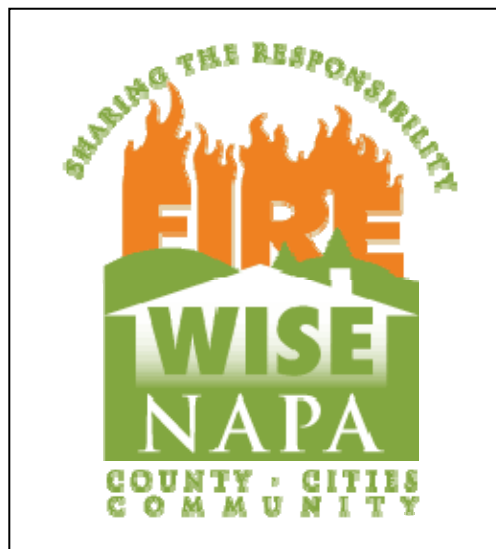


What if.....?

PREPARING FOR AN EMERGENCY



WHAT IF?

Fire...Earthquake..?

These worries sometimes visit us in the wee small hours of the morning. What is the best way to be prepared ?

My dad had a workable philosophy about heaven & hell
".....what's the harm in being good....just in case?"

There are several levels to preparedness:

- What can I do now.....to be ready, just in case?
- What should I do if danger is actually approaching?
- What if things are getting scary and evacuation seems reasonable?
- What are things I should do if evacuation is ordered?

Here's the first thing you should do –

Do it tonight, around the dinner table:

Agree with everyone on a place to meet in the event of a major problem, in case you are separated. Be sure it is outside of the immediate community, and not on a major route in or out of your community. Also, don't pick your local firehouse (they'll be busy there), don't pick a local school. Choose something big and obvious, and easy to get to.....like the local Safeway parking lot. It's also a good idea to pick a time *".....we'll be there every afternoon at 1:00PM"*this can help if the problem continues over several days. If you can all communicate by cell phone this is a real plus.

Communications

Call-Em-All Does your community use this service, or another similar one? If it does, are you registered to receive calls? Most of these systems allow you to record 3 or 4 phones....so you can include your cell phones too.

NIXLE Have you registered with NIXLE? Go to nixle.com – you can get all emergency police, fire, road closures etc., messages sent to your email, your cell phone, text messages, etc. This service has improved tremendously and alerts are very timely.

Napa County also has a "Reverse -911" phone system and in the event of a major disaster or evacuation order, your home phone will be called. However, this service is only activated in the event of a major problem, and is not used for basic information or interim status reports.

What can I do now.....to be ready just in case?

Well, everyone seems to mention bringing photographs.....yes, they are important, but let's focus on other really important items first. How and what to prepare?

Get yourself two standard records cartons, and here's what to put in them.

Box #1 :

Insurance: Make a copy of your insurance policies:

- Life Insurance
- Home & Liability Policy
- Auto Insurance
- Health Insurance: Major Medical, Hospitalization, HMO, Dental, Vision, etc.
- Be sure you have all of your membership cards
- Other coverage (?): Any umbrella policy, malpractice insurance, and any other coverage you may have.

Photo Id's: A Xerox of your driver's license or a work photo ID, your Social Security Cards, do the children have student ID's? Your passports, visas ?

Important Vendors: Store a copy of your recent utility bills – which contain their addresses, and your account numbers:

- Gas and Electric bill
- Phone, fax, mobile phone bills
- TV, satellite, internet, email accounts

Government Information: Important accounts and identifications:

- Social Security number & records
- Medicare Records
- A few years of back tax returns(3)

Vital Records: In an emergency, good copies will be just as useful as the originals (which you should probably store in a safety deposit box, or at least somewhere outside the home):

- Birth Certificates
- Baptismal Certificates
- Wedding Licenses
- Family Death Certificates
- Your wills, and those of other family members
- Property Deeds
- The family bible, irreplaceable keepsakes
- A list of your medications & prescription numbers
- Any other critical vital documents: divorce papers, adoption records, etc.

Money and monetary records:

- You know that box of checkbooks you get from the bank? Take the last book, and put that in your records carton.
- Savings account book
- 401(k) and/or investment account reports
- Stocks and/or bond certificates
- Put \$200 in an envelope, seal it, put it in the box & forget it !

