
Handbook for Families

Preparing for Emergencies

Just in Case

"Preparing for Emergencies," Ensign, Dec. 1990, 59

In every family there are unforeseen circumstances that call for immediate action. A child swallowing cleaning agents or medicines, someone sustaining a serious wound, natural disasters, an unexpected loss of a job or reduction in income—any of these can catch families unprepared.

When the Teton Dam burst in Idaho in 1976, President Spencer W. Kimball said, “We don’t know where another dam is going out or where a river is going to flood, or whether an earthquake is going to come, or what’s going to happen. We just are always prepared because the Lord said, ‘If ye are prepared, ye shall not fear.’ (**D&C 38:30**.) And that’s the only way to have peace and security—to be prepared.” (Kaysville, Utah, Grain Elevator dedication, 10 June 1976.)

Things to Know

Useful exercises conducted at home evening or at an appointed time can prepare family members to know—

- The location of first-aid equipment in the home. (See your pediatrician or family doctor for a complete list of standard medications to have on hand.)
- The location of fire extinguishers (near doors).
- The location of shut-off valves for electricity, gas, and water.
- The location of emergency water supplies (storage tanks, water heater, waterbed mattresses).
- Where important documents and valuables are stored, both inside and outside the home.
- Where to meet if the home is so damaged or dangerous that family members must leave or cannot enter the home.
- The best method of escaping the home in case of fire (practiced at intervals).
- Who is responsible for which younger members of the family.
- How to perform basic first aid.

In addition, most families keep near their telephones the numbers of the doctor, hospital, paramedics, fire department, police, civil defense authority, ward/branch leaders, and neighbors.

Safety Survey

Families can learn much about their homes by surveying potential hazards that need correcting. Finding latent dangers in time can prevent emergencies and disasters. Look for—

- Loose wires and extension cords under rugs.
- Poisons and cleaning agents within reach of children.
- Blockage of furnace vents.
- Floor drains with standing water.
- Obstacles on stairs and landings or at exits.
- Poorly ventilated flammable storage (fuels, oily rags, stacks of old papers, etc.).
- Poorly lighted stairs.
- Weak batteries in smoke detectors.
- The absence of ropes, ladders, or poles to exit upstairs windows.
- Ineffective locks, bolts, and burglar alarms.

The family car could also do with a periodic inspection to assure that necessary equipment is working and emergency items are where you expect them to be when you need them. Consider, for example, stocking your car with some tools, a blanket, flashlight, fire extinguisher, jack and spare tire, flares or flasher unit, chain, shovel, jumper cables, rainwear.

A Year's Supply

Families who have a year's supply of food, clothing, and fuel should rotate their supplies and take periodic inventory. As part of your effort to be prepared and to manage your family's resources well, you will want to review your food storage and other materials. Basic storage might include—

- Grains (wheat, rice, etc.).
- Nonfat dried milk.

- Sugar/honey.
- Legumes (beans, peas).
- Salt (iodized in some areas).
- Vegetable oil (fat).
- Drinking water (14 gallons recommended for each family member), plus water for washing and cooking.
- Vitamins (replaced within 2 to 5 years).
- Garden seeds, for planting to supplement stored diet.
- Bedding, clothing, fabric, thread, needles.
- Wheat grinder (hand-powered).
- Medical supplies.
- Scriptures, books, learning supplies.

Frequently recommended supplements include canned or dried fruits, vegetables, and meats for variety.

If we are prepared we shall live providently and without fear in our daily lives, even in emergency conditions. These conditions, however, can sometimes be prevented through good planning and preparation.

Planning Your Estate

Brigham Young once said, “A fool can earn money; but it takes a wise man to save and dispose of it to his own advantage.” (In *Discourses of Brigham Young*, sel. John A. Widtsoe, Salt Lake City: Deseret Book Co., 1954, p. 292.) Estate planning is the way we manage our major financial resources and properties to “dispose of it to [our] own advantage.” Estate planning may involve purchasing a home, making investments, selecting insurance, setting aside retirement income, and creating wills and trusts. This kind of planning, begun early in life, can help provide financial security for a family throughout several generations.

Purchasing a Home

Long-term investments like a home yield benefits both early in one’s life and at the time of retirement, when income usually drops. Church leaders have long encouraged us to own our own homes, where it is possible and legal to do so.

