



Disaster Preparedness Newsletter

September 2018 | Week 4 | Disaster Preparedness

Announcement

September is [National Preparedness month](#).

This is the perfect time of the year to make things ready for you and your loved ones. Learning about financial stability in a time of disaster, or how to care for loved ones that cannot care for themselves (including our pets).

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Legal: Wills and trusts

UNLOCK
YOUR
FINANCIAL
FUTURE

#FINANCIALFUTURE2018



Plan Financially

No matter the income level, all people involved with disaster face the incredulous task of rebuilding. In these circumstances having appropriate financial records can be effective in the rebuilding process. Take time now to secure these documents and have that peace of mind that you are ready to rebuild.

1. Gather financial and critical persona, household and medical information.
2. Keep some cash handy in the event of a crisis. Credit cards and ATMs may not be functioning.
3. Obtain/maintain homeowners insurance, life and medical insurance. Be aware of what insurance does not cover.
4. Download the Emergency Financial First Aid Kit. (<https://www.ready.gov/september>)

“Plan for your future,
by saving now”

-Noreen Edwards

For Organizations:

Encourage people throughout your organizations to be financially prepared.

Here are some ideas:

1. Hold a brown bag lunch meeting that discusses Emergency Preparedness
2. Include financial preparedness information in the staff monthly newsletter
3. Visit website Safeguarding your Valuables.

What about your business.

Ensure your business has the adequate insurance for the possible disasters in your area. Insurance won't cover everything and having contingency savings may be what jumpstarts the rebuilding process. Work with insurance agents to review what will be necessary to restart your business.

Financial tips for your homestead.



Estate Planning:

Tragedies happen during disasters and having a plan of what to do will begin the process of recovering from that.

Items to consider:

Update your will/trust. Look to a financial planner to assist in this and what is included.

Power(s) of attorney (personal/property). Power of attorney allows another to act on your behalf. This is especially important for those with children.

Who will take care of your children if something were to happen to both parents?

Is there a trusted friend that can pick up your kids/loved ones, i.e. daycare, retirement home, school?

Do you know credit cards and numbers to call to cancel or freeze accounts?

Is there documentation for medications for your loved ones as well as your neighbors?

Disasters are everywhere.

Disasters occur not only when you are at home, but they can occur at sports venues, concerts, or public gatherings. Knowing your surroundings isn't being paranoid, but accurately aware of what is around you provides options for exit. We all know where the bathroom is and if we don't we make an effort to find it. Invest that effort into planning what to do if someone gets lost or separated, know where you parked or where to meet if a fire breaks out.

Resources such as James DeMeo's "What's your plan?" and "The Disaster Recovery Handbook" and the website, "Make a Plan" offer great ideas and insights on how to prepare. Preparing helps you, your family, and your businesses stay afloat during a disaster.

Resources:

What's your Plan? Book

<http://story-e-books.com/shop/whats-your-plan/>

The Disaster Recovery Handbook: Step-by Step plan to ensure Business continuity and Protect vital Operations, Facilities and Assets

<http://www.amacombooks.org/downloads/disaster-recovery-handbook/>

Make a Plan

<https://www.ready.gov/make-a-plan>

