but at ground level. In all cases, be conservative when selecting your meeting locations.

### **Getting Home From Work**

Consider how easy or difficult it will be to get to your primary meeting place from work. Does it really make sense to try to get there right away? Would it be better to stay at work or to find a safe place near work to hunker down until it's safe to move to your primary meeting place? If you plan to stay at work or find a safe place near work, make sure everyone in your family knows that is your plan.

### **Getting Home From School**

Coordinate your evacuation plans with school plans and be sure your children understand both. Make sure you understand what the school will do to protect your children while they are on campus. No matter their state of preparedness (or lack thereof) work that information into your own plans. For example:

- Will the children be kept in their classrooms, or will they be gathered in some central location on the school campus? If so, find out where.
- Will the school attempt to get the children home or will they keep them on campus? At what point will that decision be made and how will it be communicated to parents or guardians?
- If children are kept at the school, are you expected to pick them up immediately or wait until there is less chaos?
- If you come to pick them up, exactly where are you supposed to go? How will you find each other?
- If the school is forced to evacuate, to what location will they go?
- What form of identification will be required to allow you to pick up your children?
- What happens if you are not able to pick up your children?
- How do you make arrangements for someone else to pick them up?

If you have teenagers who drive themselves to school, help them plan what they will do in various emergency situations. Regardless of age, make sure each child knows the above information and review it with them periodically. Remember to keep emergency supplies in your car.

### **Alternate Meeting Places (Plan B)**

If disaster forces you out of your primary meeting place, where will you go? It could be the nearest street corner or a specific address nearby that everyone can get to on foot.

### **Plan B – Within the Vicinity**

If your primary meeting place is destroyed, or access to it is cut off, plan to meet at another pre-arranged location. Often community centers or schools themselves are “designated evacuation centers.” If you are unable to identify such centers in your area, contact your local Red Cross for assistance.

To determine the best secondary meeting place for you and your family, consider patterns of movement, routines, schedules, times of year, etc. for each family member. Take into account what options each person may have if:

- They have no personal means of transportation
- They depend on public transportation and it is out of commission
- The secondary meeting place is inaccessible; does a third alternative exist?

NOTE: As with all meeting places, make sure everyone is clear on how they are going to get to each one. If you have a car, drive to your meeting places a few times. Since you may not have a car during an emergency you should walk to each location at least once. (Your perspective and observations are different from the comfort of a car than they are on foot.) Notice landmarks and how they might guide you if street lights or roads are out. While landmarks are easy reference points, make note of their relationship to other things because landmarks may be destroyed or otherwise unrecognizable.

### **Plan B – Outside the Vicinity**

This designated location, one that is out-of-town, could come in handy. This is the place your family will head toward if your community is evacuated. One hundred or more miles away is a good rule-of-thumb. This site is also the location where other family members should be instructed to call if they get separated from you. Keep in mind that this location could be different for different disasters. Example: Being inland is safer than coastal terrain when faced with hurricane conditions. In this situation any place along a threatened coast and its course headings would not be a safe haven from pending destruction.

When choosing an out-of-town meeting place, you also need to seriously consider evacuation routes. If your community has an evacuation plan, get to know it. If everyone in your area is headed north on the same freeway, you’re facing gridlock and it may make better sense to stay home. We’ll talk more about how to decide if it’s better to stay or go in the next chapter.

Check your contact list to see where you could go if you’re forced to evacuate your community. Remember to talk over your choices with the people with whom you want to take refuge with to be sure they are willing and able to accommodate your plans.

### **Develop a Phone Tree**

Using your contact list, make a phone tree diagram of who calls who during a disaster. The goal is two-fold:

1. To make sure everyone is notified during a disaster, and
2. To reduce the number of calls during a catastrophe.

Each person on the list calls the next person to convey a message. If that person is not home, leave a message and call the next person on the list. The last person on the phone tree should call the first person to ensure that the tree is completed and that the message was accurate. Your phone tree will probably look something like the form located at the end of this chapter.

When you have completed all the forms referenced in this chapter, add a hard copy of each one to your growing **Personal Preaction Plan™ Notebook**.

# CHAPTER FIVE

## YOUR FAMILY COMMUNICATION PLAN

Now it is time for your family to choose a leader and cooperatively make several key decisions. After giving careful consideration to the content in Chapter 5, use the forms herein to document that you have:

- ✍ Rendezvous locations in case family members are separated when disaster strikes
- ✍ A Phone Tree for communicating with family members to activate your plan
- ✍ Agreement with each family member to use the Phone Tree and take it seriously

## CHAPTER 5 ACTION PLAN

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- ✓ *Choose the Lead*
- ✓ *Complete your meeting places form*
- ✓ *Develop your family phone tree*
- ✓ *Sign Second Family Agreement – Phone Tree Agreement*
- ✓ *Put a hard copy of your meeting places form, phone tree diagram, and phone tree agreement in your **Personal Preaction™ Notebook**.*
- ✓ *Honestly evaluate your ability to evacuate*

## CHAPTER 5 – FAMILY MEETING PLACES

### ***FIRST LOCATION:***

**PHYSICAL ADDRESS**

**SPECIFIC LOCATION  
AT ADDRESS**

**LANDLINE**

**CELL PHONE**

**EMAIL**

**ROUTE NOTES**

### ***SECOND LOCATION: (BACK-UP)***

**PHYSICAL ADDRESS**

**SPECIFIC LOCATION  
AT ADDRESS**

**LANDLINE**

**CELL PHONE**

**EMAIL**

**ROUTE NOTES**

### ***THIRD LOCATION: (BACK-UP)***

**PHYSICAL ADDRESS**

**SPECIFIC LOCATION  
AT ADDRESS**

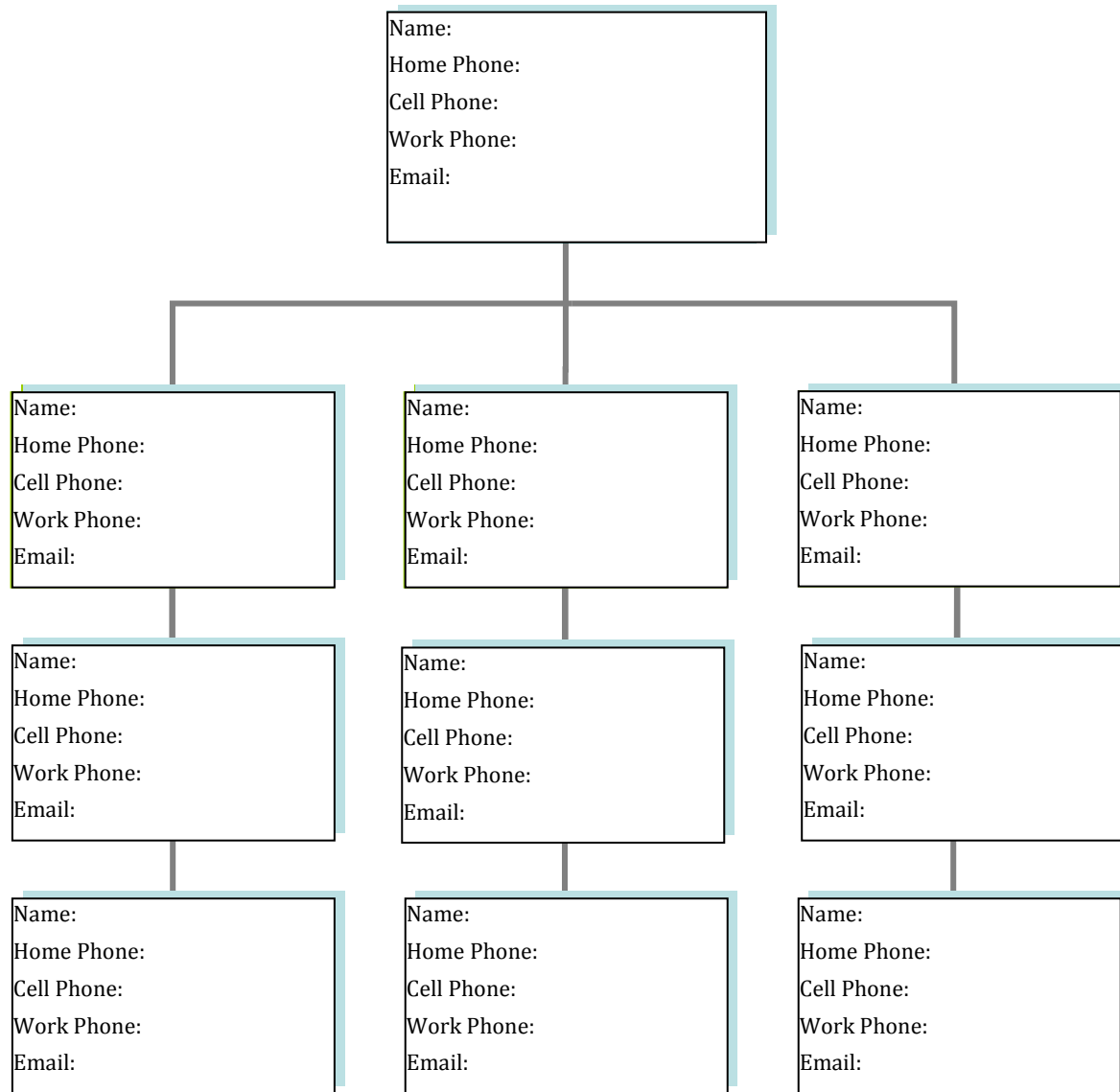
**LANDLINE**

**CELL PHONE**

**EMAIL**

**ROUTE NOTES**

# CHAPTER 5 – PHONE TREE



## **CHAPTER 5 – SECOND FAMILY AGREEMENT – OUR PHONE TREE**

I, \_\_\_\_\_, understand that our family has created a telephone tree to be used in case of a disaster. A copy of this phone tree is attached to this agreement.

I agree to take our phone tree seriously and to encourage the rest of our family to do the same. I acknowledge that I know who I am to call should our phone tree be activated and agree to keep their numbers with me at all times. I also agree to update my phone numbers when necessary so our phone tree stays current.

Signature: \_\_\_\_\_

Date: \_\_\_\_\_



## CHAPTER 6 SHOULD YOU STAY?

The best lightning rod for your own protection is your own spine.  
—Ralph Waldo Emerson

Having the right materials on hand is critical to surviving a disaster and with proper planning you can even be somewhat comfortable. Your contingency preparations should be for at least three or four days, and longer if your individual circumstances allow. Let's start with the essence of life...

### Water

Drinking (potable) water is a life-sustaining requirement. Under normal living conditions you get a lot of water from your food, but during a disaster you will not be consuming your normal diet. So when storing water, aim for half a gallon of drinking water per day/per person. And that's just drinking water! You'll also want some water for cooking, bathing, washing dishes and maybe even some clothes. These tasks add another half-gallon per day, for *a total of one gallon per person/per day*. Again, this is a per person minimum daily quantity to have on hand. You may need to store more if your specific risks warrant it. It's hard to store too much water!

### Containers

Storing water is relatively easy. You can use any clean plastic, fiberglass or enamel-lined metal containers. You don't need special containers - soda pop bottles work just fine but plastic milk jugs are hard to clean; it's best to avoid them. If you buy bottled water, you've got the perfect containers. Fill them from the tap instead of throwing them out or recycling them.

NOTE: Never store water in a container that has held toxic materials because you have no way of knowing if you have removed all of it. Glass containers are fine but they are vulnerable to breakage and are much heavier to move than plastic.

### Water Storage

Decide now where you're going to store your supply of water. A cool, dark place is ideal, but it should also be a place that is less susceptible to damage and easy to access. Don't just think about how you will move water to storage now, but how you'll retrieve it when it's needed. Water is heavy; a gallon weighs over 8 pounds.

Ideally, water should be rotated or refilled every six months. Figure out an easy way to put a date on each container the day you fill it. (Dates written on tape with permanent markers can be removed and replaced after each refill.) Put a reminder on your calendar to start gradually discarding what you've stored (i.e. by watering potted plants) and refilling your containers with fresh water. Identify the refill date, store and you're good-to-go for the next 6 months.

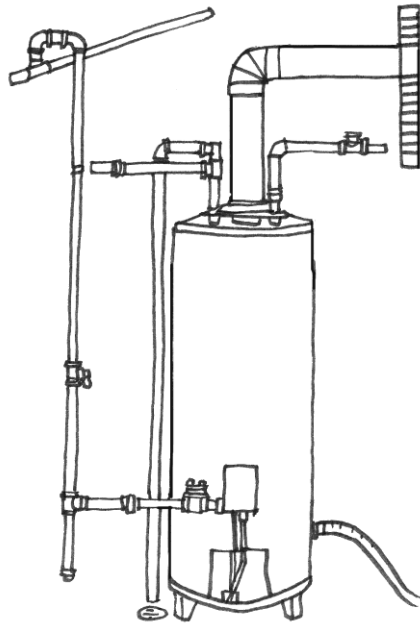
### Alternate Safe Water Sources

There is more water around your home and in many other buildings than you might expect. Consider your hot water heater and pipes as supplements to your stored water.

### Water Heaters

Water heaters usually have a spout for a hose attachment at its base to drain the tank, and may hold up to 40 or 50 gallons of water. You will either want to have sufficient containers available to hold that quantity

or draw off a smaller amount a little at a time. If the latter case fits your circumstances, it will help to have a second person at the nearest hot water valve to turn it off when each container is full.



To drain your water heater:

1. Turn off the gas or electricity
2. Shut off the water to the water heater

*Caution! Wait for the water to cool! Water in the tank may be very hot depending on how recently the heat source was turned off. After all, water heaters are insulated to keep the water hot!*

3. Attach a hose to the hose bib at the bottom of the tank
4. Put the other end of the hose into an empty container
5. Open the pressure relief valve at the top of the tank by lifting the lever (Leave the valve up as long as you are siphoning the water.)
6. If the water doesn't begin to flow, turn on a hot water faucet inside the house (This action should release pressure in the pipe and start the hot water draining into your container.)
7. Turn off the hot water faucet to stop the flow of water

**BEWARE:** Water heaters contain sediment, un-dissolved minerals, sand and/or grit that come from your water source. This sediment collects at the bottom of the tank and can sometimes block the drain. If this happens, first check to be sure the water has cooled. Close the pressure relief valve and remove the hose. Then, with a screwdriver, coax the clog loose. (This can get messy, so be sure to have a bucket to collect the worst of the first flow of water and sediment.) After the water has started to flow, re-attach the hose and set aside the first few gallons for washing and bathing as this water likely contains the above mentioned sediment. When things return to normal, remember to let the tank refill with water and close the pressure relief valve (step #5 above) before turning on the heat source.

