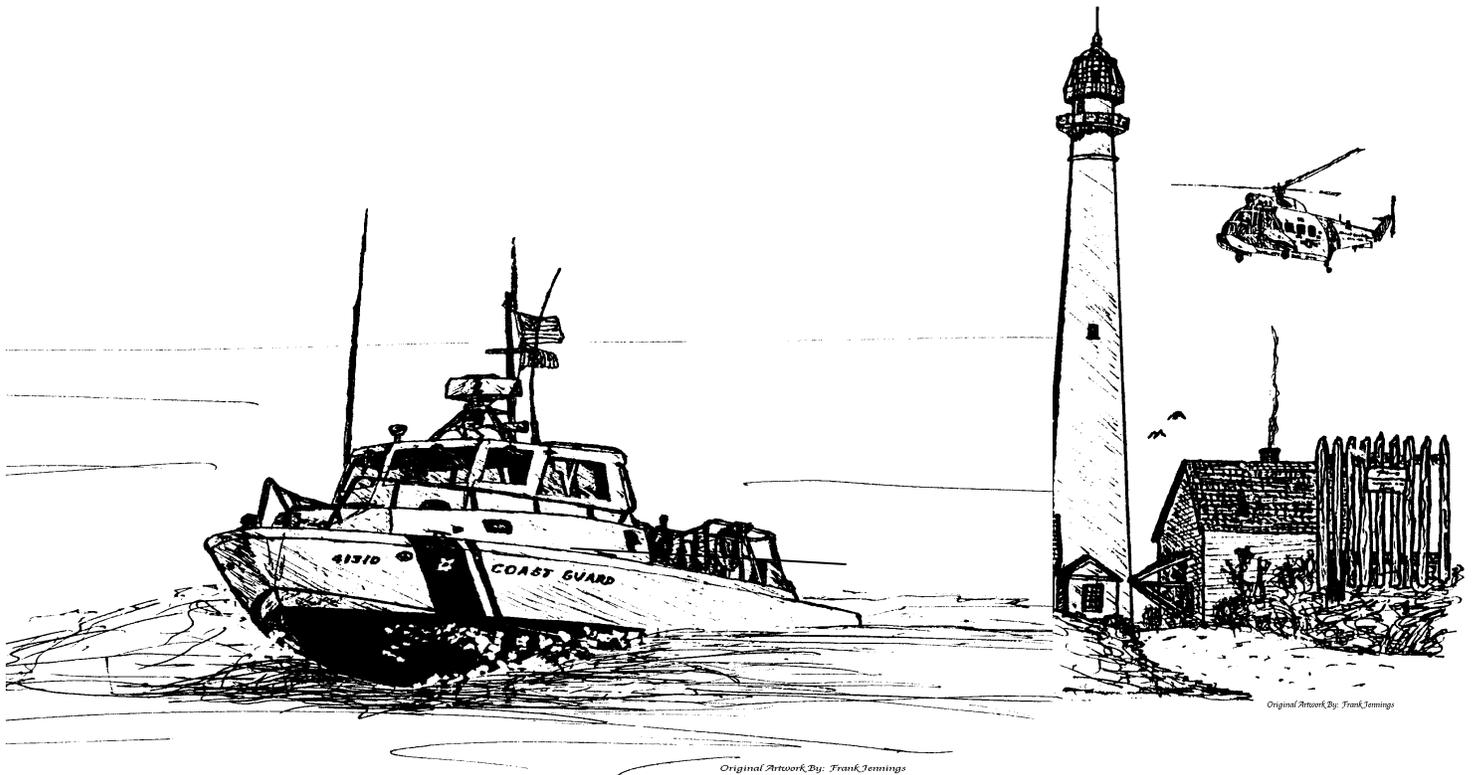


DEPLOYMENT GUIDE

THE COAST GUARD
STANDS CONSTANT WATCH
READY TO PROCEED
BY SEA,
BY AIR,



TO UPHOLD THE LAW,
TO RESCUE THE DISTRESSED,
TO DEFEND THE NATION.

