

It's reasonable to expect the unexpected. So, make the time to develop practical plans for potential emergencies.

**O**NLY CHICKEN LITTLE, EEEYORE AND THOSE SUFFERING FROM ACUTE PARANOIA wake up each morning actively anticipating that crisis or calamity will ensue. The rest of us tend to expect...well, the expected—within reasonable parameters, of course. Maybe work was a bit harder today or perhaps the weather forecast was a total bust, screwing up scheduled plans. But the flat tires, broken refrigerators, sprained ankles, missed appointments and other average mishaps of life fall along a spectrum of acceptable, albeit frustrating, personal emergencies and predicaments. One can't possibly plan for every potential misadventure. Most of the time, we just roll with the punches.

But what about true catastrophe? The car crash. The flash flood. The house fire. The debilitating accident. The emergency evacuation. The sudden death. We don't plan for these, either, but the consequences can be so devastating that we should. Indeed, failing to plan for disaster can compound the aftereffects—and corresponding stress—of the event. But merely planning for a crisis can intensify our fear and anxiety about what *could* happen; most of us would rather not contemplate the possibility and instead, we knock wood and promise to address it at a later date.

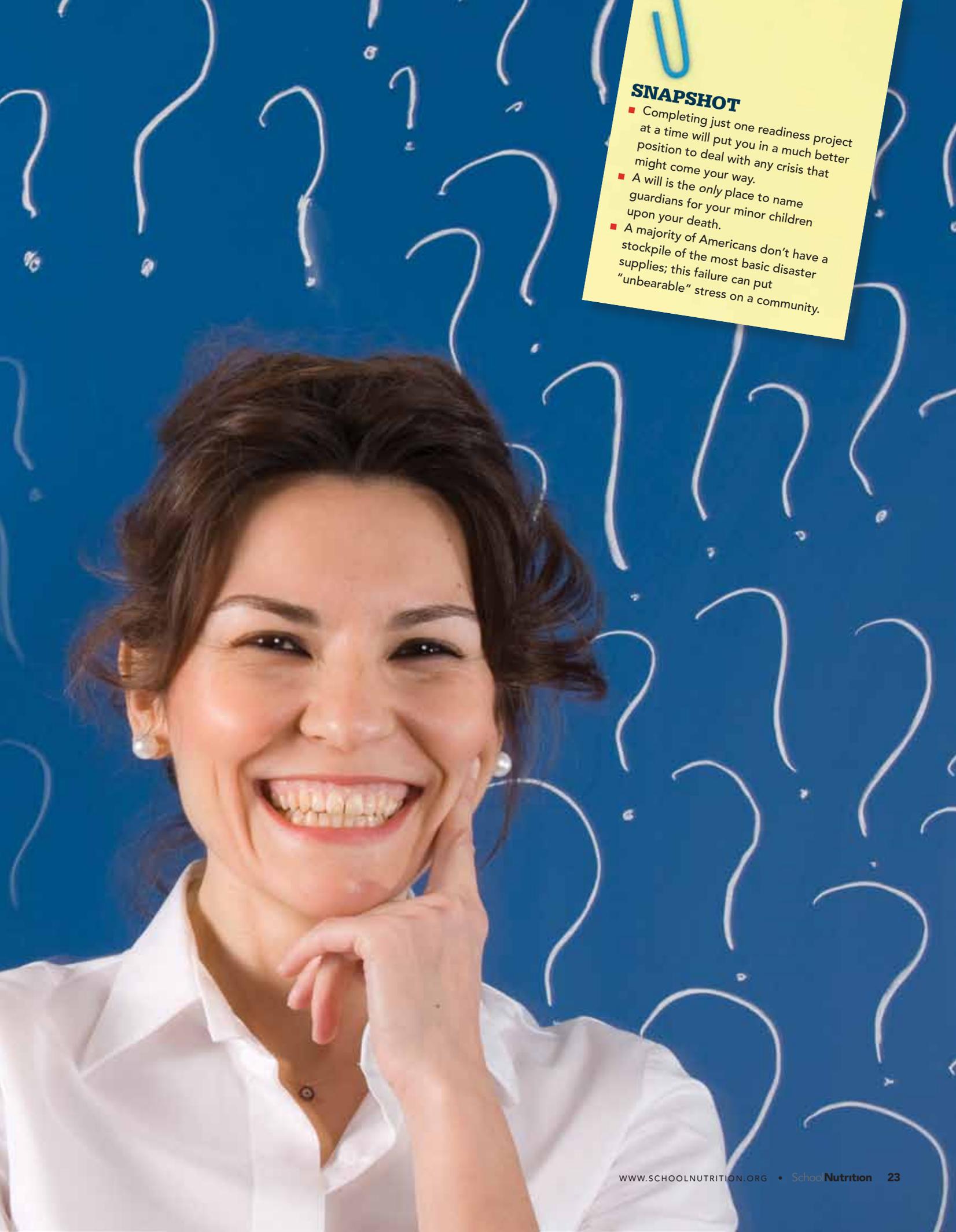
**Ready? Or Not?**

And yet, a good many of us *have* experienced a serious crisis. It might have been losing a loved one suddenly and unexpectedly. Or, it might have been living through a natural disaster that damaged your home or vehicle or left you without power for an extended period. And, of course, we all can remember the terrorist attacks on September 11, 2001; setting aside the devastating emotional impact, most of us experienced the consequences of an overtaxed telecommunications system, as well as the suspension of air and rail travel that stranded thousands for days.

And yet, studies by local and national government agencies find that only a small percentage of us are prepared for the possibility of personal disaster. Following are a dozen questions related to different types of emergencies. Based on your answers, how would you rate your own readiness quotient?

- Do you carry an emergency contact form in your wallet with phone numbers and applicable information about allergies or other medical conditions?
- Do you know your own blood type? How about the blood types of your spouse and children?
- Do you have a working fire extinguisher in your home?
- Do you know the locations of fire extinguishers in your immediate work area?
