

# THE BENEFICIARY BOOK

## A FAMILY INFORMATION ORGANIZER

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### DISASTER PREPAREDNESS GUIDE AND CHECKLIST

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The difference between being a victim and a survivor of a catastrophic event could be as simple as having a disaster plan in place that can be implemented quickly. Among other things, this section addresses critical disaster planning issues, such as:

- Establishing a family communication plan that has a prearranged rendezvous point where you and your family will meet up
- Choosing a central contact person who can receive and relay information to separated family members
- Evacuation plans
- Information about site-specific emergency plans for places where you and your family spend the most time (school, work, etc.)
- Putting together a “grab-it-and-go” kit of essential papers, documents, etc.
- How to disaster-proof irreplaceable items
- A checklist of survival essentials

We recommend keeping the information contained in this supplement at the front of your copy of *The Beneficiary Book*, and suggest attaching additional notes and special instructions, as needed.

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# Disaster Preparedness Guide and Survival Checklist

A natural disaster or other life emergency can strike quickly—often with little or no warning. However, with a little advance planning and common sense, much can be done to protect your loved ones, yourself, your important papers and cherished belongings in a time of crisis. This guide and checklist will provide you with a basic disaster survival plan. In addition to the information contained here, additional disaster preparedness information is available from:

- **U.S. Department of Homeland Security:**  
<http://www.ready.gov>
- **American Red Cross “Family Disaster Planning”**  
<http://www.redcross.org/services/disaster/beprepared/familyplan.html>
- **American Red Cross “Pets and Disaster”**  
<http://www.redcross.org/services/disaster/beprepared/animalsafety.html>

For information pertaining to your specific location, contact your local chapter of the American Red Cross.

The following represents a variety of suggestions to be considered for your family disaster preparedness plan:

## 1. Establish a Family Communication Plan

- Since your family may not be together when disaster strikes, appoint a central emergency contact person who can receive and relay information to separated family members. Because getting through on a long-distance call might be easier than a local call, consider choosing someone who lives out-of-state.
- Be sure that each family member has the telephone number (e-mail address, if applicable) of the contact person and that they have the resources to make contact (cell phone, coins, prepaid calling card).
- In the case of young children, who might be at school or with a childcare provider, be sure that the school and childcare provider knows to call the central contact in the event you cannot be reached.
- Plan a rendezvous point where your family will meet both in and outside of your immediate area. Practice (ahead of time) getting to that rendezvous point from different locations at different times, just to get a feel for how it will go in an emergency.

## 2. Local Emergency Information

- Locate the nearest shelter—preferably one that you can walk to, if transportation is unavailable.
- Obtain and keep handy where you and the members of your household can get up-to-the-minute, reliable emergency information.

## 3. Emergency Plans (while away from home)

- Inquire about emergency plans at places where your family spends time: work, daycare and school. If no plans exist, consider volunteering to help create one. Talk to your neighbors about how you can work together in the event of an emergency. You will be better prepared to safely reunite your family and loved ones during an emergency if you think ahead and communicate with others in advance.

## 4. Deciding to Stay Put or Evacuate... Depending on your circumstances and the nature of the disaster, the first important decision is whether to stay put or evacuate. You should understand and plan for both possibilities. Use common sense and available information to determine if there is immediate danger.

- **Staying Put...** Whether you are at home, work or elsewhere, there may be situations when it's simply best to stay where you are and create a barrier between yourself and contaminated conditions and/or other potential dangers. In these types of situations:
  - Bring your family and pets inside.
  - Lock doors, close windows, air vents and fireplace dampers.
  - Turn off fans, air conditioning and forced air heating systems.