## Pipes

There's always water in your water pipes, but how much depends on the size of your home. Here's how to get at it:

1. Turn off the water supply to your home (This action prevents contaminated water from entering).
2. Turn on the water faucet located at the highest point/floor in your home. (A small amount of water will probably trickle out.)
3. Take your clean, empty containers to the lowest faucet (which may be outside) and fill containers from that location.

### EXCEPTIONS:

- If you live in a single-story home, getting water out of your pipes can be problematic. Sometimes a garage is a bit lower than the rest of the house, which means any water faucet there is likely to be lower, too. Most single-family residences have a faucet outside, close to the ground, which is designed to drain the pipes. If you discover your water faucets are all at the same height, you should store more water.
- If you're in a condominium or apartment you may not have a shut-off valve to your unit or you may not be able to otherwise access this water source. Look for a shut-off first; if you don't find it contact the management office to determine where it is and if it's available to you in an emergency. If it's not, you need to store more water.

## Water Sources to Avoid

### NEVER Drink:

- *Water that is discolored, has debris or unidentifiable substances floating in it, or has a foul odor*
- *Floodwater. By definition, it travels over all sorts of places that are apt to be contaminated, picking up who-knows-what bacteria along the way*
- *Salt water. The salt in sea water dehydrates the body, and **will** kill you if you drink enough of it. However, salt water can be distilled for drinking (See below for an explanation of that process.)*

## Treating Water for Safety

Rainwater, melted snow, running streams, natural springs, ponds and/or lakes can be safe sources of water, but they must first be treated. There are numerous ways to make water safe for your consumption:

- **BOIL** - If you have no other choice than to use water you haven't stored or drained from your pipes or water heater, you'll need to boil it for five minutes.
- **BLEACH** - You can treat water with unscented, liquid household bleach that contains 5.25% sodium hypochlorite. *NOTE: bleach powder or color-safe bleaches will not work.* Use 16 drops of bleach per gallon of water. Shake or stir the water, and let it sit for 30 minutes. If after 30 minutes the water doesn't smell slightly of bleach, treat it again. If after another 30 minutes you're still not getting a slight bleach smell, use that water only for cleaning, and then only if you must. *Don't treat water more than twice* as using too much bleach can be poisonous and cause injury.
- **WATER PURIFIERS/WATER FILTERS** – Boiling or treating with bleach will kill most microbes, but these procedures won't remove heavy metals, salt and other chemicals. That takes distillation. If your budget allows, purchase a water filter or water purifier—yes, there is a difference. Only purifiers render viruses inactive by using either an additional chemical or an electrostatic process.

- Lightweight filtering and purifying equipment can be added to your emergency kit and can be found at outdoor gear stores, camping, backpacking equipment or hunting and fishing outfitter stores. An online search will give you even more options. All these sources sell various chemical treatments like chlorine dioxide and iodine tablets which also clean up questionable water. Please note that containers with filters are multi-use and meant to be replaced once they are spent.

## Distillation

Distilling water removes all the microbes, salt, chemicals and heavy metals from water. As the water is boiled the vapor condenses back into water which is purified. This process is a labor-intensive method of getting pure drinking water and requires lots of energy, but it is an option. Follow this process to distill small amounts of water:

- Fill a pot about half full of water.
- Tie a cup or other small container to the lid (usually a larger pot's *lid handle* works well) in such a way that the container hangs right side up, and not in the water when the lid is put on the pot upside down.
- The shape of the lid will direct condensed water into the cup or container.
- Allow the water in the pot to boil for about 20 minutes to get the cup reasonably full.

A more costly alternative is a compact solar still. They cost around \$200 and can be found at stores that cater to long-distance sailing crews or through an online search.

## Food

When food supplies are limited, an average adult can get by for a long period of time on about half their normal consumption. On the other hand, infants and young children cannot. Additionally, the elderly or sick have their own special dietary needs.

When going about creating your stash, choose food that doesn't need to be cooked or refrigerated. This means canned, dried, freeze-dried foods and MRE's. MRE's (Meals Ready-to-Eat) were once only available to the military as daily rations, but the public can now obtain similar products. They are complete, balanced meals or meal components packed in nitrogen or oxygen. Some even come with heater packs. While expensive, they are portable, superbly packaged and practically last forever!

You may also find something similarly long-lasting and pre-packaged in your grocery store. Check the "prepared foods" aisle and read the labels thoroughly since some are for long-term storage more than others. This type of food is less economical than MRE's and canned goods, so avoid buying specially prepared food with which you are unfamiliar. We mention it only to give you another option, but you risk spending more money and being disappointed during a time of stress. Instead, select three or four days of non-perishable goods you know your family will enjoy and that fall in line with what you normally eat. If you need a jump start, use the pantry inventory you did from Chapter 1 to give you some indication of the types of food your family likes. Build from there using the suggestions below and store everything in a cool, dark place.

- Canned fruits, vegetables and meats—those with pull-top covers eliminate the need for a manual can opener.
- Dried fruits and nuts
- Protein bars
- Healthy cereal (nuts mean added protein)

- Comfort food—trail mix or easily portable foods with good nutritional content for their caloric value and a few “junk food” treats to boost morale

### **Food in the Freezer**

If you are home or someplace where there is food in a freezer, anticipate it should last up to 72 hours without power. The number of hours will vary depending on how well the freezer is sealed, the outside temperature and how often you open the door.

REMEMBER: You may have frozen leftovers or precooked foods that were intended for future use. An emergency qualifies as a good time to use them!

### **Cooking Outdoors**

In a real emergency you can usually expect to be without power, but that doesn’t mean cooking is out of the question. Having some way to boil water, make coffee and have a hot meal can do wonders for morale. If you are able to get set up for cooking during a catastrophe you can considerably expand your emergency food list.

- Barbecues are naturally at home in the out-of-doors, but backpacking, car and camping stoves (fueled by small cans of propane) are inexpensive ways to cook outdoors, too.
- Sterno® is a petroleum product housed in a special canister that is often seen keeping food warm at buffets. These small, lightweight containers provide cooking heat (approx. 200° F) for about 45 minutes which is high enough to get a slow simmer going. These canisters can be found at supermarkets.
- Sterno® also makes a stove (retailing for around \$10) that holds the can, making it a lot easier to use. You can find both Sterno® products at hardware, sporting goods and camping supply stores. Of course, the stoves should only be used outdoors.

### **Emergency Radio(s)**

A battery-powered radio is the most reliable way to find out what’s happening in a disaster, so extra batteries are a must. Here are some other options that can keep you updated in the event you lose access to power:

- A self-powered radio that you run by turning a crank is another solution. Some even come with lights and a cell phone charger.
- A self-powered radio with the NOAA (National Oceanographic and Atmospheric Administration) weather channel, in addition to other features, is an excellent choice. Emergency alert weather radios provide you with immediate information about life-threatening weather-related events.

You can find all types of emergency radios at most local hardware stores. They range in price from around \$20 to over \$100, depending on features offered.

BEWARE: Self-powered electronics may interfere with pacemakers:

#### **Danger Notice for Some Manually Operated Self-Powered Devices crank at end needed**

Former Surgeon General C. Everett Koop identified a potential concern with self-powered devices requiring a hand crank to produce energy to operate. The process of turning the hand cranks may produce electromagnetic fields that have the potential to disrupt a pacemaker. Please be aware of this risk. If possible, have someone without a pacemaker operate the device. Do not hold the device in front of your body and/or immediately next to your chest while turning the hand crank.

## Flashlights and Candles

You also need a few flashlights, candles, matches and lighters. Most flashlights need batteries, but some are self-powered using a crank, levers of some sort, or shaking to generate enough power to emit light. These are a wise investment at around \$20. Look for sturdy flashlights that cast a decent light, and at about \$20 apiece, you should consider one of each.

- You'll need holders to safely use your candles. Always keep candles away from drapes and other flammable items.
- Make sure candles can't tip over to avoid unwanted fires, painful hot wax burns and NEVER leave burning candles unattended.
- Tea lights are okay, but don't last very long and "Emergency" candles are more expensive than they need to be. You can easily find white, unscented utility candles that do the job at discount stores like Marshalls®, T.J. Maxx®, WalMart®, etc. The average burning time is often marked on the candle's packaging.

## Power Inverter for Your Car

Purchase a power inverter that plugs into a cigarette lighter in your car. You can run your car, as long as you have gas, to generate electricity to power a critical device. If you run out of gas, the car will continue to provide you with an energy source, but eventually the battery will drain.

## First Aid Kit

Every home should have a first aid kit. Although there are many so-called first aid kits on the market many, of them are not comprehensive enough to be useful. The American Red Cross suggests the items listed below, but remember this list is only a guide. Add other products to this list that will make your kit unique to your requirements. It might be helpful to print a copy of this page or the First Aid Kit Form to use as a shopping list and then mark off items as you acquire them.

NOTE: If you have not downloaded a copy of this book from the Firestorm website (<http://www.firestorm.com/book/forms/html>) you should do so now. By using these forms in their interactive format, you can customize them to meet your family's needs. They can be filled-in neatly and accurately with all the information you are accumulating. Simply save each completed form to a file on your computer so it can be easily updated when necessary and print a hard copy for your **Personal Preaction™ Plan Notebook**. It's that easy!

### First Aid Kit Contents

- (20) adhesive bandages, various sizes
- 5" x 9" sterile dressing
- conforming roller gauze bandage
- (2) triangular bandages
- (2) 3 x 3 sterile gauze pads
- (2) 4 x 4 sterile gauze pads
- roll 3" cohesive bandage
- (2) germicidal hand wipes or waterless alcohol-based hand sanitizer
- (6) Antiseptic wipes
- (2) pair large medical grade non-latex gloves
- Adhesive tape, 2" width
- Anti-bacterial ointment
- Cold pack
- Scissors (small, personal)
- Pocket knife

- Tweezers
- CPR breathing barrier, such as a face shield

Such devices can be found online at reasonable prices, but using them requires some training. If you don't know this valuable life skill, check with your local chapter of the American Red Cross to see if they offer courses free of charge. Also check with your local fire department, they may offer free CPR training as well.

Kits (minus the CPR breathing barrier) can be purchased at most super markets, drug stores or "big box stores (i.e., Costco/Sam's). If you choose to make your own from the above list you will spend about the same amount of money. If you create your own kit you will end up with more supplies than the amounts listed above, but you will have invested your time...so it is a trade-off.

Keep your kit separate from your regular adhesive bandages and items you keep for regular use. Your disaster kit is the one you use only in a real emergency, not one that will be raided in the normal course of day-to-day use.

- Non -prescription medicines are generally not included in first aid kits, so you will need to purchase the following on your own:
  - Aspirin or non-aspirin pain reliever
  - Anti-diarrhea medication
  - Antacid
  - Laxative
  - NOTE: Syrup of Ipecac used to be recommended to induce vomiting in the event of poisoning but is no longer available (<http://www.poison.org/prepared/ipecac.asp>). Now, Poison Control recommends you read the label of the suspect product or call them directly for proper instructions on what to do. The nationwide toll-free number is 1 800 222-1222 or search their website at <http://www.aapcc.org/DNN/>. Unfortunately, we were unable to determine their recommendation for action should a major emergency render telephone or internet service useless, rendering communication with Poison Control impossible.
- Prescription Drugs -
  - If anyone in your family is taking prescription medications, you'll want extra doses. Talk with your doctor and insurance provider to see what can be done about getting them.
  - Store your first aid kit contents in such a way that drug effectiveness is not compromised as excess heat or sun can damage and weaken their integrity. Rotate any routinely taken prescriptions working from older to newer drugs and never take expired drugs.
  - Be sure your kit is easy to access and that it is portable. A metal box, such as is used for the storage of ammunition is ideal because it protects against moisture. These boxes can be purchased from Army/Navy surplus stores.

## **Additional Supplies**

- If you have young children in diapers or on formula, be sure you don't allow those products to dwindle below a three or four day supply. Ever!
- If you have animals, you don't want to discover you're out of pet food the day disaster strikes, so don't wait until you get down to the dregs before resupplying. Try to always have at least a three or four day reserve available.
- For obvious reasons you need to also be sure you have enough toilet paper, bleach, soap, and feminine hygiene products (pads/tampons) tucked away as part of your emergency supplies

## CHAPTER SIX

### SHOULD YOU STAY?

Having the right materials on hand is critical to surviving a disaster and with proper planning you can even be somewhat comfortable. Your contingency preparations should be for at least three or four days, and longer, if your individual circumstances allow.

## CHAPTER 6 ACTION PLAN

- ✓ *Complete First Aid Kit Checklist.*
- ✓ *Keep this list in your **Personal Preaction™ Notebook** as an inventory guideline as you replenish and maintain your kit.*
- ✓ *Use the First Aid Kit Form as a shopping list to create your own Kit. As you acquire items (you don't have to buy everything at once) mark them off. Add other items/details that are specific to your unique situation.*



## CHAPTER 6 – FIRST AID KIT FORM

ITEM	DATE PURCHASED	DATE STORED	EXPIRATION DATE
<input type="checkbox"/> (20) Adhesive bandages, various sizes			
<input type="checkbox"/> 5" x 9" Sterile dressing			
<input type="checkbox"/> (1) Conforming roller gauze bandage			
<input type="checkbox"/> (2) Triangular bandages			
<input type="checkbox"/> (2) 3 x 3 Sterile gauze pads			
<input type="checkbox"/> (2) 4 x 4 Sterile gauze pads			
<input type="checkbox"/> (1) roll 3" Cohesive bandage			
<input type="checkbox"/> (2) Germicidal hand wipes or waterless alcohol-based hand sanitizer			
<input type="checkbox"/> (6) Antiseptic wipes			
<input type="checkbox"/> (2) Pair large medical grade non-latex gloves			
<input type="checkbox"/> Adhesive tape, 2" width			
<input type="checkbox"/> Anti-bacterial ointment			
<input type="checkbox"/> Cold pack			
<input type="checkbox"/> Scissors (small, personal)			
<input type="checkbox"/> Pocket knife			
<input type="checkbox"/> Tweezers			
<input type="checkbox"/> CPR breathing barrier, such as a face shield			
<input type="checkbox"/> Aspirin or non-aspirin pain reliever			
<input type="checkbox"/> Anti-diarrhea medication			
<input type="checkbox"/> Antacid			
<input type="checkbox"/> For All Poison Concerns: Call Poison Control at 1 -800 - 222-1222			
<input type="checkbox"/> Laxative			

## CHAPTER 7 SHOULD YOU GO?

Look well into thyself; there is a source of strength which  
will always spring up if thou wilt always look there.