- Do you have a working flashlight in your car? How about a roadside emergency kit?
- Do you have a small kit of emergency supplies—food, water and medications—at home? How about in your car if you are unable to get home?
- Do you have a solar-powered or hand-crank battery charger for your cell phone, laptop and radio?





## SNAPSHOT

- Completing just one readiness project at a time will put you in a much better position to deal with any crisis that might come your way.
- A will is the *only* place to name guardians for your minor children upon your death.
- A majority of Americans don't have a stockpile of the most basic disaster supplies; this failure can put "unbearable" stress on a community.



- If your family is separated at the time of an emergency and unable to communicate via cell phones or return home, do you have an agreed-upon meeting place to reunite?
- Do you know your school's emergency plan—as it affects you as an employee and/or as a parent?
- Do you know how to find the emergency broadcasting channel on the radio?
- Do you and your spouse *both* know the passwords to your bank account and other key online accounts?
- Have you written a will or made plans for the guardianship of your children if you and your spouse perish in an accident?

If you find yourself a little embarrassed by how many “no” answers you had to this short quiz, it’s time to stop burying your head in the sand and hoping that the day doesn’t come when you wish that you had passed the test with flying colors! This article offers a veritable multitude of suggestions to improve your preparedness for a number of different emergencies.

But don’t get so overwhelmed that you are paralyzed into inaction. Break it down into small steps. Pledge to do just one each month; if you are inspired to do more—great! But completing just one readiness project each month will put you in a much better position to deal with any crisis that might come your way. And even if you *never* find yourself in need of your various preparations, you still will benefit immensely from the peace of mind you’ll have knowing you are ready...for anything!

## WHAT IF?

### Something Happens to You

We all hope to go through life healthy, active and accident-free, until we die peacefully in our sleep at age 106 or so. (Following the advice in “Live Long and Prosper,” page 40, will help you toward that goal.) But we must face the reality that we might die suddenly or be the victim of a serious accident. Let’s start by looking at what you can do to ensure your own best care in an emergency.