- Gather your emergency supplies and go to an interior room, (preferably a room without windows.)
  - Be prepared to improvise and use what you have on hand to seal gaps so that you create a barrier between yourself and any contamination.
  - **WARNING! If you use plastic sheeting and duct tape to seal windows, doors and air vents in a small area, and/or there are too many people occupying a small space, there is a risk that oxygen can be depleted in a short period of time. Before considering this option, contact your local Red Cross Chapter and/or the U.S. Department of Homeland Security.**
  - Consider purchasing a portable air purifier, with a HEPA filter, to help remove contaminants from the room where you are sheltering. While these filters are excellent at filtering dander, dust, molds, smoke, biological agents and other contaminants, they will not stop chemical gases.
  - Watch TV, listen to the radio and check the Internet often for official news and instructions.
  - **Learn When and How to Turn Off Utilities**
    - Know the location of the main electric circuit breaker, gas and water shut-off valves.
    - Keep necessary tools near gas and water shut-off valves.
    - Teach family members how to turn off utilities.
    - If you turned the gas off, have your utility company turn it back on.
  - **Evacuating...** (There may be conditions under which you will decide to evacuate, or there may be situations when you are ordered to leave.)
    - If you have a car, keep at least a half tank of gas in it at all times.
    - If you do not have a car, become familiar with alternate evacuation routes and other means of transportation.
    - Be prepared to take your medicines, your "grab-it-and-go kit" (see below: "Putting Together a grab-it-and-go kit") and whatever emergency supplies are feasible to carry (i.e., water, food, cell phone, etc.)
    - Lock the door behind you.
    - Take your pets with you, but understand that only service animals may be permitted in public shelters.
  - **If Time Allows...**

Call or email the "out-of-state" contact and tell them where you are going, and the route you intend to take.

    - If there is damage to your home, shut off water, gas and electricity before leaving.
    - Take valuables that can be transported without interfering with your evacuation efforts.
    - Leave a note telling others when you left and where you are going.
    - Check with neighbors who may need assistance.
- 5. At Work and School...** Ask about site-specific emergency plans at the places where your family spends the most time: work, school and other places you frequent. You will be better prepared to safely reunite your family and loved ones during an emergency if you think ahead, and communicate with others in advance.
- Talk to your neighbors about how you can work together during an emergency.
  - Find out if anyone has specialized equipment like a power generator, or expertise such as medical knowledge, that might be helpful in a crisis.
  - Decide who will check on elderly or disabled neighbors.
  - Make back-up plans for children in case you can't get home in an emergency.
  - Sharing and communicating plans is a good strategy.
- 6. Health and Eldercare Facilities...** If you are a parent, or guardian of an elderly or disabled adult who resides at a health or eldercare facility, make sure the facility has emergency response plans.
- Ask how they will communicate with families during a crisis.
  - Ask if they store adequate food, water, medicines and other basic supplies.
  - Find out if they are prepared to "shelter-in-place" and where they plan to go if they must evacuate.
- 7. If You are in a Moving Vehicle...**
- If there are factors that make it difficult to control the vehicle, pull over, stop the car and set the parking brake.
  - Avoid overpasses, bridges, power lines, signs and other hazards.

- If a power line falls on your car you are at risk of electrical shock. Stay inside until a trained person removes the wire.
- Listen to the radio for information and instructions.

## 8. If You are in a High-Rise Building...

- Know the location(s) of the closest emergency exit(s).
- Be sure you know another way out in case your first choice is blocked.
- Take cover under a desk or table if things are falling.
- Move away from file cabinets, bookshelves or other things that might fall.
- Face away from windows and glass and move away from exterior walls.
- Determine if you should stay put or evacuate.
- Listen for and follow instructions ... and stay calm.

## 9. Remember...

- The best way to protect yourself and your loved ones is to have a plan in place that addresses your particular circumstances and location.
- Once you've established your disaster plan, have periodic rehearsals to ensure that everyone in your family knows what to do in an emergency.
- Teach your children what to do (if they are alone) when disaster strikes.
- Contact the U.S. Department of Homeland Security and the American Red Cross for more complete and up-to-date disaster planning information.

## 10. Putting together a “grab-it-and-go” kit of essential papers, documents, etc. ...

Some disasters allow little time to escape to safety with no more than the bare essentials. One of those essentials should be a “grab-it-and-go” portable file box that is lightweight (preferably watertight) and large enough to hold those items that will help your survival and recovery efforts. (BE SURE everyone in your household knows the location of the “grab-it-and-go” kit and has instructions to grab it on the way out of the house--but ONLY if time allows... Suggested items for your “grab-it-and-go” kit are:

1. Passport(s), cash, travelers checks, credit/ATM card(s), a pre-paid phone card (AND current photos of all household members and pets.)
2. A printed copy of your survival plan to ensure that no detail will be overlooked during an emergency.
3. Personal telephone directory.
4. Copies of your estate and healthcare documents, insurance policies.
5. Safe-deposit box keys and other spare keys.
6. Photocopies of important family records such as: birth certificates, passports, social security card(s), medical and other ID cards.
7. A photocopy of your completed copy of *The Beneficiary Book*, that includes the most up-to-date information about:
  - a. Your banking, credit cards, passwords, PIN numbers, etc.
  - b. A list of where your original important papers and documents are located.
  - c. Current medical information for each member of your household (doctors and contact information, blood types, allergies, medications, etc.).
  - d. A current room-by-room inventory of your personal and household possessions, with model, serial numbers, original purchase dates and price, etc. (This information will be very useful in settling an insurance claim.)

