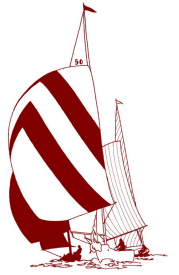




**Spinnaker Financial  
Advisors, LLC**  
Joseph Call, CPA, PFS,  
CFP®  
President  
2962 Cortez Avenue  
Idaho Falls, ID 83404  
208-542-0742  
joe@spinnakerfinancial.com  
www.spinnakerfinancial.com



# Natural Disasters: Are You Prepared?

---

# Natural Disasters: Are You Prepared?

Earthquakes, hurricanes, tornadoes, floods, and wildfires can strike without warning. Being prepared for a natural disaster can ensure you and your family's survival.

## Things to do ahead of time

The best way to deal with a natural disaster is to prepare for it ahead of time. Here are some tips to get you started:

- Post emergency phone numbers near the telephone.
- Listen to weather forecasts, especially if a storm is predicted.
- Know how to turn off utilities such as gas, electricity, and water.
- Have an emergency escape plan. Familiarize yourself with escape routes, plan a way for you and your family to communicate or meet after the disaster passes, and educate yourself on safe places to go during a disaster.
- Know the risks of a natural disaster occurring in your area. Contact your police or fire department to get information on whether you live in an area that is susceptible to earthquakes, hurricanes, tornadoes, flood, and/or wildfires.
- Ask your police or fire department if there is a warning (e.g., siren) that notifies residents that a disaster is approaching.
- Ask your police or fire department about fire laws, building codes, and suggestions for safety measures.
- Make sure your home is structured properly (e.g., secure foundation, roof, chimney). If you live in a mobile home, make sure it is properly anchored and secured to the ground.
- Bolt water heaters and heavy appliances to the floor; bolt tall, heavy furniture to floors and walls.
- Display heavy objects on low shelves.
- If you have a boat, make sure you know how to store it safely during a disaster.
- Make an inventory of your possessions (along with receipts and serial numbers) and store it somewhere other than your home (e.g., your office, friend's house, safe-deposit box).
- Store important documents somewhere other than your home (safe-deposit box).
- Review your homeowners policy periodically to make sure you have proper coverage at all times and understand what's not covered.
- Consider purchasing specific insurance coverage for earthquakes and floods.

## Emergency supplies to keep on hand

In case of a disaster, it is important to have emergency supplies on hand. Start by putting together the following items in a portable, waterproof container:

- First-aid supplies (e.g., bandages, antiseptic)
- Canned goods, can opener



- 
- Several gallons of water
  - Battery-powered radio
  - Extra batteries
  - Matches
  - Flashlight
  - Toiletries, sanitation, and personal hygiene items
  - Special items for infants (e.g., formula) and the elderly (e.g., prescription medications)
  - Small amount of cash
  - Cell phone

**Other items that you'll want to have readily available include:**

- Plywood
- Plastic sheets
- Sandbags
- Shovels
- Protective clothing
- Extra bedding, sleeping bags
- Copies of important documents (e.g., wills, birth and marriage certificates, driver's license, insurance policies)



Forefield Inc. does not provide legal, tax, or investment advice. All content provided by Forefield is protected by copyright. Forefield is not responsible for any modifications made to its materials, or for the accuracy of information provided by other sources.



**Spinnaker Financial  
Advisors, LLC**  
Joseph Call, CPA, PFS,  
CFP®  
President  
2962 Cortez Avenue  
Idaho Falls, ID 83404  
208-542-0742  
[joe@spinnakerfinancial.com](mailto:joe@spinnakerfinancial.com)  
[www.spinnakerfinancial.com](http://www.spinnakerfinancial.com)

