



Financial Resources for Women & Children, Inc.

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In Case of Emergency (ICE)

Ever since 9/11, US citizens have lived with a new sense of vulnerability, and a generalized fear of terrorism. At national and local levels, there has been much talk of policies to reduce the threat of terrorism and increase emergency preparedness. Hurricanes Katrina, Rita, and Wilma demonstrated that the nation is not really prepared to respond to devastating circumstances. There are a number of steps that we as individuals can follow to take care of ourselves and our families in case of emergency.

Put ICE on your cell phone: Emergency responders recommend that you identify your emergency contact as "ICE" on your cell phone. Ideally, that person will be the one whom you have appointed as your Health Care Proxy.

Sign a Health Care Proxy: Every adult should assign someone to be their health care proxy in the event of an accident or illness that renders them unconscious. If you do not have a signed proxy, you can download a free form at:

<http://www.palliativecare.org/advancedirectives/healthcareproxy.pdf>

(continued)

Personal Safety Plan

If you are living in an unsafe situation, you should also create a personal safety plan. A good plan includes strategies:

- To improve safety during a violent incident
- To leave the residence that is shared with a violent partner
- To improve safety at home once you no longer live with a violent partner
- To improve safety with a protection order

A comprehensive safety plan, written as a model for police departments, can be found at:

<http://www.markwynn.com/pdf/personal.safety.plan.pdf>

Emergency Preparedness, continued . . .

Grab-and-Go

If you are living in a dangerous environment, have a “grab-and-go case” with important papers, bank account numbers, cash, and extra keys. Women are hurt or killed when they go back for one of these critical items.

Organize Financial and Legal Records: Every adult should keep a set of important documents where they can be easily located in an emergency or disaster. The AARP Bulletin (October, 2005) suggests records be kept in a “Grab-and-Go Case.” Case contents should include: copies of your will, health care proxy, power of attorney, birth and marriage certificates, insurance policies (health, life, auto, homeowner) and contact numbers, credit card account numbers and contact information, social security cards, list or video of household contents, birth certificates or passports for everyone in the household, banking account numbers, backup disc of computer money-management information, computer usernames and passwords, list of prescribed drugs and dosages for household members, copy of driver’s license, list and phone numbers of people who should be contacted in an emergency, investment account numbers, copy of recent tax return, mailbox and/or safety-deposit box keys, and emergency cash.

Keeping a set of back-up documents is also a good idea. Back-ups can be kept in a safety-deposit box at the bank, or you may want to create identical “Grab-and Go Cases,” and give one someone you trust.

Create a Family Disaster Plan: A good family disaster plan should include:

- A plan and practice for everyone to safely exit the home in case of a fire
- A plan for family members to communicate if they are away from each other when a disaster strikes, such as a relative or friend who lives in a different region, that all family members can contact if a disaster knocks out local communication systems
- A person designated to immediately fill the car gas tank if an evacuation is announced
- A hand-cranked AM/FM /shortwave radio in order to hear official announcements if local power is down
- Three-day reserves of food, water, medications, and personal-care items for each family member

Our mission is to develop resources and services that improve the financial stability and long-term safety of women and children who have experienced family violence.

Review the plan from time to time with your family. Children are often reassured to know their parents have a plan in place.

Good News from FRWC

We are happy to report that Dana DeMoulin, who has voluntarily edited our newsletter since Spring, 2004, has agreed to join the FRWC board. Dana is a social worker who has practice experience with women exposed to family violence. She lives in Denver, CO.

FRWC and Women Empowered, a non-profit offering financial literacy training and emotional support to women, have signed a memorandum of understanding to establish an Individual Development Account (IDA) partnership. Women Empowered will help participants to save toward an asset development goal, and FRWC will match the savings once the goal is met. These accounts can be used to start or to grow a business, to maintain or to acquire permanent housing, to learn or to improve a marketable skill or certification for a marketable skill.

Bad News in the News

The January/February 2006 *AARP Magazine* featured an article "And Then He Hit Me" by David France that talks about the thousands of 50-plus victims of domestic violence who are too scared or too ashamed to report the abuse. Based upon available data, approximately three million to five million women over fifty are currently in abusive relationships. That number is expected to increase as the population ages and lives longer.

The Economist (Nov. 26, 2005) reported that between 113,000,000 and 200,000,000 women are demographically "missing" due to the aborting of girl fetuses, infanticide, genocide, scarce resources of food and medical care going to male family members, domestic violence, "honor killings" and "dowry deaths."

Get an Insurance Check-Up

Seeing that you have adequate insurance coverage is another important emergency preparedness step. Check with your agent to make sure you have adequate health, term-life, liability, disability, and long-term-care insurance.

Winter '05-'06 Donations

Karen Amidon
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& Donna
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**FINANCIAL
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MONEY CRISIS:
ELEVEN STEPS"
AT
WWW.FRWC.ORG**

We're on the Web!

See us at:

www.frwc.org

VAWA 2005 Signed into Law

On Thursday, January 5, President Bush signed the *Violence Against Women Act of 2005* into law. "Our homes and communities will be safer and healthier as a result," Family Violence Prevention Fund President Esta Soler said.

"We commend Congress for passing this critical legislation, and the President for signing it so promptly," she added. "It can significantly improve the nation's response to domestic, sexual and dating violence, and stalking."

Excerpted from the January, 2006 issue of NewsFlash, the newsletter of the Family Violence Prevention Fund.

An emergency we can avoid: According to the CDC, obesity is linked to 112,000 deaths a year in the U.S. One-third of today's five-year-olds are projected to get diabetes at some point in their life. A ten-year-old with diabetes loses nineteen years of life expectancy. Individuals and families have the ability to avoid that catastrophe.

Donations to Financial Resources for Women and Children, Inc. are tax-deductible!



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