**CAUTION! Since this kit will contain certain confidential information, we strongly suggest keeping the kit “at-the-ready” in a secure, but readily accessible location.**

## 11. Disaster-proofing Irreplaceable Items and the stuff you can't live without...

You might not be at home when a disaster strikes. Or, if you are at home, there might not be enough time to take with you all those one-of-a-kind photographs and family treasures you hold dear. To help disaster-proof those items that cannot be insured and/or replaced, consider the following:

- Subscribe to Web-based data backup storage facility. For a fee, you can backup all your computer data along with digitized copies of important papers, letters, documents, photographs,

slides, home videos and home movies. (BE SURE to give a trusted person the login and password information.)

- Open a safe-deposit box at a bank that is large enough to store your original documents, photo negatives, coin and stamp collections, etc. Maintain a current inventory of the contents of the safe-deposit box and BE SURE to appoint a trusted person who can access the box in your absence.

**Note:** To protect the contents of your safe-deposit box from being damaged by water and/or humidity, consider storing all items in some sort of watertight baggie or container. (For collections: stamps, sports cards, autographs, photo negatives, etc., consult with an expert on collectibles for safe and proper methods of storage.)

#### **A few other tips...**

- Make backup copies of your original computer software programs and store the originals (or copies) in your safe-deposit box. (**Note:** Before making any copies of your computer programs, check the licensing agreement(s) and/or contact the software manufacturer(s) to make sure that it's okay to make personal, backup copies of their software.)
- Portable cardboard or plastic file boxes (available at most office supply stores) can be used for items that must be kept on hand and/or items that are too voluminous to store in your safe-deposit box.
  - Mark the tops and sides of the portable file boxes "Take" and store the boxes where they can be easily accessed and taken with you (time permitting) in the event you are forced to evacuate.
  - Keep an empty file box at-the-ready for the contents of your home safe.
  - If you are planning to be away (on vacation, etc.) consider storing these boxes at an offsite location or with someone who can remove and/or protect these items, should a disaster occur while you are away.
  - Maintain a current inventory of the contents of each box (and keep copies of the inventories in your safe-deposit box).

Unfortunately, a disaster could result in death and incapacity. Accordingly, one of the final steps in preparing for uncertainties is recording (and safely storing) your memoirs, personal wisdom, parting thoughts and answers to questions that only you can answer...

#

# Disaster Survival Kit Checklist

## Water & Food Supplies

- Bottled Water (minimum one gallon per day per person)
- Food Supplies (ready to eat foods that DO NOT require refrigeration, cooking and require little or no water)
  - Canned meats, fruits & vegetables
  - Canned Juices
  - Crackers
  - Dried Fruit
  - Dry cereal
  - High energy foods
  - Non-perishable pasteurized milk
  - Nuts
  - Peanut butter
  - Protein & fruit bars
  - Pet food

## First Aid Kit & Medicines

- Antibiotic towelettes or cleansing soap
- Burn ointment
- Crutches, cane or walker (if needed)
- Diabetic test kit and supplies (if needed)
- Fever thermometer
- Latex or sterile gloves (2 pairs)
- Medicine dropper
- Oxygen supplies (if needed)
- Petroleum jelly
- Prescription medicines (rotate to account for expiration dates)
- Scissors
- Sterile Dressings and bandages
- Tweezers
- Non-prescription Medicines:
  - \*Activated charcoal
  - \*Potassium Iodide
  - \*Syrup of Ipecac (to induce vomiting)
  - Antacid
  - Anti-diarrhea medication
  - Aspirin and non-aspirin pain reliever
  - Cold & flu medicines
  - Cough syrup
  - Laxative
  - Vitamins