—M. Antonious

Evacuation simply means leaving where you are in an orderly fashion. In a disaster there are two basic types of evacuation:

1. You need to leave your home, workplace, etc. but stay in the immediate area/community.
2. You need to leave your home, workplace, etc. and are required to leave your area/community.

### Be Prepared!

Either evacuation situation can occur with substantial warning (an oncoming storm or hurricane) or with no prior warning at all (an earthquake, explosion or tornado). The best way to prepare for any evacuation scenario is to assume you'll have little to no advance warning. While you have the luxury of time, build your evacuation kit so you can just grab it on your way out the door. A discussion about the actual decision to stay or go will be addressed in the next chapter. At this point we want to discuss what you will need if you are required to leave or voluntarily make the decision to evacuate.

No matter whether you are forced to evacuate or go willingly, you won't get very far without sufficient fuel to reach safety. Therefore, NEVER let your car's fuel tank drop below the half-full mark before you refuel! (We recently heard a story of a family that was forced to abandon a second vehicle to flooding in their own driveway because it had little more than fumes in the tank.) When you are faced with a massive evacuation you can't waste time looking for an open gas station or sit in a long line waiting to fill-up.

### Your Evacuation Kit/Go Bag

Your evacuation kit (also known as a "go bag") should contain the minimum basic survival materials you will need for either of the two evacuation scenarios mentioned above. The components of your kit should be stored in a sturdy but lightweight portable container that is easy to carry and, optimally, water resistant. A backpack is ideal because it leaves your hands free; one with wheels gives the flexibility of wearing it or rolling it along as circumstances permit. A "wheelie" (carry-on suitcase with wheels) also works well.

You really don't need to buy a new backpack/suitcase; check thrift stores and/or garage sales or use an older bag that can be retired from regular use. But before you choose your container(s), first determine what supplies you will need. After you assemble everything together you will know better what size(s) suits your needs.

### Putting Together Your Evacuation Kit

The supplies (gear and rations) you need to include in your emergency kit should be packed as though you will have to carry the bag on foot and without any help. Do not assume you will have access to a car. Based on these guidelines, individual evacuation kits should, at the very minimum, include the following:

- Drinking Water – Half a gallon of drinking water per person, per day
- Cooking/Washing Water – A gallon per day for cooking, personal hygiene, dishes and some clothes

- Personal Medical Items - Prescription medications, contact lens solution, denture supplies or toothpaste and a new toothbrush, feminine hygiene products, etc.
- Emergency Items - Flashlights, batteries, candles, waterproof matches, emergency radio, first aid kit
- Cell phone and battery charger
- Whistle - Each family member should have a lightweight, inexpensive pocket whistle attached to a lanyard and worn around the neck. (The sound of a whistle carries farther than your voice, so create an identifiable call to quickly get your family's attention in a crowd. If you are on your own it can be used as a locator/distress signal.)
- Clothing - One change of clothes (including undergarments, socks and a warm jacket)
- Bedding - A sleeping bag, blanket **or** two lightweight thermal blankets, body warmers and optional inflatable pillow (A Survival Sleeping Bag comes in a package no larger than a wallet and costs from \$2-5 each. Emergency Thermal Blankets are available at a few dollars each if purchased in bulk – minimum of 10. Both are very compact and reusable. Some disposable body warmers are advertised to last 20+ hours and cost around \$2 each.)
- Non-perishable portable food - Protein snacks or trail mix
- Knife – A Swiss Army or Leatherman knife or a hand-held multi-purpose tool
- Cash – Several hundred dollars, if you can spare it, in case ATM's are depleted, not accessible, or not operating
- Keys – An extra set of car and house keys should stay in your evacuation kit so you always know where one set is located

If you will be carrying supplies for members of your family who are unable to carry their own kit, minimize weight by opting for the lightest weight articles available and eliminating any non-essentials you may have included.

If you have infants or pets, be sure to include:

- Baby items - Several days' worth of diapers, wipes, formula, extra clothes and blankets
- Pet items - A carrier or leash and pet food for several days

### **Important Papers**

You need to be able to identify yourself (and sometimes your physical assets, like real estate and vehicles) to relief agencies. But because of the sensitive nature of these and other documents contained in this section, you may want to scan originals to a disc, thumb drive or external hard drive and place the device in a Fire Resistant Document Bag (\$10) or a large Zip-Lock bag. Place this bag in a secure location close to the most frequently used door so it and your emergency kit are ready to "Go." All you have to do is pick them up on your way out of the house.

**CAUTION:** If you choose to use one of the storage devices mentioned above, there is no guarantee you'll have access to a computer to retrieve information when it's needed. So be selective and exercise discretion regarding the hard copy information you place in the document bag and carry in your emergency kit. No matter how you decide to access it, you should secure the following information:

- Driver's license or other state-government-issued personal identification

- Passports for all family members
- Social Security cards for all family members
- Proof of residence (your deed or lease)
- Insurance policy and policy numbers with insurance provider's emergency and non-emergency contact information
- Credit and/ or debit card account numbers with emergency and non-emergency contact information
- Bank account numbers (mortgage/checking/savings) with emergency and non-emergency contact information

The following important documents are a real headache to replace if lost, stolen, destroyed, or damaged. We encourage you to maintain copies of this second document group at home and, for safety's sake, place the originals in a bank safety deposit box. The sheer volume of paper alone would prevent you from adding these copies to your "Go Bag." For this reason we urge you to scan the originals and save them by one of the previously mentioned methods (disc, thumb drive or external hard drive). This action will give you access to the information no matter how far away from home you are and irrespective of your bank's hours and location.

- Birth and Marriage Certificates
- Complete insurance policies
- Stocks, bonds, and other negotiable certificates
- Wills, Living Wills and any other deeds to property you own
- Recent tax returns
- Home Insurance Inventory
- Treasured family photos

Placing copies of confidential documents in an inside pocket of your Emergency Kit or your **Personal Preaction™ Notebook** makes you vulnerable to identity theft, or worse. You may want to consider using a trustworthy off-site backup location for your computer files. Here your files are automatically downloaded to your encrypted and password-protected account on a daily basis. This action allows retrieval of information *when it's convenient for you*; all you need is access to a computer with an internet connection. (Fees for these services run approximately \$60 - \$70 per year and may provide piece of mind...just think of all the information and irreplaceable photos located on the hard drive of your desktop computer.)

### **Pack and Test Your Evacuation Kit/Go Bag**

With all your materials together, pack them in your bag and walk around the block. If you can carry your kit with ease, it's probably the right weight. On the other hand, if you are struggling, re-evaluate the necessity of the contents. Better yet, divide them into multiple packs so everyone but the smallest child carries something. In fact, your dog could even carry its own pack. If you build multiple evacuation packs, establish one as the primary kit and put non-essential items and extra food and water in the additional packs.

### **Extra Evacuation Kits - At Work**

Put together an identical evacuation kit for your place of employment. Duplicate that kit for everyone who works outside your home. At work, the trick is going to be finding a place to store it. If your

employer provides you with a locker, great! If you've got a desk drawer that locks, place it there or tuck it under the desk. Be sure to put your name on your kit to avoid having it mistaken for trash.

If there's no safe place to keep your evacuation kit, ask your employer if he can provide storage for it. If your line of work requires that you drive often, keep your kit in the car. If you are transported to various work locations by others, determine the bare minimum you can keep with you at all times.

### **Extra Evacuation Kits - For your Car**

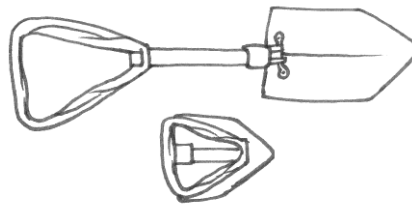
If you do have the use of a car, it means you will have two to three equally prepared evacuation kits from which to operate; one for your car as well as those at home and/or work. The kit you leave in your car could include heavier items, such as canned goods (remember a manual can opener!) and extra water.

In addition to the typical emergency items, a car allows you to take useful tools with you. When buildings collapse and trees block roads, all kinds of debris can collect in the most inconvenient places. These tools could make the difference between being blocked and getting through obstructed roads, or may become the means by which others could be rescued. Whatever tools you carry, make sure you know how to operate them and are comfortable with your ability to do so. Consider including some or all of the following:

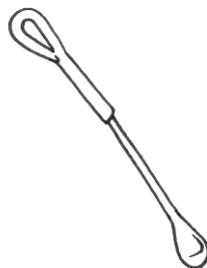
- Hammer



- Folding lightweight shovel — Available at Army/Navy Surplus stores and camping outfitters



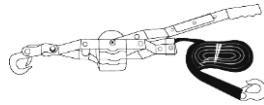
- Tire iron — You probably already have one in the spare tire compartment of your trunk



- Rope — A package or two of heavy-duty clothes line is adequate



- Chain puller/ratchet puller/ power puller — A hand-held “come-along” device that gives a mechanical advantage when pulling, lifting, dragging, etc. Small models are modestly priced at around \$12.



- A light-duty portable saw is expensive, but worth considering.

## CHAPTER SEVEN

### SHOULD YOU GO?

Having the right materials on hand is critical to surviving a disaster and with proper planning you can even be somewhat comfortable. Your contingency preparations should be for at least three or four days, and longer, if your individual circumstances allow.

## CHAPTER 7 ACTION PLAN

- ✓ *Prepare your Evacuation Kit(s), being sure to identify one as the primary “go bag.”*
- ✓ *Put your evacuation kit checklist in your **Personal Preaction™ Notebook**.*

## CHAPTER 7 – ACTION PLAN CHECKLIST

Prepare your evacuation kit(s), being sure to identify one as the primary “to go” bag.

Put this evacuation kit checklist in your Personal Preaction™ Notebook  
after acquiring the following items:

- ☐ *Bedding*
- ☐ *Change of Clothing*
- ☐ *First Aid Kit*
- ☐ *Flashlight Batteries*
- ☐ *Flashlight(s)*
- ☐ *Food*
- ☐ *Identification*
- ☐ *Keys*
- ☐ *Prescription Drugs*
- ☐ *Radio*
- ☐ *Water*

## CHAPTER 8 PLANNING FOR YOUR PETS

“All of the animals except for man know that  
the principle business of life is to enjoy it.”  
—Samuel Butler

For many of us, our pets are family and any disaster plan has to include them. Starwood Hotels & Resorts conducted a survey which led to Firestorm’s addition of this ‘Planning for Your Pets’ chapter in the book in an earlier edition. The survey estimated that of the 62 million dog owners in the U.S., 78% considered them to be an “equal member” of the family. We can see no reason why families with dogs would feel any differently than those with cats, horses, birds, or any other creature. We feel that pets require no less attention and consideration than human members when it comes to disaster readiness and warrant an entire section dedicated to their care and protection.

In addition to identifying the necessary staples for pet survival, some measures under consideration in this chapter are designed specifically to keep you and your pet safe and will require some pre-planning on your part. For example, your evacuation plans will require that you factor-in which facilities welcome pets, and determine if you can function within any restriction or limitations they might impose and establish where they are located (see suggestions at the end of this chapter). Additionally, if circumstances require that emergency personnel be summoned to your residence, steps should be taken to ensure the protection and rescue of both you and your pet while ensuring the protection of those who come to your aid. So, let’s get started with some tools and tips on how pets can be included in your disaster planning.

### **Emergency Services at Your Home**

If a fire breaks out in your home while you are there the decision to include your pets in your evacuation is a no-brainer. But it’s important to prepare for such an event whether you are home or away. If your pets are free to move throughout the house they may become frightened by sirens, loud noises, strange actions of responders or the responders themselves. As a result, pets may hide under furniture or show aggressive behavior toward those assisting with the response. In some cases, when plans are not made in advance, responders will have to decide between delaying services to manage the pet or remove the threat of an aggressive or frantic pet to resume their service. (And no one wants that to happen!)

As with most home-entry emergency situations, your doors will be left open to allow for the free flow of personnel and/or equipment. This fact poses the risk of your pet running out of your home to face additional harm in the immediate environment or to those responding to the emergency. Proper planning for these types of emergency situations plays an integral role in keeping everyone safe and will require regular review.

For the safety of responders and your pet(s), we recommend the following:

1. Post a “Pet Notification Decal” (located at the end of this chapter or online at <http://www.firestorm.combook/forms.html>) at each entry to your home, stable or barn where it will be easily visible to emergency responders. This decal notes the number and type of pets and, where they can be located within the structure. Make a special notation if any of your pets are typically contained/crated so all pets can be easily retrieved. With this information



responders can immediately dispatch animal control to assist with the safe removal of your animals.

If you suspect your pet may show aggression toward strangers, it is very important to note that information on the decal. Be sure to include the name and number of someone who knows your pet and lives nearby. It is imperative this person understands they may be called upon to provide care for your pet.

2. Post an “Emergency Pet Information Card” (also located at the end of this chapter and on line) on the inside of each entry door so you or your emergency contact can be notified to quickly come and assume responsibility for your animals during an emergency. NOTE: This information should not be visible to strangers.
3. Leave a leash, gentle leader or rope for each pet near the entry door of the home or barn. This will enable emergency responders to easily and quickly gain control of your pets and to either remove them or keep them restrained until you or your designee can arrive to care for them.
4. If, during a major disaster, you have successfully evacuated yourself, your family **and your pets**, make a notation to that effect on the “Pet Notification Decal.” This notice informs rescuers that your pets have been safely removed and allows them to focus attention and resources on those who need assistance.

## **When You Are Unable to Return Home**

Have you thought about what would happen if you were in a car accident or unable to return home due to some other crisis? What if your home became inaccessible to you? What would happen to your pets? We recommend including the following into your preparedness plan:

1. Carry a copy of your completed “Emergency Pet Information Card” in your wallet so you can notify your contact in case of an emergency.
2. Place another copy of the completed “Emergency Pet Information Card” in your vehicle as a backup.
3. Provide a copy of your completed “Emergency Pet Information Card,” a house key, and your security system code with password (if applicable) to the trusted friend/neighbor listed on this form. (Obviously, you should confirm the willingness of this individual to be responsible for retrieving and caring for your pets in your absence. If your friend/neighbor also has pets, offer to reciprocate and exchange “Cards” with each other.

## **Important Papers for Pets**

In your continuous planning efforts, for each pet you should include important papers that may be needed for any number of situations. Depending on the type of disaster, your pet may require medical treatment from an unfamiliar veterinarian or be required to stay at an unfamiliar boarding facility. In the worst case scenario, your pet may have even become lost or abandoned.

