

The cover features a dark blue background with a faint, stylized map of the Americas. The word 'HURRICANE' is written in a white, cursive script across the top. Below it, the word 'ESSENTIALS' is written in a large, bold, white, sans-serif font. The background also shows a horizon line over a body of water under a cloudy sky.

HURRICANE ESSENTIALS

A *BalancedLiving* : Special Edition

How Can I Help the People I Care About?

As with any natural disaster, communication with the outside world is limited. Finding out important information, revealing survival conditions to loved ones and just feeling as if there's someone to offer support become priorities for survivors. With power outages, phone lines down and cell phone batteries running low, you have to make the most of the time you have available to communicate with a friend or loved one caught in a devastated area.

Here are some guidelines to follow to ensure that you're doing your part to help the situation.

1. Understand that emotional consequences follow a traumatic experience.
2. Don't expect that the person you care about will "get better" in a certain amount of time or in a certain way. Sometimes recovery is a long and difficult process. If the person requires more time than you expected, you may feel frustrated or even angry.
3. Tell the survivor how you feel: that you are sorry they have been hurt.
4. Encourage the survivor to talk to you about how they feel. When they do, listen without interrupting or making judgments about what you hear. All survivor's feelings are ok even if you might not feel the same way.
5. Remind the survivor that their confusing emotions are normal.
6. DO NOT attempt to impose your explanation on why this has happened to the survivor. It probably won't be the explanation the survivor believes and imposing your view might hurt your relationship with them.
7. DO NOT tell the survivor, "I know how you feel" or "Everything will be all right." Often, these statements are really efforts to relieve your own anxiety about how you feel about what has happened to the survivor. Survivors say that when they hear these statements they think that people do not care about or understand them.
8. Go to any court hearings, community meetings or other appointments that relate to the trauma. This is an important way to provide support to the survivor.
9. Be willing to say nothing. Just being there is often all that you can do to help.

Don't be afraid to encourage a survivor to ask for help in the form of post-trauma counseling. You might even go to the first appointment to show your support and concern.

For additional information:

<https://disasterhelp.gov/portal/jhtml/index.jhtml>

Need to locate a missing loved one?

Need help deciding where to start with your recovery process?

Follow this link:

http://www.firstgov.gov/Citizen/Topics/PublicSafety/Hurricane_Katrina_Recovery.shtml

Helping the Child or Adolescent Trauma Survivor

Early intervention to help children and adolescents who have suffered trauma from violence or a disaster is critical. Parents, teachers and mental health professionals can do a great deal to help these youngsters recover. Help should begin at the scene of the traumatic event.

According to the National Center for Post-Traumatic Stress Disorder of the Department of Veterans Affairs, workers in charge of a disaster scene should:

- Find ways to protect children from further harm and from further exposure to traumatic stimuli. If possible, create a safe haven for them. Protect children from onlookers and the media covering the story.
- When possible, direct children who are able to walk away from the site of violence or destruction, away from severely injured survivors and away from continuing danger. Kind but firm direction is needed.
- Identify children in acute distress and stay with them until initial stabilization occurs. Acute distress includes panic (marked by trembling, agitation, rambling speech, becoming mute or erratic behavior) and intense grief (signs include loud crying, rage or immobility).
- Use a supportive and compassionate verbal or non-verbal exchange (such as a hug, if appropriate) with the child to help him or her feel safe. However brief the exchange, or however temporary, such reassurances are important to children.

After violence or a disaster occurs, the family is the first-line resource for helping. Among the things that parents and other caring adults can do are:

- Explain the episode of violence or disaster as well as you are able.
- Encourage the children to express their feelings and listen without passing judgment. Help younger children learn to use words that express their feelings. However, do not force discussion of the traumatic event.
- Let children and adolescents know that it is normal to feel upset after something bad happens.
- Allow time for the youngsters to experience and talk about their feelings. At home, however, a gradual return to routine can be reassuring to the child.
- If your children are fearful, reassure them that you love them and will take care of them. Stay together as a family as much as possible.
- If behavior at bedtime is a problem, give the child extra time and reassurance. Let him or her sleep with a light on or in your room for a limited time if necessary.
- Reassure children and adolescents that the traumatic event was not their fault.
- Do not criticize regressive behavior or shame the child with words like "babyish."
- Allow children to cry or be sad. Don't expect them to be brave or tough.
- Encourage children and adolescents to feel in control. Let them make some decisions about meals, what to wear, etc.
- Take care of yourself so you can take care of the children.

