



# Personal Emergency Preparedness: How Prepared Are You?

---

Cathy Ghiglieri, Ghiglieri & Company  
and Carol Ghiglieri Winchester,  
BEST DMS Inc.

Since 9/11, most of us in the banking industry have been focused on the emergency preparedness of banks in dealing with potential terrorist threats or natural disasters. Very few of us have stopped to consider our own personal emergency preparedness plans to deal with emergencies. Let's face it. If each bank employee isn't prepared *personally* for emergencies, he or she won't be able to get to work to fulfill the bank's emergency preparedness plans.

All bank employees need to assess their ability to survive a terrorist threat, natural disaster or something as simple as a stolen wallet. But attempting to sort through all the articles, websites and information advising what to do to prepare for emergencies is overwhelming.

Over the last year, we have gathered emergency preparedness advice and combined it with what we have learned from our own experiences of dealing with such events as hurricanes and family emergencies,

to make a workable framework to use for our own personal emergency preparedness. Once we began this process, we realized that there were issues we should have planned for as our kids grew up, and issues we should have planned for prior to the passing of our parents.

We want to share what we have done personally to prepare for emergencies in hopes that it helps you and your bank employees to better prepare for emergencies, big and small.

**Important documents.** Several of our friends have suffered through fires at their homes. In their haste to leave their homes, they found that their important documents were scattered all over and could not be retrieved. One simple solution is to put all important documents, or copies of them, in a binder that can be easily taken out of the home in case of a quick evacuation.

Our binders are bright red, clearly marked "Emergency Binder," and are placed in an easily accessible location, such as a bookcase or closet near the door. In the event of an impending hurricane, these binders can be placed in a large zip-lock bag to assure watertightness if an evacuation is mandated or if the roof leaks.

A selection of baby and marriage pictures or anything else that is precious should also be assembled and located with the emergency binders. Ask yourself: "If I can take only the number of pictures that I can carry, what would they be?" One solution is to scan your precious pictures into your computer and save them on a portable device such as a disk or jump drive.

Scanning your important documents might also be a solution, but be aware that certain documents need original or notarized signatures and may not be acceptable if scanned and printed by computer.

**Cash.** When Year 2000 was approaching, we were told to stockpile a little cash in case automated teller machines did not work in the new millennium. Stockpiling is still good advice today in the case of an emergency.

Hurricanes, tornadoes and snowstorms frequently result in power outages. Cash may be your only option to purchase necessities. Whether it is \$200, \$500 or more, a little cash will prove useful in an emergency if ATMs are not working or if no one can take your credit or debit cards.

**Home equipment.** A little soul searching is in order to determine what items you would take with you if you

had to leave in less than one hour. Would it be your computer, or iPod? How long would it take you to unhook all the wires? Thinking through how you would get everything in the car for all family members is another useful exercise.

**Food basics.** Immediately following 9/11, we purchased a three-day supply of food for our families and put it in large plastic containers, as we were instructed to do in the articles published by the Federal Emergency Management Agency (FEMA). Less than a year later, we discovered that our plastic containers, stored in first floor utility closets, contained tiny little visitors (ants), which were enjoying the food.

Although we initially thought the food-supply advice to be good, we now buy just what we eat normally, making sure that we have enough in the pantry for a three days' supply if needed. We prepare and consume the food, replacing it during our normal shopping trips.

If you choose to keep your "emergency supply" separate from your pantry items, be sure to note when the food is approaching expiration dates. At that time, eat or donate the food to area food banks, and then immediately replace the food in the emergency supply.

**First aid kits.** Most of us have some sort of first aid kit in the house. Pulling together what is really needed was an eye-opener. Most of the items can be purchased and kept for many years. The kit can also be used not only for emergencies like the ones discussed here, but for everyday cuts and scrapes.

