

DISASTER PREPAREDNESS

Are you ready?

Warning signs of disaster scams

When natural disasters strike, many people immediately ask what they can do to help. Some may volunteer at disaster sites, while others may offer financial donations from afar.

While donors' efforts are always sincere, some of the people soliciting those donations may be anything but. The Internet and smartphones have made it easier for criminals to defraud well-intentioned men and women who simply want to help at a time when that help is sorely needed. Fraudulent websites, bulk email solicitations and texting scams that encourage donations are each means by which criminals take advantage of conscientious donors.

As eager as prospective donors may be to lend a financial hand when disaster strikes, it's important to take the time to confirm that an organization is legitimate and not an operation organized by fraudsters looking to make a fast buck. The following are a handful of red flags that may indicate an organization seeking financial donations in the wake of a disaster is not what it says it is.

• Demands: Legitimate organizations will never make de-

mands of prospective donors, so men and women should be wary of organizations that solicit on-the-spot donations. Reputable organizations, such as the Red Cross, have enough resources to respond to natural disasters without demanding immediate action from donors.

• Hesitancy to share information: Reputable organizations are transparent with regard to sharing information about their programs, relief efforts and allocation of donations. If solicited by an organization that seems hesitant to share information about itself, donors should politely hang up the phone or walk away.

• Request for personal information: Some scammers will attempt to gather personal information, including social security numbers and credit card numbers, over the phone. Never share your social security number with anyone, and keep in mind that the majority of charities can now accept donations online, removing the need to share credit card information over the phone. Stop speaking with solicitors who continue to ask for personal information.

• Checks: Some scammers

will request that donors make donation checks out to fundraisers and not an actual organization. When making a donation to charity, make the check payable to an organization and not an event. Confirm the organization is legitimate by visiting its website.

• Name: Many fraudsters go to great lengths to defraud well-intentioned men and women. Some even establish fake organizations and websites with names that sound very similar to legitimate charities. Such websites may be linked through fraudulent email solicitations, and they are often designed to mimic the websites of legitimate organizations. Never donate via links in emails. Instead, type the name of a charity into a search engine, confirming it's the actual charity you wish to work with and not a fraudulent entity with a very similar name.

Donating in the wake of a natural disaster is a thoughtful gesture. But donors must be on the lookout for scammers looking to take advantage of their generosity.



Home-Building Innovation: Ask your builder about disaster-resilient construction

Today, given the frequency of natural disasters such as hurricanes, tornadoes, fires, earthquakes, and floods, it's a "must" to build the most durable homes possible. Wood-framed walls, for example, are not always reliable, whereas walls constructed with reinforced concrete have proven to withstand some of Mother Nature's worst performances.

"Building with concrete, or more specifically with pre-assembled, insulated concrete forms known as ICFs, has been protecting houses from various disasters for more than a decade now," says Todd Blyth at Nudura, a leading name in this field. It also delivers superior energy efficiency to lower heating and cooling costs substantially."

Once built, a concrete home withstands high winds, fire and

flash floods, but it also withstands the test of time, says Blyth.

"These rock solid walls deliver impact-resistance from wind as high as 402 kilometers per hour. This comes from a steel reinforced core, ranging from 10 to 28 centimeters of concrete to stand between you and the elements."

"The superior insulation property of concrete is giving homeowners up to 70 percent savings on monthly energy bills," he continues. "The rock solid core vastly reduces air infiltration, delivering efficiency ratings as high as R-50 due to the thermal mass of the concrete, compared to an average R-20 in wood structures. You can also add optional inserts to the ICF forms to improve this efficiency even more."

Concrete is responsible. This building system is based on sustainable and recycled materials, reducing the need for trees. In addition, the construction process creates less waste than traditional methods and the occupants use fewer fossil fuels for a much smaller carbon footprint.

But even with this commitment to responsibility, there is no trade-off on any of the beauty aspects and aesthetics, says Blyth.

"Your home can have all of the creative architectural shapes, like arches and bay windows, and high ceilings can be achieved," says Blyth. "Outdoors, the home can be finished with attractive brick, or with stone, stucco, wood, or vinyl siding."

Cottage Grove Area
Habitat for Humanity®

RESTORE

HOURS:

THURSDAY, FRIDAY & SATURDAY

10AM-4PM

For Drop-off appointments,
after hours, call the office

We need volunteers for the
ReStore ~ a few hours
each month! Will you help?

Habitat Office and Warehouse
2155 Getty Circle ~ Unit #1
in the Cottage Grove Industrial Park
South on Hwy 99 past the High School

**DONATIONS
ALWAYS
WELCOME!**

Call 541.767.0358
for more information
Email
info@habitatcg.org





Family-Friendly

Emergency Preparedness Fair 2016

FREE Admission

Cottage Grove Hospital
1515 Village Drive,
Cottage Grove

August 13th

Saturday 11:00am-3:00pm

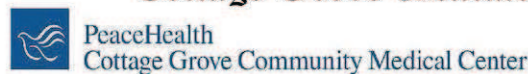
Prizes! 

FREE

Big Stuff BBQ!

Helicopter & Emergency Vehicle Displays! 

Informational Booths, Exhibits, and more!



PUT TOGETHER A PLAN

Make sure all the pieces are in place to render you and your family prepared in the event of a natural disaster.

- Listen to radio or television newscasts for the latest weather information, and follow all evacuation directions and suggestions.
- Keep a stock of non-perishable food items as well as bottled water on hand inside your home.
- Keep a 72 Hour Kit on hand inside your home that is easy to get to in the event of a disaster.

For more information and tips on disaster response and preparedness, contact your local emergency services center.
South Lane Fire & Rescue • 233 Harrison Ave, Cottage Grove 541-942-4493 • 55 South 1st Street, Creswell 541-895-2506



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