Prepared by the Chaplains Office
U. S. Coast Guard Academy
New London, Connecticut

Emergency Phone Numbers

In Your Area

Look-out, check out and write in phone numbers applying to you and your family in or near your residence and neighborhood:

AMBULANCE/RESCUE SQUAD _____

FIRE DEPARTMENT _____

MEDICAL _____

Hospital Emergency room _____

Poison Center _____

Family Doctor _____

POLICE (local) _____

Sheriff (county) _____

Highway Patrol _____

RED CROSS _____

PRIEST/MINSTER/RABBI _____



To the Crew and Family Members:

Advance planning helps us all handle life, activities, and even "emergency situations" much better than if we had not anticipated the future and what may happen. Aboard most Coast Guard ships our crew plans and practices for various contingencies which might occur -- regularly holding "Emergency Drills." As married couples and family members, even as singles, we too should all think through and plan for our deployments, our separation from loved ones, and even for possible "emergency situations." To plan ahead is to be prepared.

Financial, legal, domestic, educational, and many other aspects of our lives require planning -- especially when we are separated because of U.S. Coast Guard deployments. For the safety, security, and well-being of our spouses and family members, the numerous and complex deployment and separation issues must be addressed before we go to sea! How well we and our family members go through the rigors of separation will, in large part, be determined by how thoroughly we do our deployment planning and preparation.

This "Family Deployment Handbook" has been designed to help you prepare for upcoming deployments. By working through this handbook now and referring to it later, you will be well prepared for a successful deployment. Not only in our Coast Guard unit missions and responsibilities but also in our lives, we must seek to be "Semper Paratus!"

May God go with us as we sail and stay with our loved ones we leave behind.

Thomas E. Murphy,
CAPT, CHC, USN
Command Chaplain
U. S. Coast Guard Academy

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INTRODUCTION

As crew members make final preparations for the upcoming deployments, supplies are being stored aboard ship, equipment is being checked, charts are being updated, crew responsibilities are being reviewed, and sailing orders are being written. As a unit we are making preparations for getting underway. When we "cast off all lines" and leave pierside, each crew member will be fully prepared and ready for whatever this deployment may involve.

Our spouses and families too must prepare for the coming deployment and separation. No deployment is ever easy on "loved ones we leave behind" -- nor is any separation easy on those of us who sail away! But careful planning and advance preparation will enable us all to cope better with the realities, the unexpected, and even the "emergencies" during prolonged periods of military separation.

This "Family Deployment Handbook" is intended to help every crew-members, every spouse, and every family prepare for deployments.

- Use it!
- Read through it together!
- Fill in the blanks and utilize the worksheets!
- Talk about the deployment issues cited here!
- Plan ahead with this handbook!

A few hours in preparation, anticipating various situations and issues, will eliminate many problems -- this will give you and your family greater assurance, confidence, and peace of mind for this deployment separation.

PRE-DEPLOYMENT CHECKLIST

- _____ Mailing address of service member given to spouse and/or family members?
- _____ Emergency Data Page updated in Service Record?
- _____ Next-Of-Kin informed of rights, benefits, and help available for emergencies?
- _____ Spouse's/Children's ID Cards valid and in good condition?
- _____ Will(s) completed and signed?
- _____ Power(s) of Attorney completed, signed and filed?
- _____ Family budget discussed and drafted?
- _____ List and location of "Important Papers" (lease or mortgage, insurance policies, registrations, etc.) established?
- _____ Checking Account, even two (2), established?
- _____ Direct Deposit set-up?
- _____ Spouse, parents, siblings, and spouse's parents know your deployment mailing address and how to contact you in case of emergencies?
- _____ All dependents enrolled in DEERS?
- _____ Emergency Phone Numbers posted close to telephone(s)?
- _____ Driver's License valid through deployment?
- _____ Automobile Title, Registration, and Insurance Policy with "Important Papers"?
- _____ Automobile is in good mechanical condition?
- _____ Set of house and car keys duplicated and stored in safe place?

PERSONAL INFORMATION

U.S. Coast Guard Command _____

Commanding Officer (CO) _____

Executive Officer (XO) _____

Command Enlisted Advisor (CEA)
(Some units may not have one) _____

OMBUDSMAN _____

Fill-in Appropriately:

Department Head _____

Supervisor _____

Mailing Address:

COMMUNICATIONS

Emergency Messages

Should an emergency arise which requires rapid communications with your service member, contact the nearest representative of the America Red Cross. The Red Cross has access to the military communications system and can send a message within a few hours.

The ship's ombudsman may also be able to assist you in any case of emergency.