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(Helping the Child or Adolescent Trauma Survivor : Continued)

When violence or disaster affects a whole school or community, teachers and school administrators can play a major role in the healing process. Some of the things educators can do are:

- If possible, give yourself a bit of time to come to terms with the event before you attempt to reassure the children. This may not be possible in the case of a violent episode that occurs at school, but sometimes in a natural disaster there will be several days before schools reopen and teachers can take the time to prepare themselves emotionally.
- Don't try to rush back to ordinary school routines too soon. Give the children or adolescents time to talk over the traumatic event and express their feelings about it.
- Respect the preferences of children who do not want to participate in class discussions about the traumatic event. Do not force discussion or repeatedly bring up the catastrophic event; doing so may re-traumatize children.
- Hold in-school sessions with entire classes, with smaller groups of students, or with individual students. These sessions can be very useful in letting students know that their fears and concerns are normal reactions. Many counties and school districts have teams that will go into schools to hold such sessions after a disaster or episode of violence. Involve mental health professionals in these activities if possible.
- Offer art and play therapy for young children in school.
- Be sensitive to cultural differences among the children. In some cultures, for example, it is not acceptable to express negative emotions. Also, the child who is reluctant to make eye contact with a teacher may not be depressed, but may simply be exhibiting behavior appropriate to his or her culture.
- Encourage children to develop coping and problem-solving skills and age-appropriate methods for managing anxiety.
- Hold meetings for parents to discuss the traumatic event, their children's response to it, and how they and you can help. Involve mental health professionals in these meetings if possible.

Most children and adolescents, if given support such as that described above, will recover almost completely from the fear and anxiety caused by a traumatic experience within a few weeks. However, some children and adolescents will need more help perhaps over a longer period of time in order to heal. Grief over the loss of a loved one, teacher, friend, or pet may take months to resolve, and may be reawakened by reminders such as media reports or the anniversary of the death.

In the immediate aftermath of a traumatic event, and in the weeks following, it is important to identify the youngsters who are in need of more intensive support and therapy because of profound grief or some other extreme emotion. Children and adolescents who may require the help of a mental health professional include those who show avoidance behavior, such as resisting or refusing to go places that remind them of the place where the traumatic event occurred, and emotional numbing, a diminished emotional response or lack of feeling toward the event. Youngsters who have more common reactions including re-experiencing the trauma, or reliving it in the form of nightmares and disturbing recollections during the day, and hyper-arousal, including sleep disturbances and a tendency to be easily startled, may respond well to supportive reassurance from parents and teachers.

For additional information:

<http://www.nimh.nih.gov/healthinformation/ptsdmenu.cfm>

Financial Considerations in a Time of Need: In the Coming Weeks and Months

Don't let emotions rule financial decisions

As you go through the grief process, it is imperative that you be conscious of your shifting emotions—anger, profound sadness, hopelessness, denial, depression—and not let them influence your financial decisions. Otherwise, you may compound your loss with financial grief.

Organize financial records

You've already done some of this work by collecting records to apply for death, disability or pension benefits. Now collect the rest of your financial records such as investment and retirement accounts, vehicle titles, deeds, and bank accounts, and determine what debts are owed. Check income-tax returns, checkbook records and even hiding places you know of in order to identify potential assets or liabilities. This will help clarify your overall financial picture.

Develop a more long-term budget

Revisit your emergency budget. You probably have a better handle now on income and expenses. Revise every two or three months, if necessary.

Discuss finances with your family

Discuss with your immediate family financial changes. Include children old enough to understand that financial adjustments and sacrifices may be necessary, at least in the short term.

Transfer ownership

You'll want to transfer ownership to your name only for all financial relationships you've held jointly with your deceased loved one. This includes bank accounts, investment accounts, loans, mortgage, automobiles, utilities and so on.

You may want to obtain credit cards in your name in order to establish your own line of credit.

Postpone planned giving

Wait until you've designed a new financial plan and are certain that you have sufficient financial resources before starting or resuming any gifting.

Park your insurance benefits

In the next few weeks, you'll probably receive most or all of your life insurance benefits. What should you do with them?

You may need some of the money to pay current or accumulated bills such as funeral expenses, or even basic living expenses. But don't spend the rest of it frivolously. You'll need this money to pay for key needs in the coming months and years.

Usually the best thing to do with the money for a while is nothing, particularly if you know little about investing. Don't use it to pay off the mortgage or make other major investment decisions.