### Emergency Contacts.

First, identify one or two individuals who the police or hospital can call if you are unable. Depending on your age, your primary contact might be a parent, sibling, spouse or adult child. If your primary contact doesn’t live in the area, you might want to identify a close friend or

coworker as a local contact. Also, naming multiple contacts can ensure prompt response if the primary person is unavailable. Next, be sure to provide your contacts with key medical information, such as your blood type, any allergies or medical conditions that you have, a list of current medications you take and the name and number of your primary care doctor.

Finally, put an emergency contact card in your wallet with the names and phone numbers of your contacts (as well as your blood type and any allergy or medical alert information). You can do this simply on a piece of notepaper or find a template online, such as the one at <http://medids.com/free-id.php>. Microsoft Office® has a template, too. It’s also advisable to create and label your “ICE” (In Case of Emergency) contacts in your mobile device.

**Sharing the “Secrets” of Daily Life.** It’s amazing how many “secrets” we carry about day-to-day life management. For example, many married couples divvy up various responsibilities without sharing the specific details that are critical to their management. For example, it’s common for just one spouse to know the account numbers and passwords of various financial assets. Or, only one spouse may be aware of all the specifics related to a child’s regular, occasional or special healthcare needs. Do you both know the names and contacts of your various insurance carriers? How about the Social Security Numbers for each family member? Where can you find the deed to the house



or the title to the car? And if you are single, it could be very difficult and complicated for a family member or friend to track down all this important information, whether you are in the hospital or have passed away.

Get out a notebook and spend a couple of hours thinking about and making a record of all the household details that you—and you alone—are privy to. (This can even range to the idiosyncrasies of the washing machine or the location of the fuse box.) There are some books that can help guide you through this process, such as *When I'm Gone: Practical Notes for Those You Leave Behind* by Kathleen Fraser (available from both Amazon.com and BarnesandNoble.com).

This is an exercise that can be good to do at work, too, depending on your job. Are key files kept in a particular place in your office or in your computer? Are there procedures for certain projects that only you know? What about such details as delivery times or contacts for vendors or administrators?

**Children & Pets.** A 2009 study reported by Forbes.com estimated that more than half of Americans do not have a will, and of those who did, the majority was aged 55 or older. This indicates that a significant number of individuals with young children did not have a will, even though a will is the *only* place to name guardians for your minor children upon your death. Is it likely that both parents would perish at the same time? No. But it is possible; do you really want to take the risk that your children's care might be contrary to your wishes? There are pros and cons about computerized wills—such as those you can complete at [www.legalzoom.com](http://www.legalzoom.com)—but in the case of naming care for minor children, something is definitely better than nothing, say legal experts.

Most pet owners consider their animals to be members of the family, and you should record your wishes for their care, too, in the event that something unexpected happen to you. Make sure that your emergency contacts know about your pets, so that they can arrange for initial care right away. If a permanent situation is required, find out if any family or friends are willing and able to take on that responsibility; if not, record your wishes about shelters vs. euthanasia.

**Medical Directives.** In addition to a will that records your wishes for guardianship of children, as well as distribution of your financial assets and personal property, you should establish your wishes for your own medical care through a “living” will,

medical directive or medical power of attorney. (You also may want to designate someone to hold your financial power of attorney if you will be incapacitated for a lengthy period of time.) Make sure your designee accepts this responsibility and is aware of your wishes.

### WHAT IF?

#### Something Happens in Your Community

There are disasters and there are *disasters*. An incident doesn't need to be on the devastation scale of Hurricane Katrina or the 2011 Joplin, Mo., tornado to seriously disrupt everyday life for you and your loved ones. Extensive power outages from downed trees and limbs can take time to restore. Vehicle breakdowns can

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occur on long, lonely stretches of highway marked by spotty cell service. A fire in an adjacent apartment may do little damage to your own property but still require you to temporarily evacuate for a period. And, of course, some emergencies may be long-predicted (like a hurricane or a snowstorm), while most others come with little or no warning. Residents, governments and businesses should be prepared for the wide range of possibilities.