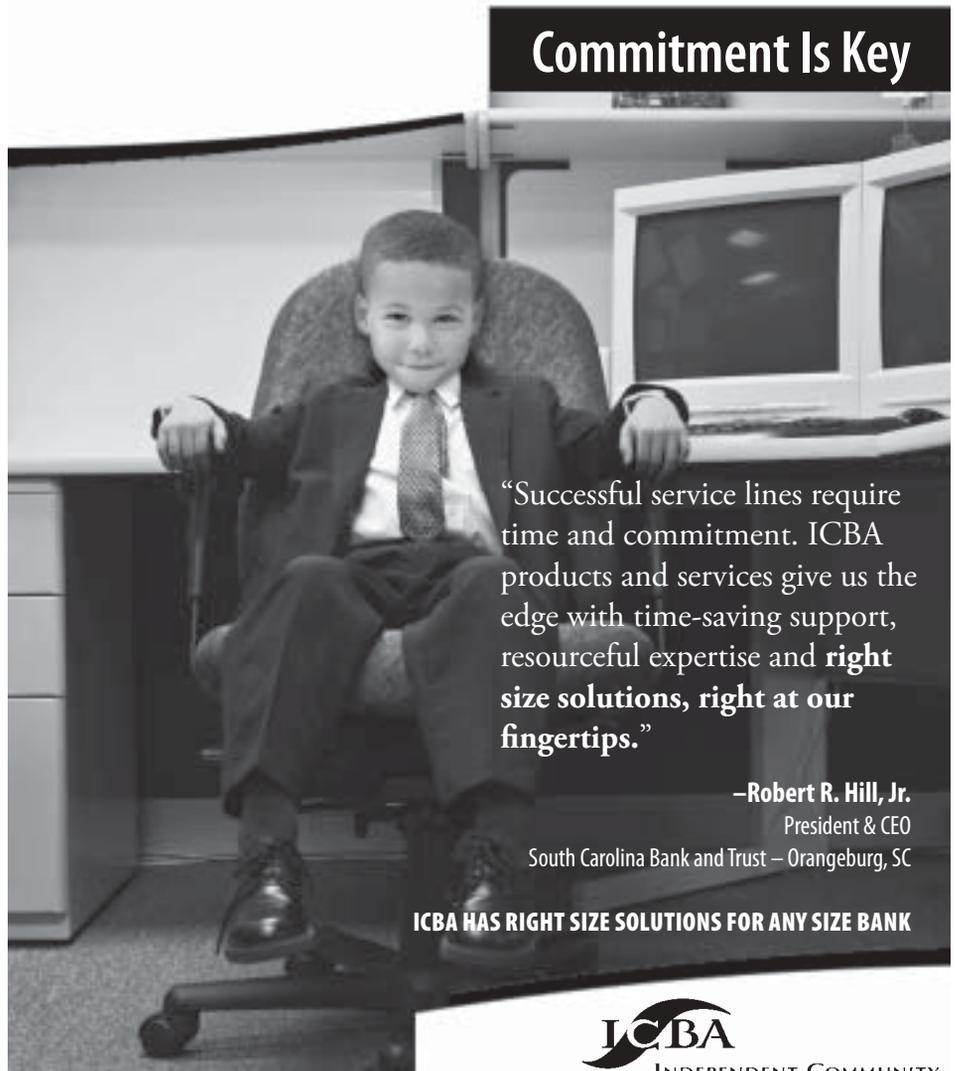
Be sure to take the peculiarities of your family members into account when putting this kit together. One member may be allergic to iodine, or another may have an issue with the pain medication. Think this through so that, in the event of an emergency, a sick or injured family member can be made as comfortable as possible until help arrives.

**Communication plans.** It is important to decide how family members are going to communicate with each other during an emergency, especially if they are separated geographically. Choose a remote location and a remote family member or friend who will act as the central communications point. Knowing where to go, if home is not an option, will relieve the problems we saw

during the aftermath of Hurricane Katrina, when family members lost track of each other.

**Care decisions.** Perhaps one of the most overwhelming responsibilities that falls upon the spouse or children is that of care decisions. Many family disagreements, indecisions and lawsuits are the result of poor planning regarding the care of a loved one in a medical emergency.