Park the funds in a money market account, short-term certificates of deposit, or short-term Treasuries. They are easily accessible, safe from market volatility, and you'll earn a modest return until you are more prepared, emotionally and financially, to make long-term decisions.

This step also reduces your vulnerability to scams or someone taking advantage of this stressful time by persuading you to make inappropriate investments.

Contact creditors

You may find yourself temporarily unable to meet some financial obligations. Contact creditors as soon as possible to explain the situation. Many will be willing to delay or even renegotiate payments.

Contact a credit counseling service if your debt problems have grown serious.

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(Financial Considerations in a Time of Need: Continued)

What to do with retirement accounts

Assets inside individual retirement accounts (IRAs) and 401(k) or other qualified retirement plans will automatically pass to you if you are the named beneficiary. However, it's usually best to leave the accounts alone for now until you can develop a more long-range financial plan.

Withdrawing funds soon could result in income and penalty tax consequences, and perhaps expose the money to inappropriate investment decisions.

Leave your investments alone for now

It is tempting to make early investment decisions because of worries about the market and economy, and as insurance or other lump sum benefits arrive. However, you should always base investment decisions on your long-term needs, not temporary market or economic conditions. Today's down market and economy will likely rebound. Meanwhile, your long-term needs may be changing, but take some time yet before deciding how those changes should affect your long-term investments.

The main reason you would want to consider changing investments early on is if some of your money is in assets you consider too risky for your comfort.

However, some investments may need tending. For example, stock options owned by the deceased may need to be exercised within a year of the owner's death. You also may want to diversify some of a portfolio heavily invested in company stock, but seek professional investment advice before proceeding.

Seek professional financial advice

A qualified financial planner can help in two major ways. First, it's difficult to make rational money decisions alone in such times of stress. A planner can help you avoid making rash, and potentially costly, financial choices.

Second, decisions about what to do with life insurance benefits, investments, retirement accounts and your home have major tax, estate and investment consequences that could benefit from expert advice.

Maintain financial control

Actively participate in decisions regarding your finances recommended by professional financial advisers. Do not hand over control of your finances to friends or relatives. Listen to their advice, but remain responsible for all final decisions.

Educate yourself financially

Regardless of whether you use professional financial advice, take the coming months to educate yourself financially about investments and personal money management. A number of good books, magazines, Web sites and seminars are available. Your personal financial adviser can help you pick the best ones.

Update wills and beneficiaries

You likely will need to revise your existing will or certainly get one if you don't have one. You'll also likely need to change beneficiaries on your own personal and group life insurance, retirement accounts, will, trusts, annuities, and other documents. Powers of attorney and guardianships also may need to be changed.

Review your life and disability insurance

As the sole breadwinner, adequate life insurance is critical if you have children or others who depend financially on you. You'll also want adequate disability insurance, which provides some replacement income should you become disabled to the point you can no longer work.

Lost important documents?

Follow this link to for recovery:

<http://www.cdc.gov/nchs/howto/w2w/w2welcom.htm>

Do You Have a Hurricane Disaster Supply Kit?

As you are well aware, the more you prepare for Hurricane Season, the better off you'll be. However, being-prepared involves more than just collecting canned goods and bottled water. There are a lot of useful items that are easy to forget about as you put your supply kit together.

As 2005's Hurricane Season is still in effect, it's never too late to collected the necessary supplies. Use the list below to make certain you're truly ready for the worst.

Water - at least 1 gallon daily per person for 3 to 7 days

Food - at least enough for 3 to 7 days

- non-perishable packaged or canned food / juices
- foods for infants or the elderly
- snack foods
- non-electric can opener
- cooking tools and fuel
- paper plates and plastic utensils

Blankets / Pillows, etc.

Clothing - seasonal/rain gear and sturdy shoes

First Aid Kit/Medicines/Prescription Drugs

Special Items - for babies and the elderly

Toiletries/Hygiene items/Moisture wipes

Flashlight/Batteries

Radio - Battery operated and NOAA weather radio

Cash - Banks and ATMs may not be open or available for extended periods.

Keys

Toys, Books and Games - to occupy your time while you wait out the storm or to help put children at ease

Important documents - in a waterproof container

- insurance, medical records, bank account numbers, Social Security card, etc.

Tools - keep a set with you during the storm

Vehicle fuel tanks filled

Pet care items

- proper identification, immunization records and medications
- ample supply of food and water
- a carrier or cage
- muzzle and leash

For additional information:

<http://www.fema.gov/library/prepandprev.shtm>