

Disaster Preparedness

As the lightning bolt flashed across the sky, 12-year-old Henry heard the flash flood warning blare on his cell phone. He immediately got up and bolted to the attic.

His father was inquisitive and a bit frustrated. Lloyd told his son they needed to prepare but the father's words seemed to go unheeded.

Henry returned a few minutes later saying, "I am getting ready Dad." The son thrust forward a book he had hidden in the attic. In the back was young Henry's stash of "emergency cash."

Lloyd smiled realizing his son was thinking about what would be necessary in the event of an emergency. Cash in hand would be helpful.

Lloyd relaxed a slight amount as the warning was for another county, but knew the flood waters would be impacting their area soon.

For the time being, they were out of immediate danger. However, Lloyd used it as an opportunity to discuss with his son the things their family would need if they had to vacate their house quickly.

Henry thought a bit and said, "Well, if we can't back into the house we probably need some food and mom will need her asthma medicine."

Lloyd was proud of his son. He was pragmatic and recognized that in times of emergency it is best to focus on basic necessities.

Dry food, water, medicines, batteries, first aid kit and a tool kit would be high on the list. Lloyd got out an ice chest and started packing the dry goods in there. He had a second ice chest he packed with frozen jugs of water.

Henry told his father there was no way he could remember everything in his room, let alone the whole house, if they were flooded. Lloyd asked his son to get his cell phone and start taking pictures and video of the house and all of its contents. This meant taking pictures inside drawers and closets, too.

Henry expressed some concern and asked his father “What happens if my cell phone gets wet and we can’t retrieve the pictures?” Lloyd was impressed his son was thinking forward. Henry explained that once they were done, they would download the pictures to a DVD and store them in their bank safe deposit box.

Lloyd added that although technology has made our lives more convenient, it doesn’t mean that a cell phone or computer will always be available in an emergency. As such, Lloyd produced a laminated hard copy list of phone and account numbers. Henry thought this was very “old school.” However, his father said you want to have a logical listing of all of the people, accounts or access items that might be necessary printed off and ready to go.

Henry chimed in and said “Dad, if you are going to print all of that off, you better have hard copy maps in the cars too. Remember, you’re directionally-challenged and GPS might not be available in an emergency—but you still need to know where to go and how to get there.”

Lloyd looked at his son, a bit in disbelief. The adolescent was sounding more adult every minute.

The father asked the quickly maturing son if he had any other suggestions.

At that moment the trusted family guardian, Max, a Labrador mix, nudged Henry as if to say, “Hey, don’t forget about me.” Lloyd told his son they would need Max’s kennel, food, water and medicines, too. Lloyd educated his son that in Texas it is a crime to abandon your pets.

However, if they were forced to go to a rescue shelter Max would need his kennel.

After running through their checklist of things necessary for an emergency—whether hurricane, tornado or flood—Lloyd asked his son if he had any other suggestions.

Young Henry grinned and said, “Yeah, guns and pizza.” Lloyd was reminded, once again, his son was still 12 years old.

For more information on disaster planning checklists and other resources, go to:

<http://www.iii.org/video/know-your-stuff-home-inventory-software>

<http://www.iii.org/insurance-topics/preparedness-and-safety>

<http://satherfinancial.com/index.php/finplandocs/132-hurricanesupplies>

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