



9 WAYS TO PREPARE FOR DISASTER

Do you have an emergency fund? A stash of food and water? Is your income insured? Can your kids do CPR? Catastrophe can strike at any moment, and you'd better be ready.

With storm season in full swing and the economy taking a nose dive, now is a good time to ask yourself how prepared you are for disasters, both personal and communal. For example, on an individual level, what if you lost your job, became ill or lost a loved one? On a broader level, what if a natural or man-made disaster struck your town? Are your finances and family prepared to withstand the shock?

Many people shy away from emergency planning because it seems like a downer. No one likes to think about bad things happening. But look at it this way: Preparation means freedom. When you have an emergency strategy in place for whatever life throws at you, you free yourself from worry and have greater peace of mind. Plus you'll increase your likelihood of coming out of the emergency with minimal damage and ease your transition to getting your life back to normal.

Here are nine essential things to do to safeguard yourself against life's unpleasant surprises:

1/Build your emergency fund

Everyone should have enough cash on hand to cover at least three months' worth of living expenses. That means enough to cover your mortgage or rent, food, utilities, debt payments and other regular expenses you can't put off even in an emergency. That may seem like a daunting task, but start out small. Make a goal to save at least \$1,000. Then work your way toward one month's expenses. Stash your cash somewhere accessible, safe and profitable.

2/ Cover your assets

Make sure your homeowners or renters insurance is current. Keeping an inventory of your possessions will also help you get faster service if you need to file a claim. And make sure you know what your insurance covers. For example, most homeowners' policies protect you if a major storm hits, but they won't provide flood or earthquake protection.

3/ Protect your loved ones and livelihood

If you have a family or someone else who relies on you for financial support, your untimely death could be financially devastating. Buying life insurance is a good way to provide for your survivors after you're gone.

You'll also want disability insurance, just in case something happens to you that prevents you from working for a time. Many people get some form of disability insurance through their job, but you'll want to make sure it's enough.

4/ Make your wishes known

Everyone needs a will. There are two parts to the essential will. Part one handles end-of-life issues, such as who inherits your property and who gets custody of any children. Part two handles issues that may arise while you are alive but unable to speak for yourself, including medical and financial decisions.

5/ Safeguard important documents

Protect your finances by keeping essential documents in a fireproof home safe, including birth certificates, adoption papers, passports, Social Security cards, insurance policies, and property and automobile deeds. You might also include a backup disc of family photos or important computer files. It's a good idea to toss in some money, too, in case you need to evacuate your home in a hurry.

6/ Have a grab-and-go survival kit

There may come a time when you have to leave your home quickly. Creating a portable survival kit with food, water and supplies to last at least three days will help hold you over until your situation stabilizes or help arrives. You can pack your own, or you can buy a basic, pre-made kit for a family of four at The Red Cross Shop for \$89.

More-comprehensive kits cost between \$55 and \$100 per person at other online retailers, such as Emergency Essentials and the Emergency Preparedness Center. Make sure you personalize your kits with an extra set of house and car keys, a pair of prescription glasses or contact lenses, and medications and other special items for pets, infants or elderly family members.

7/ Keep your car tuned up and gassed up

Make sure your getaway car is reliable. Keep current on maintenance and repairs, and get in the habit of never letting the fuel dip below half a tank before refilling. In fact, it's a good idea to keep a \$20 or \$50 bill under the mat of your car, just in case.

Emergencies can strike on the road, too, so make sure your car is stocked. In addition to jumper cables, flares, a flashlight and basic tools, include a first-aid kit, blankets, a shovel, tissues, drinking water and nonperishable food such as fruit juice and energy bars. In the glove box, make sure you have a map. And toss in an old cell phone. Even if it doesn't have a service carrier, you may still be able to use it to dial 911 (check with the phone manufacturer to make sure).

8/ Stock up

There's no need to stockpile supplies in your basement, but the Federal Emergency Management Agency recommends that you keep enough food and water in your home to sustain your family for at least two weeks. Consider beefing up that supply to one month or more to help in case of a personal economic emergency, too. If something unexpected comes up, you don't want to have to worry about where you'll find the money to feed your family. Think of it as an emergency fund you can eat.

Buy canned goods, dry mixes and other foods that store well, and don't forget a manual can opener and a camping stove, in case you lose electricity. Collect food you normally eat, so you can rotate it into family meals instead of buying a 50-pound bag of oatmeal that might spoil before you

ever use it. To build your stash, purchase a few extra items each time you go to the store, or buy a little more when favorites go on sale.

9/ Get your family organized

Establish an evacuation plan and select a meeting place. Pick two locations for your family to meet: right outside your home and outside your neighborhood in case you can't return home. Get a copy of FEMA's "Are You Ready? An In-Depth Guide to Citizen Preparedness." It details how to prepare for natural and man-made disasters. From the American Red Cross you can also download "Terrorism: Preparing for the Unexpected," which includes a primer on first aid. And it's always a good idea to learn basic emergency skills. Everyone in your home should know how to operate a fire extinguisher, turn off the gas and electricity, and perform CPR and basic first aid.

Erin Burt, BCE