Mail

Write regularly and often! Remember: Your service member will be a long way from home, and at sea often. So, mail will travel slowly to and from you -- for example, First Class Mail can take up to 20 days for delivery; Parcel Post and Second Class can take even longer!

Letters may be delivered "out of sequence," that is not in the order they were written. You and your service member might try some form of "letter numbering."

Check with your ship for the correct mailing address.

Telegrams

Western Union can send telegrams through the Naval Communications Systems. However, you should know that telegrams can be expensive. For example, a short telegram of 1-15 words sent to a ship costs \$17.95, a longer one of 36-50 words costs \$42.95. Needless to say, use a Western Union Telegram only for a very special communication.

Military Affiliated Radio Station (MARS)

The MARS network consists of amateur radio operators aboard ship and in CONUS (Continental US) who volunteer their time to provide a radio-telephone link between deployed service members and their families. Check with your unit to see if this is available to your spouse.

ASSISTANCE AGENCIES

American Red Cross

The American Red Cross, under its charter and by tradition, conducts a broad program of assistance to the military in matters relating to health, welfare, and morale for military personnel and their families. Spouses and family members of those serving in our Armed Forces have the following services available to them through their local Red Cross chapters:

1. Advice and counseling on personal and family problems.
2. Guidance concerning direct communication with military personnel and their command concerning family emergencies.
3. Assistance in providing reports and medical histories needed by military authorities.
4. Coordination of Emergency Leave requests and reports when ever a serious illness, grave or urgent situations, or death involve a service member's family.
5. Assistance in applying for government benefits.
6. Temporary financial help in the basis of need in the form of interest-free loans or grants.

Check for your local Red Cross Office and put the address and phone number here:

Phones:

Weekdays Working Hours _____

After Working Hours/Weekends _____

Chamber of Commerce

The Chamber of Commerce can provide a wide variety of information about area businesses and merchants. It maintains a Consumer Affairs Division that can assist consumers in solving complaints against local businesses. It provides information on consumer/merchant-customer relations. And it also has general information, maps, etc, about local points of interest.

County Department of Social Services

The Department of Social Services gives assistance in areas of family and children's services, foster care, adoption services, income services, food stamps, child support and paternity claims, etc. It is an excellent

source for referral to other local, state or governmental agencies. Phone numbers and addresses will be found in the "government section" of your telephone directory.

Coast Guard Mutual Assistance

The Coast Guard Mutual Assistance offers financial assistance to USCG men and women, both active duty and retired, and also to their families.

Financial help includes:

1. Car or home equipment repairs
2. High medical costs
3. Emergency Leave travel costs
4. Debt and loan consolidation help
5. Loans for home purchase, utility deposits, etc.
6. Money management counseling

For help from Coast Guard Mutual Assistance, contact

Name: _____

Phone: _____

Chaplains

Navy Chaplains are assigned to some Coast Guard commands to support both service members', active duty and retired, and their family members. A Chaplain can assist you and your family in a variety of ways:

- | | |
|-----------------------------------|--|
| 1. Marriage and family counseling | 7. "Rumor Control" |
| 2. Crisis intervention | 8. Spiritual direction and religious instruction |
| 3. Emergency Leave assistance | 9. Referral and consultation |
| 4. Stress management | 10. "Just someone to talk to!" |
| 5. Drug and alcohol counseling | |
| 6. Domestic abuse help | |

NOTE: Whatever is shared with a chaplain in confidence or a confessional situation is protected and held in confidence as "privileged communications" between that person and the chaplain.

Legal Assistance

Some units will have Legal Assistance available to service members and their family members to assist with a wide range of legal concerns and issues such as:

1. Explanation of laws, both military and civilian, and provide preliminary advice and assistance.
2. Review of contracts and leases, especially before you sign such documents.
3. Provide counsel on unfair business practices and explain your rights in Small Claims Court.
4. Provide legal advice in disputes with landlords, creditors, or with companies.
5. Assist in the preparation and execution of Wills and Powers of Attorney.
6. Give legal assistance concerning licenses and titles, bankruptcy, promissory notes for buying and selling property, bills of sale, taxes, etc.

NOTE: Although legal services may provide limited assistance and advice about civilian legal matters, a military attorney cannot represent you before a civilian court.