And yet, as a rule, we're *not* prepared. A 2007 *USA Today*/Gallup poll found that 41% of people don't have a stockpile of food and water and that 27% don't have an extra supply of medicines—two areas that the Federal Emergency Management Agency (FEMA) says are *basic* disaster-related supplies. When people aren't prepared, it can put "unbearable stress" on emergency managers in a community, forcing them to deliver food, ice, water and other supplies to people who could have stored their own, FEMA notes. Let's take a look at some of the supplies, tools and plans we can put in place to reduce our own stress—as well as that on first responders and other local authorities—in case something unexpected happens in our community.

**Be Informed.** Subscribe to alert services; many communities have systems that will send instant text alerts or e-mails to warn you about bad weather, road closings, area emergencies and so on. Check with your community's local office of emergency management. Also, inquire about warning systems used by your workplace, your children's schools and other locations. Research how to access emergency radio and TV broadcasts.

**Create a "Kit."** FEMA's Ready.gov website strongly encourages all households to have a "disaster supplies kit"—a simple collection of basic items your family may need in the event of an emergency. FEMA recommends having enough supplies to last for at least 72 hours. Also, consider that some services (electricity, gas, water, phones) might be cut off for up to a week or so; your supplies should include items that will help you manage during such an outage. Fundamental items include water (one gallon per person per day for drinking *and* sanitation), non-perishable food (and a can opener), a battery-powered or hand-crank radio (plus extra batteries), flashlight (plus extra batteries), first aid kit and a whistle to signal for help. Visit Ready.gov for a complete list, which features other helpful suggestions, such as prescription medications/glasses, important family documents, cash,



ONE SIZE  
Doesn't Fit All

**T**here is no single emergency plan template that can work for every individual household. You will have to customize your plan to meet the unique needs and restrictions that affect you and yours. As you review the basics, consider how the following factors come into play when you consider steps for being alerted to a crisis, evacuation, communicating with family and emergency responders, types of shelter required and methods of available transportation.

- Different ages of family members and the level of responsibility a family member has for assisting others
- Dietary needs
- Medical needs (including prescriptions and specialized equipment) of all family members
- Disabilities or functional assistance needs/equipment (ranging from hearing aids and canes to oxygen tanks and wheelchairs, etc.)
- Languages
- Any cultural/religious considerations
- Pets (including service animals)
- Power requirements for essential equipment and devices

feminine supplies and at least one complete change of clothing.

Be sure to reflect on the needs of each member of the household when you assemble your supplies. For example, if you have an infant, then your emergency supplies should include diapers, bottles, formula, moist towelettes, etc. If you have a pet, ensure that you have a supply of pet food and bottled water, as well as easy and quick access to a leash and/or carrier. Also check the resources on Ready.gov for details about how to create emergency kits for your vehicle and workplace, as well as how to maintain and update your kit.

#### **Know Where and When to Go.**

Research evacuation routes from home and other locations you typically frequent; determine the best routes to pick up family members without independent transportation (such as children, seniors, pets). Recognize that you may not be able to get back home initially, so if your family members are separated at the time of the crisis, identify one or two other locations where you can meet either along the way or out of the area; coordinate with neighbors, friends and colleagues to streamline ways to ensure that all family members get to safety, even if they are not necessarily with you.

Note that local authorities may require you to "shelter in place," because adverse conditions make it too dangerous for you—and for emergency responders—to travel. It can be nerve-wracking to be separated from loved ones in this scenario, but you can reduce this stress by planning for this possibility and having strategies in place, especially for minor children. A part of this research is learning all you can about the emergency plans developed your workplace and your children's school/daycare sites.

In case a crisis occurs *in your home* (such as a fire), you should identify at least two escape routes from each room. Draw a floor plan and discuss the options with all family members. If your home is taller than ground level, purchase escape ladders and store these in upper rooms. Make sure everyone in your household understands how these work. Designate a place to meet near the home, such as a neighbor's front step or under a particular streetlight.