Most of us were heartbroken to see thousands of pets left homeless as a result of Hurricane Katrina. At the onset of the disaster most evacuees did not have time to gather important papers such as regular ID information, vet records, or current photos to post a search effort. Many pets did not have chips or collar ID's, but even with contact information it proved to be an arduous task to reunite pets and owners. This problem is why we recommend having copies of the following important papers (for each pet) in your “Go Bag:”

- The most current and complete proof of vaccination and medical history. This task can be accomplished by gathering bills for services as long as they include the treating veterinarian's full address and phone number. (If you are not able to show that your pet is current on its vaccinations, another full set will be required before boarding or treatment can occur. If your pet is in diminished condition or has depressed immunity, unnecessary treatment may pose an additional health risk.)
  - NOTE: To protect pets from kennel cough, boarding or overnight pet facilities usually require the Bordatella vaccine. Have documentation that your pet is current on this six month vaccination to avoid the unnecessary expense and stress of re-vaccination in an emergency situation.
- Current Certificate of Rabies for dogs and cats
- Horses – A Health Certificate showing a negative Coggins Test. (This vaccination is required to transport horses across state lines.)
- City/County/State Pet Registration Card (where required). This contains important city/county/state licensing information about your pet.
- ID Chip Certificate – This certificate shows both the manufacturer of your pet's micro-chip as well as the critical serial number embedded in the chip. The microchip implant is inserted under your pet's skin and is about the size of a grain of rice. The serial number is then registered and linked to the owner of the pet. This form of identification is helpful if your pet gets lost or loses its tags and/or collar.
  - NOTE: Be sure to have your veterinarian detect and read your pet's microchip each and every visit or at least every year. Growth, weight gain, injuries and surgeries can cause chip migration below the skin or even unintentional removal. Without routine checks to locate the ID chip, you won't know if it will be present to identify your pet when it's needed.
- At least one picture of your pet showing color, size and any distinguishing markings. We recommend having an electronic version of the photo stored on your computer as well as a hard copy for your **Personal Preaction™ Plan Notebook**.

## Evacuation Decision for Families with Pets

To develop appropriate plans for voluntary evacuations that best suit you and your family, be contemplating the different types of crises and emergencies you may face. In Chapter 9 we will discuss many important considerations and planning tools to complete your evacuation plans, but families with pets will want to give additional consideration to the "type of evacuation" they might face (see below). Coordinate the information offered here with the family evacuation scenarios presented in the next chapter.

## Evacuation Plans

- Evacuation from Home/Farm/Ranch:  
If you are with your pets at the time you need to evacuate, be sure your plans include temporary living accommodations where your animals are welcome. This shelter may be with friends, family, other stables or even hotel lodging. We recommend pet families verify each of the options as "pet-friendly" and that they have a few options in each direction from their home/farm/ranch.

- For each option, include the name, address and phone number in your **Personal Preaction™ Plan**.
- If you have horses, be sure to keep your horse trailer on high ground, ready to load with all of your horses and with enough feed for a few days. (Never allow feed levels to become depleted before restocking.)
- Keep halters and leads where they are easily accessible. For additional information on household pets, horses and livestock see the information offered courtesy of The Humane Society at:  
[http://www.humanesociety.org/assets/pdfs/disaster/disaster\\_preparedness\\_pets.pdf](http://www.humanesociety.org/assets/pdfs/disaster/disaster_preparedness_pets.pdf)  
[http://www.humanesociety.org/assets/pdfs/disaster/disaster\\_preparedness\\_horses.pdf](http://www.humanesociety.org/assets/pdfs/disaster/disaster_preparedness_horses.pdf)  
[http://www.humanesociety.org/assets/pdfs/disaster/disaster\\_preparedness\\_livestock.pdf](http://www.humanesociety.org/assets/pdfs/disaster/disaster_preparedness_livestock.pdf)
- See our Disaster Planning Resources for Pet Families at the end of this chapter for a list of lodging choices which advertise they accept pets (usually limited to dogs and cats). We recommend you check with all the locations included in your plan to verify they accept your breed or size pet.
- **Evacuate from Work:**  
 If you are at work and your pets are at home, how does your plan address the care of your pets? If an evacuation is regional and you cannot return home, be sure to arrange for someone to gain entry to your home to remove your pet. If you expect to return to your home include in your plan for someone to gain entrance into your home to pick up your pets or to get into your Pet Emergency Kit and provide for your animal's survival in the event you cannot reach them for several days.
- **Evacuation from or Disaster at Dog Boarding/Pet Daycare/Stables:**  
 If your pet spends time away from your home, be sure your plan includes notification procedures, alternate routes to get there and contacts near the facility. This information will ensure immediate pick-up if evacuation from the site is required. You should ask the facility providing such services to discuss what plans they have for emergencies such as a building fire, chemical leak or other mandatory evacuations.

## Useful Tools for Pet Preparedness

### Pet Evacuation Kit

Just as having an evacuation kit is essential for human survival, the same is true for pets. Having sufficient water, food, waste removal and medical supplies for each pet is an integral part of their ability to survive a disaster. At the end of this chapter is a First Aid/Evacuation Kit form that suggests items for inclusion in their Kit. Don't forget that you can customize all the forms and decals mentioned in this chapter by downloading them in their interactive format from [www.firestorm.com](http://www.firestorm.com).

### Food & Water Insights:

Pets need an adequate supply of water. Depending on the size of each pet, set aside enough bottled water for at least 5 days per pet. Like adult humans, pets can get by for short periods of time on less food than normal. But be aware, without the ability to reason and comprehend their circumstances, during a disaster, pets will be at a heightened level of stress and anxiety. This condition means they will require more water than usual.

Additionally, if pets are eating less food than normal or have a change in diet, a period of stress often results in diarrhea and/or vomiting. These conditions, over an extended period of time and without proper medical treatment, could cause a very serious condition for your pet. We recommend your Pet Evacuation Kit include a sufficient supply of your pet's normal food in unopened packages or cans. These freshness dated supplies should be rotated out of the Kit on a regular basis and replaced with a fresh supply. (This task is accomplished by purchasing fresh provisions to replace Kit food and opening the previously stored food for regular use. This action ensures the emergency provisions are never depleted or too old for consumption.)

Another point to ponder; dogs and cats can tolerate uncooked meats that humans cannot. Be aware, however, that adding an uncommonly high amount of protein to any pet's diet, when exacerbated by a period of high stress, will almost certainly result in digestive system upset.

## **Disaster Planning Resources for Pet Families**

### **Pet-Friendly Lodging Resources**

Most emergency shelters do not allow you to bring your pets; however, many hotel chains are now pet-friendly. Identifying and verifying multiple hotel locations should be part of your evacuation plan. Listed below are some of the hotel chains that typically welcome pets (usually limited to dogs and cats), but policies may vary by location and can change over time. Be sure to verify the policy of the hotels you target for your **Plan**. Other online resources to investigate for pet friendly lodging in your evacuation path are [PetTravel.com](http://PetTravel.com), [DogFriendly.com](http://DogFriendly.com), [Tripswithpets.com](http://Tripswithpets.com) and [Travelpets.com](http://Travelpets.com). We hope you find this information beneficial.

- [Days Inn](#)
  - Over 900 pet friendly locations across the United States
- [Four Seasons Hotels & Resorts](#)
  - All locations of this luxury chain accept pets under 15 pounds
- [Hotel Monaco](#)
  - Pet friendly
- [La Quinta Inns and Suites](#)
  - Over 350 location are pet friendly
  - Dogs and cats up to 50 pounds are accepted with no extra fees or deposits
- [Lowes Hotels](#)
  - Pet friendly
  - Special room service menu includes items for your pet
- [Motel 6](#)
  - Over 800 pet friendly locations accept pets under 25 pounds
  - Ask about exceptions for larger pets
- [Red Roof Inns](#)
  - Over 250 dog friendly locations
  - Accepts dogs up to 80 pounds
- [Starwood Hotels & Resorts](#)
  - The "Starwood LTD" (Love that Dog) program extends to all Starwood hotel brands
- [Travelodge](#)
  - Over 300 dog friendly locations
- [W Hotel](#)
  - Nightly turndown service, in-room massages and special nighttime treats await four-footed guests
- [Westin](#)
  - Many locations are pet friendly

- Pet Friendly Hotels
  - <http://www.petfriendlytravel.com/locations>  
PetFriendlyTravel.com ® provides easy access to pet friendly hotels, hotels that allow dogs, pet friendly vacation rentals, bed & breakfasts, cabins, motels, and lodging in the U.S., Canada and Mexico.

## **Local Animal Shelters**

Because most emergency shelters do not admit pets, local animal shelters may be able to offer advice on how to protect your pet if you are asked to evacuate your home. You can search for local shelters on the Pets 911 website.

## **The Humane Society**

Visit the Humane Society of the United States' website on pets and planning for disasters. The HSUS actively participates in efforts to rescue, foster and reunite lost pets with their families. The HSUS works with all types of pets, including but not limited to dogs, cats, horses, farm animals and is a great resource.

([http://www.humanesociety.org/issues/animal\\_rescue/tips/disaster\\_preparedness\\_1.html](http://www.humanesociety.org/issues/animal_rescue/tips/disaster_preparedness_1.html))

## **Microchip Implants to ID Your Pet**

The microchip implant is used for all types of pets, including dogs, cats, horses and even some livestock. It is inserted under the skin, is about the size of a grain of rice and has a unique number embedded on it. When registered, this number is linked to the pet owner.

This form of identification should only be done one time and is an invaluable tool if your pet is lost or loses its tags and/or collar. There are three major pet chip ID companies, Avid, Home Again and Micro Chip. At the time your pet has the chip installed you will receive paperwork to register with the company providing the chip. Registration information includes your emergency contact information and the contact information for a friend/family member who is part of your communication plan, but who is not living in your geographic area.

If you have not registered your pet with the appropriate company, or if you have moved, changed phone numbers or are not sure you have registered, we recommend you call the appropriate manufacturer of the chip. Below we have provided the contact information of chip manufacturers to verify they have correct pet and contact information. Remember, be sure they have a contact person that does not live in your immediate geographic area (go to your Emergency Contacts form – Chapter 4 in your **Personal Preaction™ Plan Notebook**). This plan increases the likelihood the alternate contact person will be notified of your pet's status if there is a regional disaster and/or communication cannot be directly established with you.

- Avid Identification Systems, Inc.
  - General (800) 336-2843
  - Voice Messages (951) 371-7505
  - Fax (951) 737-8967
  - Website – <http://www.Avidid.com>
- Home Again Micro Chip ID System:
  - General Information (800) 521-5767
  - Home Again Pet Recovery Service (866) 738-4324 (866 PETID24)
  - Website – <http://public.homeagain.com/>

- Micro Chip ID System:
  - Business Office (800) 434-2843
  - Website – <http://www.microchipidsystems.com/>

### **Cutting-edge Technology**

It should come as no surprise that pet location technology is becoming very high-tech. New GPS devices and services have begun to appear in the market place and customers will be limited only by the size of their wallets. Recently Zoombak began offering a chip-free device that has continual tracking but costs around \$100 for the hardware and approximately \$15 per month for monitoring. Loc8tor™ is a radio frequency device that runs on batteries. It's priced at around \$100 but does not require monthly monitoring.

PetsMobility™ offers several products and services but we were especially intrigued with PetsCell™, a waterproof cell phone with two-way capability – no kidding! If someone finds a pet wearing this device they can activate the cell phone component and talk personally to the pet owner.

Though we are not in a position to recommend or endorse any of the above devices, we can recommend that you check the web on a regular basis to review new and creative pet safety products. Use key words like “pet locator,” “pet tracking,” “tracking devices” or “electronic pet finder” to guide your Google searches.

# CHAPTER EIGHT

## PLANNING FOR YOUR PETS

In your continuous planning efforts, you should include important papers for each pet that may be needed for any number of situations. Depending on the type of disaster, your pet may require medical treatment from an unfamiliar veterinarian or be required to stay at an unfamiliar boarding facility. In the worse-case scenario, your pet may have even become lost or abandoned.

Just as an evacuation kit is essential for human survival, the same is true for pets. Having sufficient water, food, waste removal and medical supplies for each pet is an integral part of their ability to survive a disaster.

## CHAPTER 8 ACTION PLAN

- ✓ Review your ***Personal Preaction™ Plan*** with your pet in mind.
- ✓ Make any adjustments to it that you feel would be appropriate, in light of possible restrictions on movement, incapacitated or overwhelmed emergency responders, etc.

## CHAPTER 8 – PET FIRST AID/EVACUATION KIT FORM

ITEM	DATE PURCHASED	DATE STORED	EXPIRATION DATE
<input type="checkbox"/> Imodium Or Other Pet Friendly Anti-Diarrhea Medication			
<input type="checkbox"/> Flea & Tick Prevention			
<input type="checkbox"/> Heartworm Medicine			
<input type="checkbox"/> Hydrogen Peroxide ( <i>To Flush Wounds or to Induce Vomiting</i> )			
<input type="checkbox"/> Prescription Medicines in Prescribed, Labeled Containers			
<input type="checkbox"/> Muzzle For Each Pet ( <i>Even the Friendliest of Pets can Become Aggressive Under Intense or Extended Duress</i> )			
<input type="checkbox"/> Polysporin Wound Treatment			
<b>HORSE FIRST AID ITEMS</b>			
<input type="checkbox"/> Wound Dressing			
<input type="checkbox"/> Leg Wraps			
<input type="checkbox"/> Fly Spray			
<b>PET EVACUATION ITEMS</b>			
<input type="checkbox"/> Food bowl (one for each pet)			
<input type="checkbox"/> Water supply for pets – use bottled water if necessary			
<input type="checkbox"/> Important Pet Papers			
<input type="checkbox"/> Leash, collar, ID tags			
<input type="checkbox"/> Dry or Canned Food (1 week supply for each pet)			
<input type="checkbox"/> Pet Waste Bags (2 week supply)			
<input type="checkbox"/> Bleach Solution			
<input type="checkbox"/> Litter & Box (Cats)			
<input type="checkbox"/> Halter & Lead Ropes (Horses)			
<input type="checkbox"/> Hoof Pick (Horses)			



## CHAPTER 8 – RESCUE MY PET FORM

### IN CASE OF EMERGENCY

**PLEASE**

### RESCUE MY PET INSIDE

I HAVE:

\_\_\_ Dog/s

\_\_\_ Cat/s

Disaster planning resources  
for the whole family at  
[www. Firestorm.com](http://www.Firestorm.com)

**FIRESTORM™**  
PREDICT. PLAN. PERFORM.

If my pet is to be moved or handled, please contact the person listed below  
or on the back of the front door to arrange for its safe control.