Ah Technology:

These days, most of us use our PCs, tablets, laptops, mobile phones, etc., for many, many important purposes. Your bank account records, your checkbook register, your retirement spreadsheet, copies of important correspondence, and who knows what else!

- Are you a good PC user? Do you back-up your hard drive? This is a good idea in case of hardware problems...but what about disaster situations?
- Did you know that today you can purchase an external hard drive for only \$40-\$50?
- Did you know that you can run a complete backup of your hard drive to an external drive automatically every day, or over night, or once a week?
- If you buy an external drive, and run regular backups and there was an emergency situation – you could simply unplug your external drive and take it with you. Your entire PC “records to go” with you in seconds! Just plug this external drive into another PC elsewhere, and you’re fully able. If you have and take your laptop, you can plug in your external drive and retrieve important information on it. Be sure to take the external drive cable & power supply.
- There are also services which backup your PC while it is online, and your data is saved on a large system elsewhere. I haven’t used one of these, but have heard people complain that the download process can interfere with work you may be trying to do at the same time.....but it’s something to consider.

Don’t forget your Cell phones and tablets.....and bring the chargers!

What about all our “stuff”? If there were a fire, would all our “stuff” be covered by our insurance? The key is having a good inventory. Here’s any easy solution:

- Just about everyone has a digital camera – use it!
- Simply go into each room and take pictures.
- (Be sure to turn around, and get the whole room)
- When you’re through, just upload the pix to your PC.
- If you’ve followed the external backup drive suggestion above, you have a complete inventory of your “stuff” to show your insurance agent.

Now, about those photographs:

If you’re like most people, you have a lot of photographs, and they are almost always in need of organizing. Well here’s a good reason to get organized ! This is what we suggested the second records carton is for. Try to get things into albums if possible, but at least go through and select your most precious ones and get them into box #2.

Are you now ready? While going through this exercise, did you think of a few other items we didn’t mention? Last but not least, place these two boxes in the front hall closet, or in the garage (if it’s dry), and if a problem occurs, you can just load these two cartons in to the car and go.

What should I do if danger is actually approaching ?

Prepare:

- Have each family member pack an overnight bag
- Remember to include any prescription drugs, your passports, or a copy of the main page with your photo and passport number; any other ID which uniquely identifies you and members of the family.
- Move your two cartons to the car
- If anyone in the house is elderly or handicapped, be sure to address their needs, and be ready to move them to your car if need be.
- Locate and secure family pets – be ready to load them into the car if necessary
- If you have any precious jewelry move it to one of your cartons
- Be sure you have your purse(s) and wallet(s) handy or loaded in the car.
- Get your cell phone & chargers and put them in the car
- Disconnect your PC External drive, and the power supply and cables and put them in the car
- Be sure you have your ATM cards and passwords.
- It's also a good idea to take your family address/phone book, it has all those important numbers you'll never remember.

Listen:

- Tune your TV and/or radio to the frequencies described earlier by the police or fire department.
- Watch for NIXLE messages & instructions
- Follow any instructions given !

Plan for Leaving:

- Listen to announcements, understand the direction of an approaching fire, consider the best routes to drive if you are leaving.
- Call a relative and let them know that you may be evacuating and be sure they have your cell phone number....tell them where you will be heading.

What if things are getting scary and evacuation seems reasonable?

What are things I should do if evacuation is ordered?

These are really the same thing, the only difference is that you decide in one case, and the authorities decide in the other. In either case, you're leaving.

Many times, serious problems occur because people wait until the last minute and panic. This can cause traffic jams, accidents and could interfere with emergency services vehicles and fire trucks.

If you are concerned and ready, leave. Better safe than sorry.

Here's what to do:

Prepare the house:

- Back the car out, and close the garage, but don't lock it.
- If you have an automatic garage door, disconnect it and unlock the door
- Turn off natural gas at the meter and/or turn off the propane tank
- Turn off, unplug appliances
- Turn on exterior lights
- Place a note on the front door with your name & cell phone number and where you are headed.

Load Up:

- Contact any members not at home (you can do this once you're underway), tell them you are leaving, remind them of your meeting place.
- Get everyone into the car
- Be sure you have your ATM cards and passwords.
- Release any livestock – they will find their way.

...and leave.