PERSONAL AFFAIRS

"Important Papers"

All important papers and documents should be collected together and stored in a secure, fireproof container. Your spouse or next-of-kin should have easy access to these papers, which may include items on this "checklist" (check the ones you have):

- _____ Housing/Rental lease or Mortgage papers
- _____ Titles and Deeds to any owned property
- _____ Title and Registration to car(s)
- _____ Certificates (birth, marriage, baptismal, educational, etc.)
- _____ Licenses
- _____ Wills and Power(s) of Attorney
- _____ Insurance Policies (life, car, housing/property, etc.)
- _____ Divorce or Separation papers and/or Child Custody papers
- _____ Loans or Credit agreements and contracts
- _____ Financial papers (bankruptcy, stocks/bonds, property deeds, etc.)
- _____ (other) _____

Wills

A Will governs the distribution of a person's property after that individual dies. Should a person die without a valid Will, their property is distributed according to State laws -- consequently, property and assets may not be distributed as one wishes!

Every service member and spouse who does not have a Will, or who needs to update an existing Will, should contact the Legal Office prior to deployment. Appointments will be arranged for the drafting and preparing of a Will.

Once prepared, signed, and dated the Will should be stored in a safe place, usually with one's other "Important Papers" -- Do not put your Will in a bank safe deposit box or in your Service Record or with your personal effects aboard ship.

Power(s) of Attorney

A Power of Attorney is a legal document which gives a person the authority to act as "the agent" of another person. For example, a male deploying service member may give a Power of Attorney to his wife (or a parent) authorizing her to act legally in his behalf during his deployment absence.

A Special Power of Attorney grants "the agent" only those powers which are specified in the document. This is used to enable one's "agent" to purchase and/or sell real estate for the individual giving the Power of Attorney.

A General Power of Attorney grants "the agent" very broad, general powers. In either case, an Power of Attorney should be given only to a mature, reliable and trusted person, and it should be for a limited time duration (e.g., the deployment period).

Insurance

An itemized record of all Insurance policies and the policies themselves should be maintained in a secure place which is readily accessible to the service member's spouse or next-of-kin -- not in a bank safety deposit box -- but with all the other "Important Papers!"

This listing should show for each Insurance policy:

1. Name of Insurance company
2. Type of policy
3. Policy Number
4. Location of the policy (if not collocated)
5. Phone number and address of Insurance company
6. Limits of coverage

For insurance policies to remain "in effect" during the deployment, all premiums must be paid on time and to the appropriate place!

Creditors

Every service member is responsible for their financial obligations, debts, contacts, etc. -- which means ensuring that proper payments on any "debts" are paid. This includes especially periods of deployment -- ship deployment does not eliminate one's financial obligations.

It would be good for the service member to get a list of the companies of organizations plus their addresses and phone numbers to which money is owed.

Record of emergency data

The Record of Emergency Data in the service member's Service Record must be correct and up-dated prior to deployment. This form provides vital information to the government should something happen to the service member while deployed. To alleviate administrative delay in any processing required, this document must be kept current. Among the information included on this form are:

1. Names and addresses of primary and secondary next-of-kin.
2. Person to receive unpaid allowances, pay, and service deposits due and death gratuity payment.

Family Member Id Cards

All service members should ensure all his or her family members have current Identification (ID) Cards in good condition, prior to the deployment. If a family member's ID Card is to expire during the deployment period, it should be renewed before the deployment starts.

Should a family member's ID Card become lost or expire during the absence of the service member sponsor, the family member must arrange with the service member and the Unit to have a new ID Card issued. Check with your current unit for their procedures.

NOTE: DD Form 1172 is also used to enroll family members in DEERS. So be sure to maintain a copy of the completed form.

Newlyweds

The military member of the couple should do the following things as soon as possible after the marriage occurs:

1. Have the Personnel Office change your official records to show that you are married -- a copy of your Marriage Certificate is needed.
2. Have your spouse listed as your next-of-kin in your records and also on your Emergency Data Form.
3. Have your spouse listed as your Primary Beneficiary for government life insurance SGLI and your civilian insurance policies.
4. Apply for your spouse to receive a Dependent's Identification & Privilege Card (use DD Form 1172).
5. Apply for the financial allowance "BAQ with dependents."
6. Be sure that your spouse is enrolled in DEERS.