Name: \_\_\_\_\_

Mobile/cell: (    ) \_\_\_\_\_ Other Phone: (    ) \_\_\_\_\_

Address: \_\_\_\_\_

### IN CASE OF EMERGENCY

**PLEASE**

### RESCUE MY PET INSIDE

I HAVE:

\_\_\_ Dog/s

\_\_\_ Cat/s

Disaster planning resources  
for the whole family at  
[www. Firestorm.com](http://www.Firestorm.com)

**FIRESTORM™**  
PREDICT. PLAN. PERFORM.

If my pet is to be moved or handled, please contact the person listed below  
or on the back of the front door to arrange for its safe control.

Name: \_\_\_\_\_

Mobile/cell: (    ) \_\_\_\_\_ Other Phone: (    ) \_\_\_\_\_

Address: \_\_\_\_\_

## CHAPTER 9 YOUR EVACUATION PLAN

Your chances of success in any undertaking can  
always be measured by your belief in yourself.  
—Robert Collier

If you had to evacuate right now, where would you go and how would you get there?

Almost every evacuation plan assumes people will have a car or other vehicle in which they can flee from impending danger. Truth is many people do not. Under most circumstances many city dwellers are reliant on public transportation. But if complications put a kink in the system, there's no telling what kind of service will be available. Despite the understanding that public transportation will be used in some city evacuation plans, you need to assess your own situation to determine how realistic you think their plans really are. In many disaster scenarios public transportation will stop running completely.

For the most part, our country is not prepared to evacuate those who have no access to privately own vehicles. Even if individuals do own their own cars, there's no guarantee they'll be able to use them due to damage, lack of fuel and/or inaccessible roads. Given these limitations, it is best to work with your friends and neighbors to create your own orderly exodus.

Many preparations that will be useful during an evacuation were discussed earlier in Your Family Communication Plan (Chapter 5). The next step is to incorporate that information into different evacuation scenarios so you are better able to anticipate what to do in each situation.

For your convenience we have provided Evacuation Route forms at the end of this chapter. Use them to record proposed destinations and methods of transportation when evacuating from home, work and school. Having children at more than one school or more than one person working outside the home will require a separate form for each of those individuals.

### To Stay or Go

The need to evacuate depends on many factors: your proximity to the incident, the severity of prevailing winds in the case of a chemical spill and threats of landslides/mudslides, floods, etc. Some disasters like hurricanes, flooding or wildfires are relatively slow to build and can give you time to consider your options. Others events like tornados, hazardous material spills or a terrorist attack can develop quickly or without any warning or predictability.

From time to time government authorities mandate evacuation, but more often than not you will be required to make that decision for yourself. The following scenarios will help you evaluate various threat levels and guide you through the review of specific information you have already gathered; information that will help you think through and co-ordinate different plans of action.

### Evacuation Scenarios

#### **Imminent Threat** (No Warning/ Sudden Warning)—Leaving Home/Office

Example: A sudden event (fire or explosion) forces you out of the building, but you are able to stay in the immediate neighborhood.

If an event forces you out of your home or office but does not affect your neighborhood, your initial evacuation will likely be to the street. If you cannot return to your home, your immediate concerns will be finding temporary shelter, notifying family members of the incident and meeting up with them.

- Use the information from your Family Communication Plan (Chapter 5) to identify neighbors, friends or family living nearby who have agreed to extend emergency lodging assistance. If extenuating circumstances prevent them from helping, you can seek out your local chapter of the American Red Cross.
- Use the information from your Phone Tree (Chapter 5) to communicate with your family.
- Review your Meeting Places (Chapter 5) to determine where everyone has agreed to meet.
- You can remain calm in a situation like this because you have a Plan to activate. The more familiar everyone is with the information you are generating the more confident they will be, so review it regularly.

### **Short to Mid-Term Threat** (Limited Warning)—Staying in the community

Example: A tornado strikes limited warning (a few minutes) and you stay in your community.

- Activate your Communications Plan as in the previous scenario.
- Review your pre-arranged primary Meeting Place (Chapter 5), but depending on the emergency situation, you may have to resort to your secondary meeting place.
- Make sure everyone understands how they are going to get to each location (mode of transportation as well as the directions they will take).

REMINDER: Earlier it was suggested you drive to your meeting place a few times if you own a car. Since you may not have access to a car during an emergency, you should also walk to your secondary meeting place at least once. Your perspectives and observations are different from a car than they are on foot. Notice landmarks and how they could guide you if the streetlights are out. While landmarks are easy reference points, make a mental note of their relationship to other things, because those landmarks may be destroyed or otherwise unrecognizable.

### **Short-Term Threat** (Some Warning)—Leaving the Community

Example: A major hurricane with some advanced warning forces you to leave your community.

- Activate your Communications Plan as in the previous scenarios.
- After your family has met up successfully, head for a location where you will be provided shelter for the duration of the threat.
- As a general rule, the earlier you evacuate the better. If your community has established evacuation routes, become familiar with them just as you did with the various routes to your meeting places.
- Using your best judgment, choose your evacuation route(s) and clearly mark each one on a map with different-colored highlights. But don't limit your exit options to the planned routes. Because published routes could be grid locked, consider alternate courses; the so-called "blue highways." These are secondary roads marked in blue on maps to distinguish them from freeways and interstates.
- Keep one map in the car away from the bleaching effects of the sun and another one in your **Personal Preaction™ Plan Notebook**.

## **Evacuation from Work**

Probably the biggest issue with a disaster requiring evacuation at work is communicating and meeting up with your family. Consider:

- How will you communicate with your family to tell them you're okay?
- How will you decide where to go if the disaster is more wide-spread? Will you go to your primary, secondary or out-of-town meeting place?

- If you can't get to the chosen meeting place, what's your plan?
- What will you do if phone services are disabled?
- How will you make use of your phone tree from work?

It's a lot to consider, but you need to think it through! Talk over the details with your family and your employer. If your workplace doesn't have any evacuation plans, make your own.

### ***Disaster Planning at Work***

Every employer should have a business continuity plan (a contingency plan for how they will continue to provide their services in the face of a major disruption) and emergency and workplace violence plans. Unfortunately, many employers are in "disaster denial," too, so begin the process by asking what emergency contingency plans they have adopted.

If your employer has an emergency plan in place, ask specifically:

- What are you expected to do if your work location is damaged and/or closed?
- What plans have been made if your workplace has to be evacuated?
- How do you contact your employer during an emergency?
- How do you find out *if* and *when* it's okay to come back to work?

If you can get all your questions answered, all you have to do is co-ordinate your employer's disaster plan with your **Personal Preaction™ Plan**. If, on the other hand, you discover they haven't made any plans or the plans they do have are sketchy, offer to help them develop it more fully. With the information in this book you are equipped to address many possible threats. Combining your questions with the information you have gathered might just be all that's necessary to get the ball rolling. More business planning resources can be found at [www.firestorm.com](http://www.firestorm.com)

### **Evacuation from School**

If you have children in school, you need to know exactly what the school's plans are for dealing with disasters or workplace violence. Be aware that many school systems are still developing their evacuation and shelter in place plans and that those plans may be in a state of flux. If you discover your child's school is lacking in emergency preparedness, help them get ready. Locate a free downloadable book to help schools prepare for disasters at U.S. Department of Education (See "Disaster Preparedness – Resources" at the end of this book) or go to [www.firestorm.com](http://www.firestorm.com).

Consider a few problems from the school's point of view:

- If children are moved to another location because they cannot be safely sheltered at the school, the school needs to ensure the children are picked up only by parents or other legally designated adults.
- A safe, alternative location needs to be identified.

Co-ordinate your evacuation plans with the school and:

- Notify the school in writing to specify who has your authorization to pick up your child.
- Have the school confirm how children will be transported from school to another specified location.
- Have an alternate plan if you cannot get to the school or the other location to pick up your child.

Be sure your child understands both the school's plan and your own. They need to be reassured that you've got all the bases covered. It may even make sense to develop a code word that only you and your children know. If you authorize someone other than yourself to pick up the children, give that person the code word and teach your children never to go with anyone who does not use it.

## Stay Informed

As you actively evacuate, draw on information you've researched and stay tuned to radio and television broadcasts; their updates will guide you in the right direction (north, south, east, or west).

- The Emergency Alert System (EAS), formerly the Emergency Broadcast System (EBS), is a coordinated organization that provides emergency alerts across the country. You've probably seen them on TV: normal programming will be interrupted by a special tone followed by information scrolling along the bottom of your screen.
- Radio stations will interrupt programming for a verbal alert and often provides better local news coverage than television.
- Streaming online broadcasts are another source of real-time emergency notification and updates, if it's still available to you when you need it.
- You already have a sense of what your local media provides, so keep that in mind when choosing a source for news in an emergency situation.

## CHAPTER NINE

### YOUR EVACUATION PLAN

Many preparations that will be useful during an evacuation were discussed earlier in Your Family Communication Plan (Chapter 5). The next step is to incorporate that information into different evacuation scenarios so you are better able to anticipate what to do in each situation.

For your convenience we have provided Evacuation Route forms herein. Use them to record proposed destinations and methods of transportation when evacuating from home, work and school. Having children at more than one school or more than one person working outside the home will require a separate form for each of those individuals.

## CHAPTER 9 ACTION PLAN

- ✓ *Fill out your evacuation plan forms*
- ✓ *Put the forms in your **Personal Preaction™ Notebook**.*

## CHAPTER 9 – PREACTION™ EVACUATION ROUTES

FROM HOME	
My final destination is:	
By car, my evacuation route is:	
On foot, my evacuation route is:	

FROM WORK	
My final destination is:	
By car, my evacuation route is:	
On foot, my evacuation route is:	

## CHAPTER 10 MEDICAL HISTORY

The essence of intelligence is skill in extracting  
meaning from everyday experience.  
—Unknown

Don't be deceived by the brevity of this chapter because you will be required to do some research and pay attention to detail. But knowing and documenting your family's medical history enables others to know it in time of need. If you're unconscious or otherwise unable to communicate with others, having the proper forms available can mean the difference between life and death, literally! Using the forms at the end of this chapter, prepare concise documents for each member of your family. At a minimum, each Personal Medical History form should include the following information:

- Current medical condition (make a note of any mental or physical limitations)
- Current prescribed and over-the-counter medications with exact dosages
- Blood type, age, weight and height
- Any known allergies to drugs, food, seasonal changes and/or insect bites
- Doctor(s)' contact information (refer to your **Personal Preaction™ Plan Notebook** for your Emergency Services Contacts List – Chapter 4)
- A recent photo (taken within the last six months – especially for young children) with the person's name, address and emergency contact number(s) (if applicable) on the reverse side
- Identification: copies of your driver's license or passport

A TIP TO PARENTS: Using the interactive Medical History form (available at <http://www.firestorm.com/research/disaster-ready-people-for-a-disaster-ready-america.html>) allows you to add any medical information you wish. Why not keep a comprehensive record of your child's immunizations so it will be at your fingertips for emergencies as well as new doctor visits, annual school registration, etc?

### Medical Release Form

If you need medical attention and have a medical release with you, doctors can proceed with treatment that might otherwise be denied. For example, if your child needs medical attention and you are not physically present or are incapacitated, this authorization can be used in your absence. Use the forms provided at the end of this chapter or modify them to create your own but, for obvious reasons, you do NOT want to waste precious time gathering essential information or satisfying administrative requirements when access to care is critical.

# CHAPTER TEN

## MEDICAL HISTORY

Knowing and documenting your family's medical history enables others to know it in time of need. Using the forms provided herein, prepare concise documents for each member of your family. At a minimum, each Personal Medical History form should include the following information:

- ✍ Current medical condition (make a note of any mental or physical limitations)
- ✍ Current prescribed and over-the-counter medications with exact dosages
- ✍ Blood type, age, weight and height
- ✍ Any known allergies to drugs, food, seasonal changes and/or insect bites
- ✍ Doctor(s)' contact information (refer to your **Personal Preaction™ Plan Notebook** for your Emergency Services Contacts List – Chapter 4)
- ✍ A recent photo (taken within the last six months – especially for young children) with the person's name, address and emergency contact number(s) (if applicable) on the reverse side
- ✍ Identification: copies of your driver's license or passport

## CHAPTER 10 ACTION PLAN

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- ✓ *Fill out the Medical History for every member of your family.*
- ✓ *Attach a recent photo to each member's form.*
- ✓ *Place forms in your **Personal Preaction™ Plan Notebook**.*



# CHAPTER 10 – MEDICAL CONSENT FORM

## MEDICAL, DENTAL AND PSYCHIATRIC CONSENT FORM

I (We), parent(s) or legal guardian of \_\_\_\_\_.

Who is in the care of \_\_\_\_\_, hereby authorize \_\_\_\_\_ to administer to my (our) child any medical, dental and psychiatric care, treatment or medication deemed advisable by a physician licensed by the State of \_\_\_\_\_, or by any other qualified health professional under the general supervision of a licensed physician. I (We) further consent to the immediate transfer of my (our) child to any hospital or other medical facility or office in the event of an urgent or emergent medical, dental or psychiatric condition, and authorize \_\_\_\_\_ to consent on my (our) behalf to any urgent or emergent medical, dental or psychiatric treatment to be rendered to my (our) child.

I (We) further authorize any physician or health care provider who has rendered treatment to my (our) child to release to \_\_\_\_\_ any and all medical records relating to or necessary for my (our) child's treatment or diagnosis, in order to enable it to provide treatment for the physical and mental health of my (our) child.

I (We) authorize the release of information to facilitate the medical, dental, psychiatric care of my (our) child or as is necessary to enable the provider of care to complete a claim for insurance. I (we) understand and agree that I (we) are exclusively responsible for the payment of all medical services rendered to my (our) child.

\_\_\_\_\_ assures the parent(s) that all reasonable efforts to contact them will be made before exercising this authorization.

Today's Date \_\_\_\_\_

Parent or Guardian Signature: \_\_\_\_\_

Home Phone \_\_\_\_\_ Business Phone \_\_\_\_\_ Cell Phone \_\_\_\_\_

Home Address \_\_\_\_\_

Child's Date of Birth \_\_\_\_\_

Allergies \_\_\_\_\_ Medications \_\_\_\_\_

Chronic Major Illness \_\_\_\_\_

### INSURANCE INFORMATION

Insurance Company \_\_\_\_\_

Insurance Company Address \_\_\_\_\_

## CHAPTER 10 – PERSONAL MEDICAL HISTORY

PLEASE COMPLETE A FORM FOR EACH FAMILY MEMBER

Name	
Birth Date	
Telephone Number	
Physician	
Dentist	
Eye Doctor	
Other	
Your Current Medical Condition	

*List prescription and non-prescription medications you are taking*

1.	4.
2.	5.
3.	6.
Drug Sensitivity and Allergies (describe)	
Name of Health Insurance Carrier	
Group No.	
Agreement No.	