Consider these ideas when buying a home—

- Avoid spending more than 25 to 40 percent of your take-home pay for the total house payment, including insurance, taxes, and maintenance costs.
- Shop for the best interest and terms on the mortgage.
- When looking for a house, consider its location. The neighborhood; community services available; resale potential; and proximity to schools, Church, and shopping all affect the value of a home.
- When considering the total cost of a home, include the costs of moving, landscaping, furnishing, remodeling, making additions, and probable maintenance. Sometimes, buying and fixing up a well-constructed home can add several thousand dollars to your equity.
- Determine how energy efficient the home is. How hard would it be to make it energy efficient?
- Whether building, buying, or remodeling, shop for contractors, real-estate agents, attorneys, bankers, and lending institutions with a reputation for service, stability, and a willingness to stand behind their work.
- Calculate ahead of time all closing costs, and plan to pay them in cash at the time of the sale.

Investments

There are numerous ways to invest money that may bring an increased return. However, most investment involves a certain amount of risk. Carefully consider counsel from Church leaders to avoid high-risk speculative investments:

“Investment debt should be fully secured so as not to encumber a family’s security. Don’t invest in speculative ventures. The spirit of speculation can become intoxicating. Many fortunes have been wiped out by the uncontrolled appetite to accumulate more and more. Let us learn from the sorrow of the past and avoid enslaving our time, energy, and general health to a gluttonous appetite to acquire increased material goods.” (N. Eldon Tanner, *Ensign*, Nov. 1979, p. 82.)

There are two basic guidelines to follow when investing money. First, we should check with several reliable, informed sources about the potential for success and the degree of risk involved in any investment, including future liability. Second, we should invest only what we can afford to lose. If the venture were to fail and the entire investment were lost, we should still have enough money to provide for our families.

Retirement Income

We should plan our retirement income assuming that we will live a long time. That way, we won't be concerned about outliving our savings. It is a good idea to try to balance and mix our estate's resources so that we have a variety of incomes, such as pensions, savings, investments, real-estate income, and insurance. Each person should investigate each of these services as a means of providing retirement income.

Insurance

Insurance is basic to financial stability. Because policies, coverage, and premiums vary so widely, it is wise to study a number of major insurance alternatives before making a decision.

Life insurance is designed primarily to give financial aid to the immediate family survivors after the insured person's death. Thus, insure the family's breadwinner first, then others, if desired, as income permits. At a minimum, get enough life insurance to pay for such things as a funeral, taxes, mortgage on the home, car payments, and other debts. The next priority should be to get enough insurance that, supplemented by any government retirement benefits the surviving spouse may be entitled to, there will be sufficient to provide for the family and to make provisions for the children's education and missions.

Medical insurance that provides sufficient coverage is just as crucial to a family's financial health as life insurance is. Studies in the U.S. show that the average uninsured citizen spends 10 percent of his or her income for medical care over a lifetime. A major portion of these expenses tends to arise during retirement years. One of the best ways to avoid these high costs is to purchase a major medical protection with a fairly high deductible.

Property insurance is also a valuable asset for any family seeking financial security. A typical homeowner's policy may provide coverage in case of fire and theft. In addition, it may provide protection from lawsuits for accidents that occur on or around the property. The amount of insurance and the type of coverage carried should be updated periodically, when additional personal possessions are acquired or when inflation increases the value of the home or its contents. The amount and type of coverage of insurance needed should be based on what it would cost you to replace the home and its contents at current prices.

Wills

Every adult should have a personal will. This includes both husbands and wives. The purpose of the will is to assign a legal means for property to be distributed. The will should name an executor to handle the estate, direct the distribution of possessions, and recommend a guardian for minor children. Laws for wills vary with the location, so it is important to obtain competent legal counsel in preparing a will. The assurance that the will is well prepared and easily understood and executed is worth the legal fees involved.

Trusts

A trust is an agreement in which one person (the trustor) gives another person or institution (the trustee) some property to be used for the benefit of a third person (the beneficiary). To set up a trust, consult with a lawyer or other qualified professional.

Whether preparing for emergencies or for future financial needs, it is never too early to begin. Such planning takes time, but more important, it involves being “wise, frugal, prudent, making provisions for the future while attending to immediate needs.” (Barbara B. Smith, *Ensign*, May 1976, p. 118.) It is easy to become discouraged when thinking of what we have not done. But if we remind ourselves of what we *have* done and build from that point, our preparations can meet our needs and expectations with surprising swiftness.

Begin today by taking one of the steps suggested above. The security of being prepared and well-managed comes from taking small steps. Each small step can make a big difference.

Gospel topics: financial management, self-reliance

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