

PROTECTING AMERICA

A Better Way To Prepare And Protect America For Catastrophes

(NAPSA)—Contrary to popular belief, the epicenter of the strongest earthquake to ever strike the continental U.S. was not in California, but in Missouri. It was so powerful that it changed the course of the Mississippi River.

Twenty states, including Hawaii and every state that borders the Atlantic Ocean and Gulf of Mexico, face the threat of hurricanes every year.

As the population of the U.S. has swelled, so has the risk of Americans facing a catastrophe, whether it's a tornado, hurricane, flood or earthquake.

Home values have also increased in areas prone to natural disasters, and many of those homeowners have their net worth tied up in their homes. This puts their biggest financial asset at risk.

Hurricanes Katrina and Rita revealed America is not as prepared for natural disasters as it should be. While we can't stop them from occurring, we can do a better job preparing and protecting America from their consequences.

National coalitions such as ProtectingAmerica.org, comprised of emergency management officials, first responders, disaster relief experts, insurers and others, are advocating ideas that would help prepare Americans to deal with the consequences of natural disasters before they occur.

One solution is the creation of privately funded, government-sponsored catastrophe funds. These funds would accumulate money in advance of catastrophes, and would be funded by a portion of the insurance premiums collected by private insurers. At the state level, the funds could cover restoration from local disasters. At the federal level, there could be a catastrophe fund that covers losses



HURRICANES KATRINA AND RITA revealed America is not as prepared for natural disasters as it should be.

that can't be covered by one state. Money would not be accessed until needed, and would grow tax-free to help pay for future losses.

Besides catastrophe funds, other solutions could include strengthening first responders, improving building codes, and sensible land use policies.

While a better solution is still in the works, there are some things you can do now to prepare for catastrophes:

- Become familiar with your community's disaster preparedness plan and develop a plan for your family.
- Prepare an emergency supply kit including a three-day supply of bottled water, nonperishable food, a manual can opener, paper plates, cups, utensils, first-aid kit, flashlight and battery-operated radio with extra batteries.
- Organize documents in waterproof containers. Include financial information, important phone numbers, wills, insurance policies, immunization records and passports.
- Prepare an inventory of your personal property and videotape your household contents.

For more information, visit ProtectingAmerica.org.