— See *Emergency* page 20



## Commitment Is Key

“Successful service lines require time and commitment. ICBA products and services give us the edge with time-saving support, resourceful expertise and **right size solutions, right at our fingertips.**”

—Robert R. Hill, Jr.  
President & CEO  
South Carolina Bank and Trust – Orangeburg, SC

**ICBA HAS RIGHT SIZE SOLUTIONS FOR ANY SIZE BANK**

**ICBA**  
INDEPENDENT COMMUNITY  
BANKERS of AMERICA  
*The Nation's Voice  
for Community Banks<sup>SM</sup>*

INVESTMENTS | PAYMENTS | INSURANCE | LENDING

Call Today To Unlock Your Right Size Solution:

**1-866-THE-ICBA**

**www.ICBA.org**

Copyright©2005 by ICBA

## Emergency

Continued from page 19

Your family needs to be aware of your wishes. A living will can take care of the big decisions, but there are many smaller issues that need to be addressed. Do you want to be placed in a nursing home if rehabilitation care is necessary? Do you want home care if you qualify? What if you don't qualify for insurance benefits?

Would your family know how to begin the process of getting state assistance, Medicare benefits or enrollment in a research protocol? Who do you want to be the primary decision-maker of your daily care in the hospital, doctor's office or care facility? Is one of your children more versed in healthcare than the others and, if so, how do you prepare your family members to listen and then participate in the decisions?

We developed a Personal Preparedness Profile, which is designed to elicit information from each of our adult family members regarding their wishes in case of incapacitation or death, among other situations. Having all adults in the family fill out this information will prevent confusion during a medical emergency.

**Funeral and obituary requests.** Preparing an obituary in the midst of mourning is overwhelming. When our

mother was gravely ill, we asked her what she'd like for people to remember about her. A potentially gut-wrenching task became a joint venture in pre-writing her obituary. She was proud of things that we wouldn't have even thought of, including her contribution in starting the Boy Scout Club in our hometown.

Our final tribute to her was to publish her obituary as she wished. Although we had time to plan for her death, we were not so lucky with our father. Funeral and obituary requests should be known long before there is an unexpected death in the family. Our Personal Preparedness Profile includes this valuable information.

**The road to personal emergency preparedness.** It took longer than we realized to achieve true personal emergency preparedness. Just gathering the documents for our emergency binder was challenging, but now we know we can resume our lives quickly in an emergency, because we have made the effort.

We have our communication plans in place, and we know what we will take in an emergency if we have to leave home quickly. And by completing our Personal Preparedness Profiles to outline our wishes, we believe we have alleviated some of the anxiety for family members if that emergency does arise.

We hope this helps you and your bank employees to become personally prepared for emergencies. For more information and to obtain the Personal Preparedness Profile, go to [personalemergencypreparedness.com](http://personalemergencypreparedness.com).



Reprinted with permission from *ICBA NewsWatch Today*, copyright 2006.

## About the Authors



**Cathy Ghiglieri**, former Texas banking commissioner, is president of Ghiglieri & Company,

an Austin, Texas-based consulting firm which provides services to bank boards of directors and management, ranging from due diligence to risk management. She also provides bank expert witness testimony regarding bank fraud, check kiting, banking practices and procedures, and bank regulatory practices, among other topics. Ghiglieri earned a bachelor's degree from the University of Notre Dame and a JD from Georgia State University. She is a member of the District of Columbia Bar and of the State Bar of Georgia. Ghiglieri can be reached at [cathy@ghiglieri.com](mailto:cathy@ghiglieri.com).



**Carol Ghiglieri Winchester** is president of BEST Dysphagia Management Services Inc. She specializes in dysphagia management in hospital, clinic and long-term care settings, and developed portability and protocol for providing endoscopic swallowing tests in long-term care settings. Winchester earned a bachelor's degree from St. Mary's College and a master's degree from Bradley University. Winchester can be reached at [carol@bestdms.com](mailto:carol@bestdms.com).

## Documents to Include in Emergency Binder

- Marriage or divorce documents, including child custody arrangements;
- Birth certificates for each member of the family;
- Passports for each member of the family;
- Most recent school records for each child;
- Automobile documents, including title and insurance papers;
- Homeowners' insurance policy;
- Credit card numbers and toll-free customer service numbers;
- Bank accounts, ATM card numbers and toll-free customer service numbers;
- Copy of driver's licenses for each member of the family;
- Updated will;
- Living will and instructions for family; and
- Personal Preparedness Profile for each adult family member.