\*If advised by Poison Control Center

## For Infants

- Baby wipes
- Bottles
- Diaper rash ointment
- Diapers
- Favorite blanket
- Favorite toy
- Formula
- Medications
- Powdered milk

## Kit Basics

- Battery powered radio (and extra batteries)
- Can Opener (manual)
- Cash, travelers checks, credit/ATM cards
- Fire extinguisher: small canister, ABC type
- Flashlight(s) (and extra batteries)
- Map of the area for evacuation routes and for locating shelters
- Matches in a waterproof container
- Whistle and signal flare to signal for help

## Sanitation

- Plastic trash bags, ties
- Toilet paper, towelettes
- Plastic bucket with tight lid
- Disinfectant
- Feminine supplies
- Household chlorine bleach
- Personal Hygiene items

## Clothing & Bedding

- One complete change of clothing per person
- Hat and Gloves
- Jacket or coat
- Long pants
- Long sleeve shirt
- Sleeping bag or warm blanket for each person
- Sturdy shoes

## Tools & Hardware

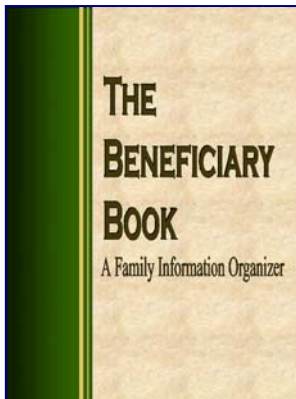
- Small ax
- Hammer
- Screw drivers
- Pliers
- Pry bar
- Utility knife
- Duct tape
- Plastic sheeting
- Shut-off wrench, to turn off water and gas

## Miscellaneous

- Books, toys, games, cards to occupy time
- Cell phone, walkie-talkies, Ham Radio
- Compass
- Contact lenses and supplies
- Denture supplies
- Hearing aid batteries
- Leashes, kennels, cages to contain pets
- Magnifying glass
- Moist towelettes
- Paper cups, plates and plastic utensils
- Paper towels
- Paper and pencils
- Plastic storage containers
- Spare pair of prescription and/or reading glasses
- Tube tent
- Watch or battery operated clock

## GIFTS FOR ALL SEASONS...

*These personal, what-to-do, who-to-call, where-to-find-it guides make long-lasting and well-remembered gifts*



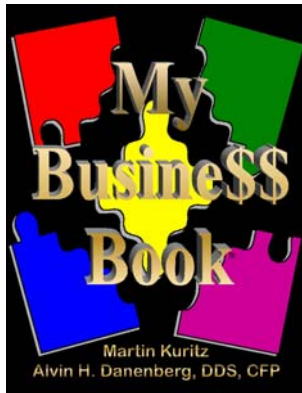
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*"An extremely useful, fill-in-the-blanks volume where you can record everything from your family medical history to instructions on how to drain the boiler.*

*—Jean Chatzky, Money Magazine*

This national bestselling organizer (with over 1.2 million copies in use) is the most caring legacy anyone can provide to loved ones. Considered to be the completing link to estate and financial planning, this guide for survivors is designed to reduce the emotional stress and sense of helplessness in the event of a death, incapacity or other family emergencies. (Also available in a Windows™ software format - complete with a three-ring binder and tab dividers to store printouts and other data.)

- ◆ *The Beneficiary Book: A Family Information Organizer* - \$29.95 - Ring-bound, 9 tabbed sections, 118 pages
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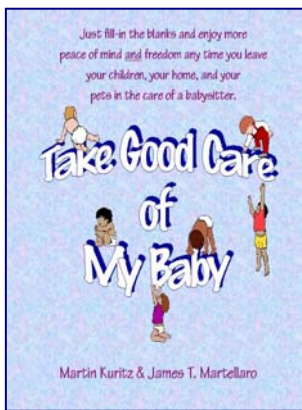
### Will your business successors have all the answers they will need to keep the business running?

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*—Physician's MONEY DIGEST*

This business organizer (created by the author of *The Beneficiary Book*) is a must for anyone who owns a small business! *My Busine\$\$ Book* is fill-in-the-blanks, turnkey guide, designed to help ensure that the business will keep running when the business owner is not there.

- ◆ *My Busine\$\$ Book* - \$29.95 - Ring-bound, 8 tabbed sections, 107 pages
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