

Are you ready?

# DISASTER PREPAREDNESS

## 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 demands 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.



Natural disasters typically lead to a spike in charitable donations. But donors must be wary of scammers looking to take advantage of their generosity.

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.

## Disaster relief: Guidelines for giving

Disasters are defined as accidents or natural catastrophes that cause widespread damage or great loss of life. Disasters are often unpredictable and can occur anywhere around the world. When disasters happen, survivors are often in need of assistance.

Disaster relief support is charitable giving at its finest. But helping after a disaster requires both forethought and strategy so donors can rest easy knowing their donations are going to the right place.

Work with reputable organizations

If your first inclination is to provide financial support, do so by working with a reputable charitable organization that has a proven track record with disaster relief. Charities like Oxfam, the Red Cross and Direct Relief International organize relief efforts and

are first on the scene when disaster strikes. These groups may be more trustworthy than groups without a track record of success regarding disaster relief. According to the Center for International Disaster Information, financial contributions allow professional relief organizations to purchase what is most needed by disaster survivors, when it is needed. Also, cash donations allow relief supplies to be purchased near the disaster site, avoiding delays and steep transportation and logistical costs that can quickly eat up relief fund budgets.

Confirm the need before sending materials

Many people feel a desire to send material donations in addition to cash. Sometimes there are opportunities to do so, but do your homework before sending supplies, as

some organizations ask that supplies not be sent.

If there is no need, unsolicited materials can cause supply delays, take up storage space and/or require additional funds to remove unnecessary items. Furthermore, the cost to ship material supplies (that may not be useful) can be expensive. Disaster relief organizations typically can secure the necessary supplies, which is why many organizations request only financial donations.

Get clearance before visiting disaster zones

Images of disaster zones can incite strong feelings that compel people to travel and help out in person. While that's a noble gesture, receive clearance before purchasing a plane ticket. The website [HelpInDisaster.org](http://HelpInDisaster.org) can help people with specialized skills learn if there is a

need for skilled workers or experts in a particular disaster zone. This ensures efforts can be sustained for as long as is necessary, and there will be no duplication of efforts. Working individually also may not be cost-effective, and you may compound the problem by causing more drain on an already jeopardized infrastructure.

Wait until media coverage has subsided

Many people rush to give in the first days following a disaster, only to have efforts trickle away as time passes and the limelight has stopped. Instead, wait out volunteer opportunities. You may find you are more effective afterward as rebuilding efforts begin anew.

Helping out after a disaster can be a fulfilling venture if timed correctly and done in the correct manner.



## Emergency responders need support, too

Emergency responders, which includes the police, firefighters and paramedics who are the first to arrive at the scene of an incident, are in the business of protecting others and helping to save lives. These workers are on call during natural disasters, technological failures, terrorist attacks, and many other potentially traumatic events. Emergency responders are the unsung heroes of many communities that they work hard to keep safe and secure.

While emergency responders are heroes, it's important that people know these brave men and women sometimes need assistance, too. The pressure and stress associated with being an emergency responder can sometimes be overwhelming, and it's times like that when emergency responders need help.

Comprehensive statistics on stress-related medical conditions among first responders are difficult to tabulate because many incidents go unreported or

unshared. However, pressures of the job and post traumatic stress disorder, or PTSD, can take its toll on paramedics and law officials. EMS World reports that, between January and September of 2014, the United States had around 58 documented fire/EMS suicides. In Canada, 25 first responders were known to have committed suicide in a five-month period in 2014.

Addressing the stress of being an emergency responder can help responders and their families better cope with the pressure and stress of the job. The National Institute for Occupational Safety and Health recommends that all workers involved in first-responder activities should help themselves and others to reduce the risk of stress-related psychological and physical health effects from their jobs.

Certain symptoms and behaviors may present themselves when emergency responders are having difficulty coping with the demands of the job. These

symptoms may include:

- Changes in sleeping patterns
- Passive or fatalistic behavior
- Frequent conflict and argumentative behavior
- Limiting social networks and general withdrawal
- Poor problem-solving abilities
- Poor concentration
- Inability to rest
- Self-medicating with alcohol

While there is no single method to cope with the physical and psychological demands of a first responder's job, a combination of therapies can help. The Centers for Disease Control and Prevention advises that responders need to take care of their own health to maintain the constant vigilance they need for their own safety. These steps can put workers on the right track.

• Form a support network in which each responder looks out for one another. Knowing sup-

port is available can be a big help.

• Take frequent breaks to clear the mind and rest the body. Try to take breaks away from a work area.

• Accept what cannot be changed, such as chain of command or long hours.

• Take advantage of mental health support services when they are made available. Recognize that it is not indicative of weakness to discuss difficult emotions.

• Maintain a healthy eating pattern and try to get adequate sleep.

• Exercise, which can reduce feelings of stress and be a healthy way to clear the mind and strengthen the body.

Recognizing that emergency responders are not invincible and may need some emotional support can be the first step in getting these workers the help they need and deserve.

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## 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.

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