*Have you ever been told you had one of the following?*

Lung Disorder	<input type="checkbox"/> Yes	<input type="checkbox"/> No
High Blood Pressure	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Heart Trouble	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Nervous Disorder	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Disease Or Disorder Of The Digestive Track	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Any form of Cancer	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Disease of the Kidney	<input type="checkbox"/> Yes	<input type="checkbox"/> No

# CHAPTER 10 – PERSONAL MEDICATION LOG

PATIENT INFORMATION		
Name:	Date of Birth:	Social Security Number:
Home Address:		Phone Number:
Physician:		
Physician's Phone Number:		Physician's Phone Number:
Pharmacy:		Pharmacy's Phone Number:
PAST MEDICAL HISTORY		

## **CHAPTER 11     PROTECTING YOUR IDENTITY AND FINANCIAL INTERESTS**

“The best place to find a helping hand is at the end of your own arm.” -Swedish Proverb

Identity theft has become a major concern to almost everyone. As a consequence, you should have a plan to protect your personal and financial information and be monitoring your credit status on a regular basis. During a crisis it will be of utmost importance to provide and protect your identity.

Neither FEMA nor the American Red Cross directly address the issue of identity theft, although both make it clear you need proof of identification to benefit from some of their disaster recovery programs. When you are displaced you are out of your element and your normal guard is either down or compromised to some extent. Your faculties may not be as sharp as they would be under normal circumstances, so remain alert and aware of your surroundings. You will be carrying (either on your person or in your Kit) vital documents and/or tools to access documents that are unique to you. Take care not to leave them unattended at any time!

Criminals and other malevolent (wicked) people thrive on or otherwise exploit vulnerabilities during a time of crisis. Identity theft can happen to anyone at any time; not everyone who offers help is a Good Samaritan who has your best interest at heart. In fact, it's best to ask anyone you deal with to identify who they are by showing their credentials. Write down their personal information and any organization they claim to represent. Most people don't expect others to deceptively and illegally profit from their misfortune, but it happens all too often.

### **Sources of Identity Theft**

Identity theft occurs when someone uses your personal information without your knowledge and/or consent. By representing themselves as someone else, they commit fraud. The following are some common sources of fraud that can be used individually or in combination with one another to trade off of your goodwill:

- Credit and/or debit cards or just the numbers themselves
- ATM, gas and department store cards
- Social Security numbers
- Bank account information
- Telephone calling card numbers or cell phone account information
- Computer or online account log-on and password information
- Social media accounts such as Facebook and Twitter
- Utilities and other telecommunication/cable account information
- Driver's licenses, personal identification cards, passports/visas

### **Minimizing Your Exposure to Identity Theft**

Although there's a great deal you can do to protect your identity and financial information, you can become a victim through no fault of your own. Given the rampant criminal activity in this area, it is impossible to completely eliminate the threat of identity theft; however, you can reduce your exposure by keeping your personal information...personal. Here's how:

#### **Watch Your Trash**

Shred, burn or otherwise destroy any identifying information before you throw it out. Shredders are great, but you can also tear things up into small pieces. (However, with enough pieces of the puzzle a good thief can re-create or complete enough of your financial profile to pass even the most rigorous

security checks.) In short, beware of what you throw away, no matter where you are. This information includes:

- Bills with your name and/or account numbers
- Receipts (of any kind) with your name and/or full/partial account numbers
- Credit card solicitations or offers with your name on every fifth line to personalize the request (even membership cards you didn't request)
- Credit cards (expired or cancelled accounts)
- Catalog/magazine labels (both outside and **inside** the catalog/magazine on preprinted order forms)
- Envelopes with your name and address on them (especially junk mail)

### **Watch What You Say**

When you are prompted to reveal identity information such as your Social Security number, your mother's maiden name or birth date, know with whom you are speaking before you respond. If you do not feel comfortable, ask questions until you are satisfied it is safe to divulge personal information. Otherwise, hang up. Basically, whoever solicits you should identify him/herself at the beginning of a call. If you have to make repeated requests for this information, you are not dealing with a professional and the call should be terminated.

REMEMBER: Your bank, insurance provider or credit card issuer will not call you and ask for personal information they already have in their records. If the call concerns a credit card, insurance offer, etc., do not be pressured into revealing identity information over the phone in order to take advantage of a "special deal" or "prize." If a "limited time" offer is legitimate the company will mail you the application describing it in detail. It is not worth losing your precious identity over a fleeting promotional gimmick. If it sounds too good to be true, it probably is!

Never send sensitive information such as your Social Security number via email or a social network no matter how "official" the request appears. Do not respond to emails from banks, PayPal accounts or other financial institutions that claim "there is a problem with your account."

Here are some tips you can use to avoid becoming a victim of cyber fraud from the FBI:

- Do not respond to unsolicited (spam) e-mail.
- Do not click on links contained within an unsolicited e-mail.
- Be cautious of e-mail claiming to contain pictures in attached files, as the files may contain viruses. Only open attachments from known senders. Scan the attachments for viruses if possible.
- Do not fill out forms contained in e-mail messages that ask for personal information.
- Always compare the link in the e-mail with the link to which you are directed and determine if they match and will lead you to a legitimate site.
- Log directly onto the official website for the business identified in the e-mail, instead of "linking" to it from an unsolicited e-mail. If the e-mail appears to be from your bank, credit card issuer, or other company you deal with frequently, your statements or official correspondence from the business will provide the proper contact information.
- Contact the actual business that supposedly sent the e-mail to verify if the e-mail is genuine.
- If you are asked to act quickly, or there is an emergency, it may be a scam. Fraudsters create a sense of urgency to get you to act quickly.

- Verify any requests for personal information from any business or financial institution by contacting them using the main contact information.
- Remember if it looks too good to be true, it probably is.

### **Watch What You Carry on Your Person**

Do not routinely carry multiple credit cards; carry only the card(s) you need and secure any others. The same is true of your Social Security card; you don't need it on a daily basis so leave it at home. Besides, you probably have the number committed to memory anyway and the actual card is rarely required.

Although keeping your driver's license and a credit card in your wallet is convenient, your wallet is the first thing an identity thief will attempt to steal. If you are a man, put those items someplace other than your back pocket. If you're a woman, put them in a separate section of your purse. If your wallet is stolen all you've lost is your cash.

Additionally, do not carry sensitive passwords or PIN numbers in your wallet.

### **Watch What You Say on Social Media**

After a disaster, you may be tempted to post images or videos of your home and your neighborhood on social media websites. Additionally, you may mention that you are evacuating, or staying elsewhere until you are able to return to your home. This notice gives exact location information to looters and others that may then target your home; they have your name, address, images, etc., and may use this information to further victimize you.

Even if you do not allow the address to be visible in an image, you might unwittingly let others know where you live and work and your travel patterns and habits through uploaded images. These details can be revealed through bits of information embedded in images taken with smartphones and some digital cameras, and then shared on public websites. The information, called metadata, often includes the times, dates, and geographical coordinates (latitude and longitude) where images are taken. Check the "options" or "settings" on all household member cell phones (and any applicable mobile applications) and turn the default setting of sharing geo-location information off.

### **Using Social Media during a Crisis or Disaster**

In recent years, social media tools and applications have played an increasing role in emergencies and disasters. Social media sites rank as the fourth most popular source to access emergency information. FEMA, The Red Cross, first responders and others now use social media to communicate a variety of information, and planning is underway to explore further opportunities to leverage the tools.

Uses of Social media during a disaster may include:

- to warn others of unsafe areas or situations
- inform friends and family that someone is safe
- to request aid or assistance
- to follow warnings, watches and evacuations
- to locate survivors

Use Caution

There is the potential for some individuals or organizations to intentionally provide inaccurate information during a crisis or disaster to confuse efforts and even cause harm to first responders.

When using social media during and after a crisis, connect and follow only official accounts, both nationally and in your local communities.

### **Monitor Your Account Balances**

Pay close attention to your bank, credit card, telecommunication and utility statements to identify problems based on your own memory of usage. When you reconcile your checkbook you will be able to spot suspicious items on your statement, but if you make use of your bank's on-line services, randomly check the activity to verify that your balance is where you think it should be. Spend a few minutes reviewing all your statements as they arrive each month and immediately report transactions you do not recognize.

Take advantage of free credit reports. Each of the three reporting bureaus listed below allows you one free annual credit report. Some states even allow two per year (a total of 6) or one every two months. Space them out so that every two or four months you can use a free report to spot and report any inconsistencies right away. If a thief has used your identity to set up a line of credit and is having the statements sent to another address, viewing your credit report may be the quickest way to discover their nefarious deeds.

As soon as possible after a disaster, check your credit report and all bank/credit/debit card accounts. If something appears out-of-line, follow up immediately. Also, if your credit card company calls you to verify recent charges that they deem to be inconsistent with your spending pattern, DO speak with them immediately. This action will ensure continued, uninterrupted use of your funds/card. Returning their call is a minor inconvenience compared to the hassle of picking up the pieces AFTER someone has gone on a spending spree at your expense. It shows they are looking out for you, so work with them in detecting fraud.

NOTE: Overdrafts are expensive and can negatively impact your credit score. If you have opted to have your bank make automatic payments (i.e. mortgage or car), be sure to suspend the service if emergency circumstances prevent your paycheck from being deposited to your account.

### **Other Things You Can Do to Safeguard Your Identity**

- Get a locking mailbox, and keep it locked! Be selective with whom you share the key; ask only trusted neighbors to collect your mail while you're away on vacation.
- Request a "Mail Hold" with the U.S. Postal Service (maximum of 30 days). Thieves watching your house will have a harder time determining if you are a soft target if they can't see overflowing mail.
- Indoor light timers are a good deterrent when you are away for an extended period of time. They give the impression of ongoing activity within the house by coming on/going off at programmable times during day and evening hours. (Yes, thieves look for lights during the day, too!)
- Place a temporary stop on your newspapers or have a close neighbor pick them up on a timely basis. The objective is to maintain a sense of normalcy; a driveway full of papers and flyers is a dead giveaway!

- Limit the information printed on your checks – avoid whatever identifying information you can.
- When ordering new checks, arrange to pick them up at the bank instead of having them mailed to your home. If that is not an option, look for a postcard reminders that your checks have been sent. If the order hasn't arrived before the postcard, notify the bank immediately as it may have been lost or stolen.
- If you use credit or debit cards, write “see identification” on the signature bar on the back of the card. (NOTE: Some places like the U.S. Postal Service will NOT accept cards with such wording, so if you want to pay them with plastic your card must carry your signature.)
- When traveling, take extra precautions to protect your credit cards, passport, tickets, receipts, etc. Wear a money belt or similar item and make use of hotel safes. Many can even accommodate a laptop!
- Purchase a rider on your homeowner's or renter's insurance policy that provides both money and assistance should you become a victim of theft.
- If you plan to purchase something that is outside of your normal spending profile, let your credit card company know ahead of time so you are not embarrassed if credit is refused at the point of transaction. NOTE: With the increase in global travel and internet purchasing, spending patterns are becoming more difficult to track, giving identity thieves an advantage.
- Notify your credit and charge card companies of where and when you will be traveling overseas.
- When using public Internet café terminals log out of every site. Close out of all browsers and delete the search history; leave no trace of your usage. Emergency situations may necessitate the use of a crowded facility, so be sure people are kept at a sufficient distance to avoid seeing your name, passwords and other vital personal information.

### **What to do if you believe your Social Media Accounts have been hacked**

- Immediately attempt to access your account and change your password.
- Never use the same password on multiple sites. Remember, if your password is a combination of personal information – such as your dog's name and your birth date - realize that you may have inadvertently made this information public via social media posts and your profile(s). Use complex passwords that include upper and lower case letters, numbers, and special characters (if allowed).

### **If You Are a Victim of Identity Theft**

The accidental and increasingly intentional loss of information from data collection centers (hackers and inside jobs) makes you vulnerable despite all the precautionary measures you might take. If you do become a target of identity theft, or suspect that you are a victim of it:

1. Call your bank/credit card companies immediately. Your credit cards have a toll-free number on the back, but if your card has been stolen, you can quickly refer to your **Personal Preaction™ Plan** for “Your Emergency Contacts” (Chapter 4) or locate a monthly statement for this number and an e-mail address.



2. Call your bank(s) and other providers of credit. If you discover your checks have been stolen, call the bank at once.
3. Call the police. Your local police or sheriff's department won't be able to do much about your stolen identity, but you do need to file a report. Having a report on file with the police is a requirement for insurance and other claims, and can expedite the recovery of the lost, misused or stolen item(s).
4. Call all three credit bureaus and speak with someone in the fraud division. After the call, follow up with a letter that outlines your situation and reiterates your conversation with the phone representative. Do not rely solely on your call for someone else to accurately report your case. You need to be assertive and proactive in this regard.
  - Equifax: (888) 766-0008; P.O. Box 740241, Atlanta, GA 30374- 0241
  - Experian (Formerly TRW): (888) 397-3742; P.O. Box 1017, Allen, TX 75013
  - Trans Union: (800) 680-7289; P.O. Box 6790, Fullerton, CA 92634
5. Contact the Federal Trade Commission (FTC): (877) 438-4338;  
Consumer Response Center  
FTC  
Room 130-A  
600 Pennsylvania Avenue, NW,  
Washington, DC 20580 or e-mail them at: <https://www.ftccomplaintassistant.gov/>

They won't help you resolve your individual situation but they do maintain a database that sometime leads to law enforcement involvement. Filing a complaint with them will help:

- a) stop identity theft and
- b) track statistics by recording the increasing widespread recurrence of identity theft and the stories behind each offender.

## Disability & Death

Suppose the sole wage earner in your family suddenly died. Do they have life insurance through their employer? Do they have their own policy? Is it still in effect? You recall they have a 401K retirement plan. Who is their beneficiary? Do you have a copy of the form? In whose name is the home, the car, the mortgage? Do you know where all the bank records are?

Suppose he/she became ill and decisions need to be made regarding life support or critical care. Do you know what their wishes are? Did they sign a Living Will or a DNR Order (Do Not Resuscitate)? Do you have a copy of it?

One of the greatest disasters a family can face is the illness or premature loss of a family member. When such an event occurs, one reflects on actions taken, or more likely, those that weren't taken, with respect to living wills, health proxies, health insurance, life insurance, disability coverage, guardian appointments, debt, ownership of property, and so much more.

