## The Independent

## **4 PAGE PULLOUT** Be Frenafed

In your day-to-day living, disasters may seem a distant possibility. Yet natural disasters, such as floods or tornadoes; technological or environmental accidents, such as chemical spills; or service disruptions, such as power failures during the winter, can strike any community, including yours, at any time. -

If you're unprepared for a disaster, it can shatter your life.

Knowing what to do when a disaster strikes will help you better control the situation and be in a position to

recover more quickly. No community is equipped to handle all the demands of a catastrophe. Help your community by preparing yourself.

Make sure everyone in your family knows what to do before, during and after an emergency.

Set up a family meeting this week to discuss how you can best prepare for an emergency. Have your own plan.

Will your whole family think clearly and logically in a crisis? Not many of us can. So do your clear, logical thinking now - when you have the time to be thorough.

Prepare now

Your best protection in any emergency is knowing what to do. Read this brochure, and act on its suggestions.

Know your enemy

Find out what natural and technological disasters could happen in your community. Know what to expect during each disaster.

LOOK AT YOUR OWN SITUATION

Hazard-proof your home

Anticipate what could go wrong in your home and take corrective action. If you live in an earthquake zone, move or secire plants, mirrors, lamps, china. Secure objects that could tip and start a fire: water heater, gas appliances.

If you live in a tornado zone, secure anything that might be blown around or torn loose, both indoors and outdoors.

If you live in a floodprone area, remove all chemical products from the basement. Move irreplaceable belongings to upper floors.

You can install a non-electric stand-by heating unit that is not dependent on a motor, fan, or any other electrical device to function. Vent the stove or heater adequately with the type of chimney flue specified for it. Never connect two heating units to the same chimney flue at the same time.

Post emergency numbers

Keep a list of key telephone numbers and addresses near the phone. (If there's been a major disaster, use the phone only if it's absolutely necessary. Emergency crews will need all available lines.)

Check your insurance

Make sure you have adequate insurance coverage for the range of risks in your community.

Prepare an emergency survival kit

Aim to have an emergency survival kit that will keep you and your family self-sufficient in your home for at least three days.

If you've got a flashlight, battery-operated or a crank radio, food, water and blankets, you already have part of an emergency survival kit. All you have to do is assemble the supplies in an easy-to-carry container (in case you have to evacuate).

Keep a smaller survival kit in your car

A blanket, extra clothing, a candle in a deep can and matches can save your life.

OTHER PROCEDURES

Here are some other steps that can make your life more tolerable in the event of a disaster.

Choose an out-of-province family contact

Choose someone in another province to be your family's contact. After the disaster, it is often easier to call out of the region as the local phone lines might be tied up. Make sure everyone memorizes this person's name and telephone number and knows to call your family contact if they get separated from the family.

HAVE A SHOW AND TELL

If you live in a house Teach members of your family where and how to shut off the water, electricity and gas supply. Make big easy-tosee signs saying Breaker Panel (or main circuit breaker), Gas and Main water supply. Put these signs near the breaker panel, gas valve and main water valve.

If you live in an apartment

Show everyone in your family where the emergency exit is. Show them where the fire alarm is, and explain when and how to use it. In a fire or other emergency, don't use the elevators. You'll be



power goes out.

Learn about other community emer gency plans

Your kids' school and your work place might have their own emergency plans. Find out what they are and how they apply to you. You may be separated from your family and need to know how to get reunited. You can assist in educating your children about school plans, etc.

Avoid potential emergency situations

Heed weather warnings and avoid driving and other activities in hazardous weather conditions.

Here are some basic procedures for specific disasters. (For more information on these and other disasters, contact Emergency Preparedness Canada, your provincial or territorial emergency measures organization or your local Red Cross.)

**DURING AN EARTHQUAKE** 

If you are in a building

Stay inside. Stay away from windows. Get under a heavy desk or table and hang on. If you can't get under something strong, flatten yourself against an interior wall, protect your head and neck.

If you are outside

Go to an open area. Move away from buildings or any structure that could collapse. Stay away from power lines and downed electrical wires.

If you are in a car

Stop the car and stay in it. Avoid bridges, overpasses or underpasses, buildings or anything that could collapse on

you and your car.

**DURING A TORNADO** 

If you are in a building

Go to the basement immediately. If there isn't one, crouch or lie flat (under heavy furniture) in an inner hallway or small inner room or stairwell away from windows. Stay away from large halls, arenas, shopping malls, and so on (their roofs could collapse).

If you are caught outside

If there is no shelter, lie down in a ditch or ravine, protecting your head.

If you are driving

Get out of and away from the car. It could be blown through the air, or roll over on you. Lie down as above.

SEVERE LIGHTNING STORM

If you are in a building

Stay inside. Stay away from windows, doors, fire-places, radiators, stoves, metal pipes, sinks or other electrical charge conductors. Unplug TVs, radios, toasters and other electrical appliances. Don't use the phone or other electrical equipment.

If you are outside Seek shelter in a building, cave or depressed area. If you're caught in the open, crouch down with your feet close together and your head down (the "leap-frog" position). Don't lie flat C by minimizing your contact with the ground you reduce the risk of being

electrocuted by a ground charge. Keep away from telephone and power lines, fences, trees and hilltops. Get off bicycles, motorcycles, and tractors.

If you are in a car

Stop the car and stay in it. Don't stop near trees or power lines that could fall.

**DURING A FLOOD** 

Turn off basement furnaces and the outside gas valve. Shut off the electricity. If the area around the fuse box or circuit breaker is wet, stand on a dry board and shut off the power with a dry wooden stick.

Never try to cross a flood area on foot. The fast water could sweep you away.

If you are in a car

Try not to drive through flood waters. Fast water could sweep your car away. However, if you are caught in fast rising waters and your car stalls, leave it and save yourself and your passengers.

**DURING A WINTER POWER FAILURE** 

Turn the thermostat(s) down to minimum and turn off all appliances, electronic equipment and tools to prevent injury, damage to equipment and fire. Power can also be restored more easily when the system is not over-loaded.

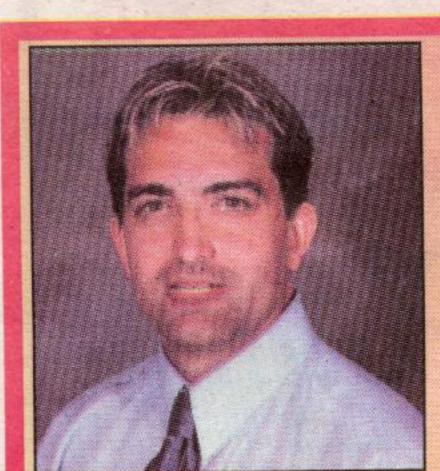
Use proper candleholders.

Never leave lit candles unattended. Don't use charcoal or gas barbecues, camping heating equipment, or home generators indoors.

Home generators are handy for backup electricity in case of an outage, but there are hazards to be aware of.

To operate a generator safely, follow the manufacturer's instructions and always: ensure that the generator operates outdoors in well-ventilated conditions, well away from doors or windows. connect lights and appliances directly to the generator. If extension cords must be used, ensure they are properly rated, CSA (Canadian Standard Association) approved cords.

Direct installation of a generator to an existing electrical system should only be done by a qualified technician.



Ray Johnson, CFP Certified Financial Planner

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