**Plan to Communicate.** In a crisis, after alerting emergency responders, we usually want to connect with loved ones. FEMA's Ready.gov site offers a number of common sense suggestions. For example, identify an out-of-town contact for the members of your

household to check in with; sometimes it's easier to make a long-distance call than to connect across town, and an out-of-town contact may be in a better position to communicate and relay messages among separated family members. Other helpful tips follow:

- Learn how to use the text messaging system on your cell phone; text messages often can get around network disruptions when a call cannot get through.
- If you don't have a personal cell phone, get a prepaid phone card and keep it in your wallet.
- Keep phone calls brief, conveying critical information.
- Conserve mobile device battery by reducing the brightness of your screen, placing your phone in airplane mode for periods of time and closing apps you are not using that draw power. During an emergency, resist using your mobile device to watch streaming videos or playing video games; this can add to network congestion.
- Make sure you have a working phone charger in your car.

Ready.gov also includes a downloadable card you can print, complete and carry with you, put in your children's backpacks/book bags and distribute to any care providers or work contacts. It includes fields for an emergency contact name/phone number; an out-of-town contact name/phone number; a neighborhood meeting place and related phone number; and any other important details to note.

### Practical Preparation

If you look for it, you will find a treasure trove of helpful, common sense resources for emergency preparedness—whether that emergency is something that happens to you alone or whether it affects your family, your property and/or your workplace. This article has only scratched the surface of the expert advice that is available from government and non-profit sources.

Still, there are two additional important recommendations worth sharing here. First, *don't go it alone*. Not only should you discuss plans with key family and friends, but you should consider how they fit into the options. Build a network of neighbors, relatives, friends and coworkers



**I**f you are a pet owner, it's critical to do some advance research on your options in an emergency, especially if you need to evacuate your home. For public health reasons, many emergency shelters cannot accept pets. And most domestic pets are unlikely to survive on their own; you may not even be able to find them when you return. So, if you evacuate your home, do not leave pets behind—but where can you go?

Check out the options well in advance of needing them. Find out about motels/hotels that will accept pets. Are there friends or loved ones outside the immediate area who could host you and your pet? (Maybe just your pet?) Is the weather conducive to allowing a pet to shelter in your car for an overnight or two? Can a local vet, kennel or shelter help out? Can they recommend someone in the area who can board your animal privately?

Add your local animal shelter's number to your list of contacts to call during an emergency. And develop a buddy system with neighbors, friends and relatives to ensure that someone is available to care for or evacuate your pets if you are unable to get home to do so personally. In the event that you might be separated, make sure that identification tags are up to date and securely fastened to your pet's collar. Also, keep a current photo of your pet handy for identification purposes.

For more advice, visit [www.ready.gov/document/preparing-your-pets-emergencies-makes-sense](http://www.ready.gov/document/preparing-your-pets-emergencies-makes-sense); [www.fema.gov/plan/prepare/animals.shtm](http://www.fema.gov/plan/prepare/animals.shtm); and [www.humanesociety.org/news/news/2011/03/disaster\\_planning\\_2011.html](http://www.humanesociety.org/news/news/2011/03/disaster_planning_2011.html).

who can assist one another in an emergency. Discuss your needs, abilities and responsibilities and determine how you might be able to work together for a smooth response.

Second, *update, update, update*. Life moves fast. Your most rudimentary preparedness tool—the emergency contact sheet in your wallet—can be outdated within a year. Schedule regular readiness updates on your calendar; reserve those days to make updates to plans, contacts and supplies.

You are not a “worrywart” if you take reasonable steps to plan for the possibility of an emergency. You are not being “silly.” You are not “giving in” to “alarmists.” You are being pragmatic. You are being responsible—to yourself and your loved ones. And should the worst come to pass? Your efforts will make all the difference in how you get through the crisis. **SN**

Patricia Fitzgerald is editor of School Nutrition.

Photography by iStockphoto, Eyecandy Images, Apple Tree House, Stockbyte and Ryan McVay.

## BONUS WEB CONTENT

**I**nspired to learn more about how you can be prepared for whatever “Mr. Mayhem” chooses to dish out?

School Nutrition offers additional tips on how to plan for the possibility that disaster affects your property or your workplace. Plus, find some suggestions on making the best use of today's technology to improve your emergency readiness, as well as a list of web resources to check out. You can access this exclusive web content at [www.schoolnutrition.org/snmagazinebonuscontent](http://www.schoolnutrition.org/snmagazinebonuscontent).

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