By predicting the exposures that an individual person or family can face, by developing a plan to mitigate those exposures and by performing in the event of that occurrence, the best result can be obtained. This methodology applies not only to disasters like a house fire or a flood, but to the illness or loss of a loved one as well. While most of us never want to consider becoming ill, disabled or passing away, we need to. Only by having a plan will we be able to determine the outcome for our family members and survivors.

## **CHAPTER ELEVEN**

### **PROTECTING YOUR IDENTITY AND FINANCIAL INTEREST**

Although there's a great deal you can do to protect your identity and financial information, you can become a victim through no fault of your own. Given the rampant criminal activity in this area, it is impossible to completely eliminate the threat of identity theft. However, you can reduce your exposure by keeping your personal information...personal.

# CHAPTER 11 ACTION PLAN

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- ✓ *List your credit provider and all bank, department, and other credit providers to you.*
- ✓ *Decide and act on the actions you need to take to protect your identity and financial information on an ongoing basis*
- ✓ *Create secure passwords on all accounts and social media websites*
- ✓ *Turn off geo-location features on smartphones*
- ✓ *Connect to “official” social media accounts and alerts for your community and nationally*
- ✓ *Store copies of important information with a family member or trusted friend who is out of the area and/or keep the same items in a safe deposit box.*
- ✓ *Remember to reciprocate your offer.*
- ✓ *Create a Living Will and Healthcare Proxy*

In a crisis, be aware of the danger, but recognize the opportunity.

—John F. Kennedy

When you travel you are often in unknown territory...out of the area for which you've done your disaster planning and preparation. You may even be in an area where one or more foreign languages are spoken. In most instances, you will not possess the local knowledge of area-specific risks unless you take time to assess them before your departure. Except in the most general way, any evacuation plans you have made at home will apply when you are on the road. There are, however, many things you can do to protect yourself and those traveling with you should a disaster occur.

### Before You Go — Think

When you're planning a trip, think about what you would do if disaster struck while you were traveling. This action will increase your awareness so that if the worst does happen you will remain in a position to make good decisions. Before you leave:

- Review the current social and political situations of your destination(s).
  - The U.S. Department of State puts out travel advisories and warnings at <http://travel.state.gov/>.
  - Do your own research by reviewing English-language publications online that cover local and regional news. If the worst happens, armed with your research, you'll remain calm and in a position to make rational decisions.
- Spend a few moments reviewing your **Personal Preaction™ Plan** with the adults in your household. A calm assessment and a few reminders in advance will go a long way toward reassuring them if a real emergency arises during your absence.
- When on a plane – review the emergency pamphlet in the seat pocket in front of you regardless of the number of times you have flown. When was the last time you paid attention to how many rows away you were (both front and back) from an exit?
- When on a boat, note the exits, windows, etc.
  - Position yourself accordingly if you feel that the vessel is overcrowded or suspect the number of passengers exceeds the allowed capacity. This illegality happens more frequently than you think!

### Leave Your Itinerary with Two People

#### Your Primary Travel Liaison

Identify someone who is not accompanying you and give them written details of your trip; this person is your Primary Travel Liaison. In a typical business environment this person may be an administrative assistant who makes reservations and then provides the information to a family member or trusted friend. In a small business environment or personal travel situation, the family member or trusted friend might also be the Primary Liaison; they are not necessarily mutually exclusive. The critical information they should have includes:

- Your Reservations – Hotel/motel, car rental, tour, land, sea and/or air transportation,
- If you have any set appointments, this person should have all the meeting arrangements and pertinent contact information.

For each destination or leg of your trip, notify them of your safe arrival. Any time you change your stated plans or when you complete your trip, touch base with this person. Knowledge of your current whereabouts is mutually beneficial. When you check-in with your liaison on a regular basis (establish what “regular” is for you), you keep up-to-date on what’s happening in both your hometown and your travel city. Assuming this person is a part of your Personal Contacts, /Phone Tree (Chapter 4), they will know how to get in touch with you if an emergency occurs at home.

### **Your Secondary Travel Liaison**

If you are visiting friends and/or family or are on a business trip, someone at your destination should have the same written details of your trip; this is your Secondary Travel Liaison. Critical information also includes:

- Your Reservations – Hotel/motel, car rental, tour, land, sea and/or air transportation
- If you have any set appointments, give that person all the meeting arrangements and pertinent contact information.

Just as you keep the Primary Liaison informed of any changes to your itinerary and your safe return, you should likewise maintain communication with your Secondary Liaison. Be sure both Travel Liaisons have each other’s numbers. In short, whatever you share with one liaison, as it relates to your out-of-town whereabouts, do the same with the other. NOTE: this can be done without interrupting your vacation or otherwise getting in the way of business.

### **Document and Distribute**

Prior to your departure, make sufficient copies of travel-related documentation. First and foremost, make copies of your identification. Make one for a family/trusted friend and/or your Primary Liaison, one for your Secondary Liaison (depending on how well you know them), and one to take with you. Keep your own copies separate from your wallet and passport in case of loss or theft. Other information to include:

1. Family contact phone list (See your **Notebook** for your Personal Contacts/Phone Tree – Chapter 4.)
2. Medical history & current prescription information (See your **Notebook** for Personal Medical History – Chapter 10.)
3. Driver’s license number (Write the number down or memorize it.)
4. Serial numbers for any travelers’ checks. (You should also keep these numbers separate from your wallet and passport.)
5. Transportation tickets: plane, boat, train, bus (These should already be a part of your itinerary.)
6. Home and vehicle systems - Security and alarm codes with emergency/non-emergency contact information in case either needs to be disarmed while you are away
7. Your passport identification page (If your passport is lost or stolen while you are out of the country contact that country’s American Embassy at once. If you have the information page it will considerably reduce red tape, frustration and re-issuance time.)

### **Other Precautions**

Take only the credit, charge, debit and membership cards you actually plan to use. If you’re traveling to South America, do you really need your Costco membership card? Should something happen to your wallet, the fewer items you have the less an identity thief can use to piece together your financial background and use it against you.

If you live alone or are taking the whole family on vacation, have your mail put on hold. You can make this hold online at <http://www.usps.com/> or use the yellow cards provided free by your local Post Office. Keep a few extra “Hold Mail” cards on hand to avoid the need for a last-minute trip before departure.

If you subscribe to a newspaper service, contact them to stop your newspaper delivery while you are gone or arrange for a close neighbor to pick them up on a timely basis. A daily paper lying in the driveway until evening advertises no one is around during the day. See additional suggestions in Chapter 11 (Other Things You Can Do to Safeguard Your Identity) and read more about protecting your property while you’re away.

## ***Packing***

What you pack depends on the purpose of your travel, the length of your stay and who, if anyone, is traveling with you. The following are some basic guidelines for most any journey.

1. The lighter you pack the better. You are more of a target when you are loaded down with luggage than when you carry a single bag.
2. Dress and act conservatively. Avoid carrying or wearing expensive jewelry or displaying other signs of wealth (i.e. designer luggage, clothing, accessories, cameras, phones). Do not dress to draw attention to yourself or those with whom you are traveling. On the other hand, being dressed too casually marks you as a tourist. While this is sometimes unavoidable, try to be nondescript and keep your voice low. Be careful using hand gestures and never assume others do not understand English when traveling abroad.
3. Avoid handbags without secure closures, fanny packs and outside pockets on bags and luggage as they offer easy picking for thieves. A bag with a shoulder strap that crosses the chest offers greater security. Or, wear a backpack in front or to the side but pulled toward the front of you and secured with one arm. A money belt or pouch that is worn inside clothing may be preferable.
4. Keep medicines in their original containers. If authorities go through your luggage, which can happen at any international (or domestic) port of entry or exit you need to be able to clearly demonstrate meds belong to you so they are not mistaken for illegal drugs. (As an extra precaution for those traveling abroad; have your pharmacy print a copy of your prescription receipt(s) to verify they belong to you.)

## ***Hotel Security***

Upscale hotels with valet parking are generally the safest lodging options, but they are also the most expensive. The trade-off is that there is usually someone at that location with whom you will have come into documented contact should something go awry. (A parking stub or someone at check-in can prove your known whereabouts at a specific time.) Accommodations offering the most individualized service grant you a greater degree of confidence. Nevertheless, even if cost is no object, there are times when you will be off the beaten path, which usually means less security. When deciding on your overnight arrangements you should exercise caution at all times.

## ***Parking***

1. Park in well-lit lots and as close as possible to whatever entrance you will be using.
2. Familiarize yourself with the route to the hotel; note freeway ramps and alternate routes in case you miss your intended exit/entry/turn. (This action prevents having to

leave your car to ask for directions while in unfamiliar territory. Using a GPS doesn't guarantee you won't get lost!)

3. If you do not have a reservation and are driving as you look for a hotel/motel, be observant of the neighborhood. Trust your instincts; if it doesn't feel right, drive on.
4. Hotel parking garages should not have elevators that go directly to guest floors. The parking garage bank of elevators should only go to the lobby, with a separate bank of keycard-activated elevators giving access to the floors and rooms themselves.
5. Make note of where you park your car. Have your key out before you approach the vehicle.
6. If you are not driving a rental, do you have an extra set of keys in case you lose a set?

### **Checking In**

1. Key cards are safer than traditional keys; if you're given a key with a room number on it, do not display it openly.
2. Rooms on floors 2-5 are safer than those on the ground floor. Rooms higher than the 6<sup>th</sup> or 7<sup>th</sup> floor cannot generally be reached by emergency fire equipment.
3. Rooms opening to an interior hallway are safer than those that open to a parking lot.
4. Rooms with a window facing outside, rather than an interior atrium window can be reached by emergency fire equipment.
5. Rooms near elevators or stairways are safer than those at the end of the hall.
6. Know where the stairs are located and how many doors are between your room and the stairs.

### **In Your Room**

1. Review the notice on the back of your room door that shows emergency exits and make a note of your room's relationship to the entire structure. If you do not understand the diagram call the front desk for clarification. Walk to all exits, pacing off the steps and forming a mental picture of distances and other distinguishing features.
2. Locate the nearest fire extinguisher on your floor and count the steps to it. (You should have some working knowledge of extinguishers based on your understanding of the one you have in your own home. You do have one, right?)
3. Understand how to use the phone as they differ dramatically from one hotel to another!
4. Always use the dead bolt when occupying the room.
5. Do not post "Make up this room" signs. If your room needs to be made up at an unusual time, make arrangements with the front desk.
6. Make use of the hotel safe.
7. For additional security, use a door wedge or jam a chair under the doorknob. (Traditional keyed locks may not have been changed for years!)
8. Identify anyone who knocks on your door before opening it. If someone says they are from the hotel and needs to enter your room for any reason, get their name and verify the information with the front desk before allowing them to enter the room.
9. If a fire threat exists, check the door for heat prior to opening it. If the door feels warm or hot to the touch, do not open it! If there is heat or signs of a fire in the corridor, saturate towels, bath robes and even sheets and place them at the base of the door and around the jambs to keep smoke from entering your room. For tight jambs use tweezers, nail files, clippers or some other sharp object to secure a good hold. Yes, we know you don't fly with that pocket knife anymore but a knife from that room service tray will work nicely.)

10. Upon check-out, destroy your key card because it contains personal information like your name, credit card number and address. While encrypted to some degree, these cards are not “written over” until used for another guest. Your key card exposes you to identity theft before it is re-populated with the next guests’ information. One of the quickest ways to demagnetize a room card is to hold it close to your cell phone. To be on the safe side try to use the card on the door before you leave to make sure it no longer works. Never randomly discard these keys at the airport or hotel as they may be fodder for identity thieves. Take them with you so you can cut them up when you return home.

## **Be Alert and Confident**

Regardless of whether you are on familiar ground, awareness is your best defense against becoming a victim.

- Walk with purpose, and do not succumb to the unsuspecting ploys that abound in heavy tourist areas. Each region has its specific con-artist tricks, and guide books usually offer warnings to the savvy tourist. These offenders usually throw up obvious red-flags to their tactics, so be one step ahead of them to avoid being their next victim!
- When entering any building, pay attention to exit signs and other departure points.
- If traveling in a group, have a meeting place and emergency plans for everyone in case members get separated from one another.
- Note the location of hospitals, urgent care facilities, police and sheriff stations, etc.
- If you see evacuation route signs, note the direction they are pointing and the nearest major intersection.
- Keep your cell phones charged. If you carry a wireless device, make note of coffee shops and other places where Wi-Fi connections are available.

In summary, know what’s around you, and assess your immediate environment. After you have developed a pattern of awareness, it will become second nature to you.



## CHAPTER TWELVE

### WHEN YOU TRAVEL

When you travel you are often in unknown territory...out of the area for which you've done your disaster planning and preparation. In most instances, you will not possess the local knowledge of area-specific risks unless you take time to assess them before your departure.

Except in the most general way, any evacuation plans you have made at home will NOT apply when you're on the road. There are, however, many things you can do to protect yourself and those traveling with you should a disaster occur.

## CHAPTER 12 ACTION PLAN

- ✓ *Determine your Primary and Secondary Travel Liaisons. Speak with them about their roles, and offer the same gesture in return.*
- ✓ *Double-check your emergency kit; be sure to replenish it upon return from each trip.*
- ✓ *Modify its contents, depending on the type of trip you are taking, the time of year, and other relevant factors.*

## CHAPTER 13

## KEEPING YOUR PLAN CURRENT

Self-reliance is the only road to true freedom,  
and being one's own person is its ultimate reward.  
—Patricia Sampson

First of all, congratulate yourself on having your very own **Personal Preaction™ Plan!**

As things in your personal life change, so too will your plan; however, it's not just family dynamics that change...neighborhoods and whole regions change as well. A new freeway opens, a military base closes, evacuation routes are changed, a community center is built or a chemical manufacturing plant opens nearby. Each of these events, and others like them, require an amendment to your **Personal Preaction™ Plan** and **Notebook**.

The most efficient way to keep both your **Plan** and your **Notebook** current is to review and update them on a monthly basis. We recommend you pick a set day so it can become a natural part of your routine. It's the kind of habit that will payoff in big dividends.

### Conversation

A monthly family conversation over dinner is the best way to make sure everyone remains on the same page regarding your readiness. Give yourselves about an hour to talk about any changes that may have occurred and use your **Personal Preaction™ Plan Notebook** as a discussion guide. Having it at your fingertips will move the conversation along more quickly and reduce the possibility of overlooking anything of importance.

