



Are You Ready?

January 2007

Protect Your Property

One of the first things to do is find out what types of disasters could strike where you live. The following steps can help you reduce the physical destruction to your property if you were to be hit with a disaster. These steps can reduce your insurance costs, too.

- Install smoke detectors.
- Clear surrounding brush to protect your home against wildfires.
- Secure objects that could fall and cause damage in an earthquake, such as a bookcase or hot water heater.
- Install hurricane shutters on windows, and prepare plywood covers for glass doors.
- Cover windows, turn off utilities, or move possessions to a safer location if you have adequate warning of something like a hurricane or flood.
- Have your house inspected by a building inspector to find out what structural improvements could prevent or reduce major damage from disasters.

Conduct a Household Inventory

Inventory your household possessions by making a list of everything you own. If disaster strikes, this list could help you prove the value of what you owned if those possessions are damaged or destroyed.

To conduct a thorough home inventory:

- Record the location of the originals of all important financial and family documents, such as birth and marriage certificates, wills, deeds, tax returns, insurance policies, and stock and bond certificates. Keep the originals in a safe place and store copies elsewhere.
- Make a visual or written record of your possessions.
- Go from room to room. Describe each item, when you bought it, and how much it cost.
- Record model and serial numbers.
- Include less expensive items, such as bath towels and clothes. Their costs add up if you have to replace them.
- Be sure you include items in your attic, basement, and garage.
- Note the quality of building materials, particularly for such furnishings as oak doors or expensive plumbing fixtures.
- Photograph the exterior of your home. Include the landscaping. Make a special note of any improvements, such as patios, fencing, or outbuildings.
- Photograph cars, boats, and recreational vehicles.
- For more valuable items, make copies of receipts and canceled checks.
- Get professional appraisals of jewelry, collectibles, artwork, or other items that are difficult to value. Update the appraisals every two or three years.
- Update your inventory list annually.

Most importantly, once you have completed your inventory, leave a copy with relatives or friends, or in a safe deposit box. Don't leave your only copy at home, where it might be destroyed.

Ounce of Prevention Winter Walking Caution

1. Beware of Black Ice. It can happen so fast; one minute you are walking and then boom, you fall. In darkness, icy spots can look "shiny black" and you may not see them. In cold temperatures, assume all wet, slick spots on walking surfaces are frozen. Walk cautiously and watch where you are stepping.
2. Think and Walk.
 - Use special care when entering and exiting vehicles; use the vehicle for support.
 - Look ahead when you walk. You may need to travel along a grassy edge for traction.
 - Point your feet out slightly like a penguin! Spreading your feet out slightly while walking on ice increases your center of gravity.
 - Keep your hands out of your pockets and extend your arms out to your sides to maintain your balance.
 - Watch where you are stepping and GO SLOWLY!!!!
 - Take short steps or shuffle for stability.

Exposure to extreme cold can cause frostbite, which is a serious condition that requires emergency care.

FROSTBITE

What to Do:

If you can't get to a hospital right away or must wait for an ambulance, begin this treatment:

Bring the person indoors immediately. Do not try to thaw frostbite unless you're in a warm place (warming and then re-exposing frozen parts that are too cold can cause permanent damage).

Remove wet clothing. Treat frozen parts gently—don't rub them.

Warm the frozen body parts in warm (not hot) water for about 30 minutes. Do not use dry heat, such as a fireplace, oven, or heating pad, to thaw frost bite.

Make sure to warm the entire body—not just the frostbitten parts. Wrap the rest of the body in blankets.

Place clean cotton balls between frostbitten fingers and toes after they've been rewarmed. Do not break any blisters.

Loosely wrap rewarmed areas with clean bandages to prevent refreezing, and have the person keep as still as possible.

Give the person ibuprofen for pain.

Get medical care immediately.

Think Prevention!

Keep warm in cold weather, especially during winter sports. Loose-fitting, layered, warm clothes are best, and don't forget well-insulated boots, thick socks, and mittens.

Note: All information is for educational purposes only. For specific medical advice, diagnoses, and treatment, consult your doctor.

For the source of this information and additional hints to **PROTECT YOUR PROPERTY**, check out these websites: ➔



www.washhealth.org



www.fema.gov



www.redcross.org



www.kidshealth.org

▲ **ARE YOU READY?** IS A SERIES OF HANDOUTS DESIGNED TO ASSIST YOU AND YOUR FAMILY TO PLAN AHEAD FOR EMERGENCIES.



Getting the most from our research analysis

Lorem ipsum dolor sit amet, consectetur dolor te diam wisi nibh euismod tincidunt ut laoreet.

Lorem ipsum dolor sit amet, consectetur adipiscing elit, sed diam nonummy nibh euismod tincidunt ut laoreet dolore magna aliquam erat volutpat. Ut wisi enim ad minim veniam, quis nostrud exerci tation ullamcorper. Et iusto odio dignissim qui blandit praesent luptatum zzril delenit augue dui dolore te feugait nulla facilisi. Lorem ipsum dolor sit amet, erat consec tetuer adipiscing elit, sed diam

nonummy nibh euismod tinci dunt ut laoreet dolore magna aliquam erat volutpat. Ut wisi enim ad minim te erat veniam, quis nostrud exerci tation erat ullamcorper suscipit lorem lobortis nisl ut aliquip ex ea commodo consequat. Lorem ipsum dolor sit amet, wisi cons ectetuer adipiscing elit, sed diam nonummy nibh euismod tincidunt ut laoreet dolore magna aliquam erat volutpat. Ut wisi enim ad minim veniam,

Lorem ipsum dolor te sit amet, consectetur adipiscing elit, sed diam nonummy nibh euismod.

FIRST M. LASTNAME

quis nostrud exerci tation ullamcorper. Et iusto odio dignissim qui blan dit praesent luptatum zzril del enit augue dui dolore te feugait nulla facilisi. Lor em ipsum dolor sit amet, plurius wisi consectetur te adipiscing elit, sed diam erat nonummy nibh euis mod erat tincidunt ut laoreet dolore wisi magna aliquam erat volutpat. Lorem ipsum dolor sit amet, wisi cons ectetuer adip iscing elit, luptatum zzril delenit augue dui dolore te.a

SMARTER INVESTING: Experience vs. Discipline



Lorem ipsum dolor sit amet, consectetur adipiscing elit, sed diam nonummy nibh euismod tincidunt ut laoreet dolore erat magna aliquam erat volutpatut wisi enim ad minim veniam, quis nostrud exerci tation lorem wisi ullamcorper. Et iusto odio te ignissim qui dui dolore te feugait nulla facilisi. orem ipsum dolor sit amet.



Financial Consultation

5432 Any Street West
Townsville, State 54321