Flip through each section of your **Notebook** and think about any points that may require updates. Have there been recent changes to a family member's health, a change in doctors, school attendance due to grade promotion or graduation, employment or insurance coverage? Record changes by adjusting the information on the forms in all **Notebooks**. Don't forget about the information contained on the disc, thumb drive or external hard drive in your "Go Bag."

### Practice Your Plan

Reviewing your plan involves periodically practicing a few elements of the plan itself. Some things, like your contact lists, need to be reviewed every month. Other elements will require action only every three or six months. If you practice your **Plan** you'll know what to do without having to give much thought to it when an emergency situation does occur. Practicing also reveals any flaws in your plan. By using the lists below, schedule when you will perform each of the reviews and record that date on your calendar. Review and practice sessions can be fun and reassuring, so nurture them as they become a productive family ritual; the key is staying prepared.

### Every Month

- Discuss any family, neighborhood and/or regional changes you know have taken place, and update as needed
- Review your contact lists and Phone Tree
- Check every evacuation kit and make needed replacements and/or adjustments

- Check your supply of batteries, candles, matches and/or lighters
- Test your emergency radio and flashlights
- Test smoke detectors

### **Every Three Months**

- Quiz everyone about:
  - When and how to call 911
  - How to turn off the gas, water and electricity
  - Knowing the location of emergency kits and “Go Bag”
- Renew your inventories of food and water
- Walk to your secondary emergency shelter. We mean everyone! Not only will this ensure you know the route, but in most areas of the country, you’ll experience it in different weather conditions.
- Hold a fire drill, and meet at the designated location outside your home

### **Every Six Months**

- Review stored food for expiration dates to remove and replace (Prior to expiration this food can be donated to a local food pantry. Such donations quickly make their way to people in immediate need and the tax deduction will help offset the cost of your replenishments.)

### **Annually**

- Replace smoke detector/alarm batteries
- Test and recharge your fire extinguisher(s) according to manufacturer’s instructions.

## BONUS ACTION PLAN

### KEEPING YOUR PLAN CURRENT

As things in your personal life change, so too will your plan. However, it's not just family dynamics that change...neighborhoods and whole regions change as well. A new freeway opens, a military base closes, evacuation routes are changed, a community center is built or a chemical manufacturing plant opens nearby. Each of these events, and others like them, requires an amendment to your **Personal Preaction™ Plan** and **Notebook**.

The most efficient way to keep both your **Plan** and your **Notebook** current is to review and update them on a monthly basis. We recommend you pick a set day so it can become a natural part of your routine. It's the kind of habit that will pay off in big dividends.

## BONUS ACTION PLAN

- ✓ *Congratulate yourself for having diligently prepared your **Personal Preaction™ Plan** over this past year.*
- ✓ *Schedule all reviews for the coming year (monthly, quarterly, semi-annually, annually)*

## CHAPTER 14 AFTER A DISASTER

Our greatest glory is not in never falling, but rising every time we fall.

—Confucius

The wildfire is now put out, the storm has passed, the earth has stopped shaking, the chemical spill is contained, the volcano is no longer rumbling. Now, your job/focus/responsibility is on recovery. Just how you recover and how long it will take depends on the type of disaster you've experienced. Part of preparing for disaster is anticipating what you will do after it ends. To avoid being overwhelmed it's best to look at the recovery process in post-disaster stages:

- Immediate recovery
- Short-term recovery
- Long-term recovery

### Post-Disaster

#### *Immediate Recovery*

First and foremost, remain safe. Is the event completely over? For example, the earth no longer quakes, but damaged buildings may continue to fall; the hurricane no longer dumps rains, but the levees then fail.

- Remain calm and use common sense – Law enforcement officials and emergency personnel may be in a position to tell you it's safe to re-enter certain structures; however, in many cases, the aftermath of a disaster is as chaotic as the disaster itself and they will not be available, at least initially. Exercise good judgment and proceed with extreme caution.
- Use Your Mutual Support System – Gather your family together and make a unified plan.
- Attend to injuries – Handle immediate medical needs by checking everyone for wounds or injuries. Use your first aid kit and/or seek additional treatment if injuries warrant.
- Avoid obvious hazards – Avoid downed electric lines, the smell of gas, standing water, etc. Make sure everyone remains alert and knows how to spot and stay away from such conditions.
- Listen to your emergency radio – Use your emergency radio to determine your next moves, which may include remaining where you are. Beware of rumors; they can exacerbate a disaster by leading to unnecessary risk or pandemonium.
- Suspend making major decisions - Focus on the present. When your life is suddenly in upheaval, and your status quo is interrupted, you will not be in a frame-of-mind to make sound decisions. The emphasis now should be on your immediate needs. Nothing will be gained by making a decision while being pressured or while under duress.
- Expect emotional extremes – Expect emotions to run high and to swing back and forth after a disaster. Some people are elated, because the disaster is over while others become depressed because things are such a mess. Fears are likely to continue for some time after an event, so do not ignore them. Address these situations as they come up, but do it with love and understanding.

- Food and Water – Provided you still have your reserves, stay hydrated and nourished in order to maintain energy and stay as comfortable as possible.
- Stay off the phone - Lines will be jammed, if they are working at all, so stay off your phone and conserve your battery. Your best bet is to send short text messages as this form of communication requires the least amount of band width.

### ***Short-Term Recovery***

As soon as you are sure the disaster is over you will move into the short-term recovery phase. Again, your first job is to stay safe. During this period (which could be anywhere from a few hours to several weeks), keep providing emotional support to each other because healing is a gradual process.

Depending on the kind of disaster you've gone through, you'll need to start making some decisions. Do you or can you return home or do you need to find temporary housing? No matter the situation, do not rush to any conclusions. Instead, calmly and rationally assess your situation. Now is the time to consider the special relationships you have with family and friends on your contact list.

It is during this time that outside help will probably begin to arrive. Local emergency services people will likely be first on the scene, followed by state representatives. If the disaster is large enough eventually FEMA and other Federal resources will arrive as well. Remain alert because there will still be a great deal of confusion. The various assistance agencies might not be communicating and coordinating well with each other, which means you may get conflicting instructions and information. If someone, even an official, tells you something that doesn't make sense, wait for clarification before you act on that information if at all possible. Before long the situation should begin to clarify itself.

### ***Long-Term Recovery***

In the case of a particularly severe event, recovery can take a long time. In fact, it can take years before a community regains a sense of normalcy. Emotional reactions can really set in at this stage with children, and some adults, suffering from nightmares or depression. The disaster preparations you have made and practiced will help through this tough time. If the concerns persist, seek professional guidance and help; there is no shame in doing so.

Again, keep your wits about you, yet stand up for yourself when necessary. Be as flexible and resourceful as the situation warrants. Expedite the recovery process with your identity papers and financial records. If you have chosen not to have this information in your evacuation kit, now is the time to retrieve it from whatever means of storage you have selected and start things moving forward.

### **Congratulations!**

You should feel good about what you've accomplished because you and your family have gone from disaster denial to disaster preparedness. Now, share the knowledge you have gained by helping a friend or distant family member start their own **Personal Preaction™ Plan**. Organize your neighbors to create a **Neighborhood Preaction™ Plan**. To the extent you can, lend support and insight to those around you who are just now embarking on preparations to become their own first responders.

## DISASTER PREPAREDNESS – RESOURCES

There is an amazing amount of public information about preparing for a disaster; mostly online. There is also much duplication, so go first to the following resources as we have found them to be the most helpful:

### **American Red Cross—Disaster Preparedness**

- <http://www.redcross.org/prepare>  
Contains general information, as well as that which is specific to seniors
- Washington headquarters: (202) 303-4498
- Your local Red Cross is listed online or in the phone book

### **American Red Cross (Disaster Preparedness for People with Disabilities)**

- <http://www.redcross.org/prepare/location/home-family/disabilities>  
Contains information specific to those with disabilities

### **DHS (U.S. Department of Homeland Security)**

- <http://www.ready.gov/>  
Information categorized by businesses, families and children

### **DPERA (The Disaster Preparedness and Emergency Response Association)**

- <http://www.disasters.org/>  
A multi-lingual site linking disaster professionals around the world

### **FEMA (Federal Emergency Management Agency)**

- Are You Ready? An In-Depth Guide to Citizen Preparedness (FEMA Publication IS-22):  
<http://www.ready.gov/are-you-ready-guide>  
or  
<http://www.ready.gov/translations/spanish/index.html>  
English or Spanish documents contain emergency response and planning information  
Documents on various hazards can be downloaded along with fact and planning sheets
- [http://www.fema.gov/pdf/areyouready/natural\\_hazards\\_1.pdf](http://www.fema.gov/pdf/areyouready/natural_hazards_1.pdf)  
Documents help determine local risks in the context of the following natural hazards: floods, tornadoes, hurricanes, thunderstorms, lightening, extreme storms, and cold  
<http://training.fema.gov/emiweb/downloads/IS22/Unit2.pdf>  
Documents help determine local risks in the context of the following natural hazards: extreme heat, earthquakes, volcanoes, landslides, debris flow, mud slides, tsunamis or tidal waves, fires and wildfires  
[https://msc.fema.gov/webapp/wcs/stores/servlet/info?storeId=10001&catalogId=10001&langId=-1&content=firmHelp\\_1&title=How%20to%20Find%20Your%20Flood%20Map](https://msc.fema.gov/webapp/wcs/stores/servlet/info?storeId=10001&catalogId=10001&langId=-1&content=firmHelp_1&title=How%20to%20Find%20Your%20Flood%20Map)
- FIRMettes – Printable authorized flood maps of your own property

## **Firestorm Solutions, LLC**

- <http://www.firestorm.com/research/disaster-ready-people-for-a-disaster-ready-america.html>  
Download a free PDF version of this book

## **Google**

- <http://maps.google.com>  
A good resource for printable maps

## **Google Earth**

- <http://earth.google.com/>  
Downloadable free maps

## **HHS (U.S. Department of Health and Human Services)**

- <http://www.hhs.gov/emergency/index.shtml>  
Disasters by type

## **Medline Plus (Disaster Preparation and Recovery)**

- <http://www.nlm.nih.gov/medlineplus/disasterpreparationandrecovery.html>  
Brings together authoritative information from the National Library of Medicine, the National Institutes of Health (NIH), and other government agencies and health-related organizations

## **The Flu Wiki**

- <http://fluwikie.com>  
Contains information about all types of flu

## **U.S. Department of Education**

- <http://www.ed.gov/admins/lead/safety/emergencyplan/crisisplanning.pdf>  
A free PDF book to help schools prepare for disasters

## **Wikipedia**

- [http://en.wikipedia.org/wiki/Emergency\\_preparedness](http://en.wikipedia.org/wiki/Emergency_preparedness)  
The largest reference web site on the internet and very informative

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## FOOTNOTES

1. <http://www.ciwmb.ca.gov/Disaster/DisasterPlan/chp14.htm#sectionone>
2. [http://www.redcross.org/services/prepare/0,1082,0\\_91\\_00.html](http://www.redcross.org/services/prepare/0,1082,0_91_00.html)
3. <http://www.foreignaffairs.org/20050701faessay84402/michael-t-osterholm/preparing-for-the-next-pandemic.html>
4. <http://www.whitehouse.gov/homeland/pandemic-influenza.html>

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James (Jim) W. Satterfield is the President/COO of Firestorm. Satterfield has experience as President, CEO, and COO of various public and private companies in business continuity, communications, crisis management, environmental, insurance, reinsurance, risk management, and technology. Jim has extensive expertise in the identification of vulnerabilities and risks along with solution design.

Jim is a nationally recognized expert in the field of preparedness and crisis management. Jim has led in the development of national standards for pollution prevention, risk management, and environmental due diligence. He has spoken to hundreds of groups on risk management, crisis management, governance, and disaster planning.

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Harry also has extensive due diligence experience, having participated in over thirty M&A transactions. He has lead several public offerings raising in excess of \$350 million. As an insurance industry representative, serving on the board of the American Insurance Association, he testified before Congress to expand the opportunities for financial service companies.

Harry has worked as a consultant in many industries, using his risk management, crisis management, and business management skills, public company, legal, bankruptcy, and due diligence experience to help his clients.

He has served on the boards of several profit and not-for-profit entities. He has received humanitarian awards for many of his efforts, including the “Quality of Human Life” Award from the American Red Cross. He graduated Cum Laude from the College of Insurance and has both a Juris Doctor and Masters of Business Degree from Syracuse University.

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A recognized expert in her field, Suzanne has extensive experience in the development of crisis management & communications, workplace violence, emergency response, business continuity, and communicable illness plans on behalf of Fortune 100 clients, as well as small businesses, educational institutions, and governmental entities. Suzanne’s training and practice in legal exposures, combined with a comprehensive human resources background, uniquely qualifies her to speak on how to manage the “Every Crisis is a Human Crisis” impact seen in all disasters.

Before Firestorm, Suzanne served as CAO and board member of a public insurance holding company, litigator with a prominent New City law firm, and Managing Attorney of a law firm with multiple offices throughout the country. Receiving her Bachelor’s degree from St. Lawrence University and her JD from New York Law School, Suzanne is licensed to practice law in the State of New York and serves as a member of the American Bar Association, New York State Bar Association and the Sullivan County Bar Association. Suzanne has obtained Emergency Management Professional Development Series Certification from FEMA, and has completed extensive FEMA and Emergency Management Institute training.

## **Transforming crisis into value**

While this book is designed to help you and your family prepare for a disaster at home, you must also know whether your employer, organization, school, etc. are prepared to deal with even the most predictable of events. Preparedness is a governance responsibility. It is everyone’s responsibility.

Every organization has vulnerabilities. Disasters can’t be scheduled, but you can identify exposures and plan for those events. Failing to plan is no longer an option.. The 9/11 Commission concluded that “Preparedness is not a luxury; it is a cost of doing business”.

Sound governance demands that all organizations develop, maintain, and test comprehensive continuity of operations plans. The Firestorm approach to this process is:

Predict - Conduct a comprehensive vulnerability and threat analysis

Plan - Develop integrated planning to address all exposures

Perform - Train, Educate and Prepare all constituents to implement the plan when required

Firestorm offers business critical solutions for private, public and nonprofit organizations. Firestorm’s Expert Council includes two Surgeons General, a former COO of FEMA, Secret Service agents, and distinguished leaders in law, medicine, engineering, security, technology, human resources and research, who provide unparalleled resources and are available as consultants to Firestorm clients.

Firestorm's solutions enable clients to out-manage their competition in the face of significant obstacles and improve their performance amidst even the most adverse conditions, transforming crisis into value. We invite you to join with us in developing a culture of preparedness that will have a positive influence on every area of your organization. Please contact us to schedule a no fee consultation.

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