Emergency leave

Emergency Leave may be granted by the service member's command:

1. Upon the death of a member of the service member's immediate family (i.e., father, mother, persons who acted as parents ["Loco Parentis"], spouse, spouse's parents, children or siblings. NOTE: This does not include grandparents, uncles, aunts, cousins, nephews, or nieces unless they were acted as "Loco Parentis" in raising the service member or spouse, or unless they are the only living relative).
2. When the return of the service member will contribute to the welfare of a dying member in the immediate family.
3. When there is an accident or serious illness to a member of the service member's immediate family that results in a serious family problem and impose important responsibilities on this service member which he or she only can handle.

Requests for Emergency Leave must be verified by the Red Cross, usually in the location of the family. "Loco Parentis" must also be verified by the Red Cross. Thus, if an emergency, dying or death situation occurs, contact the Red Cross and/or Chaplain to initiate the appropriate notification of the service member's spouse and/or family.

Child Care

Some Coast Guard units operate a Child Care Center. Check with your Unit to learn about Child Care Options in your area. Be sure to check hours of operation, costs, etc. Parents should carefully ensure that any "child care provider" who takes care of their children are reliable, trust-worthy, trained, and certified to do this critical service!

Automobile

Car problems, next to pay difficulties, can be one of the most frustrating problems encountered by a spouse. The service member should anticipate and try to prevent possible car problems before deploying such as:

1. Car payments and/or car insurance payments.
2. Major repairs so car is safe to drive.
3. Routine maintenance done (e.g., "tune-up," oil change, checks, etc.)
4. License Plate current, or if to expire during the deployment spouse should know how & where to renew it.
5. Base registration and stickers current.
6. State vehicle inspection current.
7. Name and phone number of trusted mechanic.

FINANCIAL AFFAIRS

Direct Deposit

All military service members should have administratively set-up Direct Deposit to a bank account, which can be accessed by the spouse. This ensure that every payday the service member's pay and allowance will be electronically deposited into the bank, eliminating check deposits, mailing money orders, etc.

If this has not been done, it should be corrected immediately through the Personnel Office of the command.

Debts

Prior to deploying, the service member should make an itemized list of all credit accounts and outstanding debts owed plus the payment schedule (amounts and dates). Payments of one's debts must be made continuously. The spouse (or family members must be made aware of the service member's financial obligations, plus any and all payment which must be made during the deployment.

**Deployment at sea or overseas
does NOT defer
payment of debts!**

"Servicemember Allowance"

The simplest method of ensuring that both spouse and service member have adequate finances -- and do not "overdraw their balance" -- during the deployment and separation is to have two (2) joint checking accounts.

One account is used by the spouse at home. The service member's pay and allowance Direct Deposit electronically comes each payday. Out of it, the spouse will pay bills and the service member will electronically receive into a second account "an allowance" for use each payday.

This second joint checking account is for the deployed member, with its electronic "income" amount each payday, allows the service member to write checks and maintain a balance, even while deployed -- without having to worry about accidentally overdrawing just one account because the spouse had to write unexpected checks!

Solders And Sailors Civil Relief Act

This legislative act may, or may not, protect a deployed service member from legal proceedings upon receipt of a court summons, compliant, or other legal notices of proceedings. A spouse or family member in such situations should contact the Legal Office or a civilian lawyer. The deployed service member should also check with the unit legal representative if help or advice is needed.

Real Estate

One's spouse (or parents if single) should be aware of all real estate property owned by the service member. Property location, value, mortgage or loan payments, taxes, etc. should be listed for the family member. Arrangements should be made to have a competent person manage property holdings during the service member's deployment.

Budget Planning

Prior to deployment, all service member should work out a budget with their spouses. A budget should be realistic and workable. A budget gives "goals" for handling one's money. It can, and should be, adjusted over time as one's expenses, spending, etc. are identified and develop some pattern. With one, a person or a couple has a target at which to aim -- but without one, you and your spouse/family can quickly get into financial trouble!

Do not under-estimate expenses, anticipate some irregular expenses (e.g., car repairs), and use "take-home income" (not pay amounts). In the back of this handbook is suggested Financial Planning Worksheet. Use it and modify it as necessary, but allow it to help you manage your money well.

CRIME PREVENTION

"An ounce of prevention is worth a pound of cure"

Dependents At Home Alone

Long periods of absence, like those caused by overseas deployments, create special security problems. The following precautions can help counter many of the problems:

1. Install "deadbolt" locks on all outside doors. A lock placed near the top and bottom of a door offers more security than does a single lock near the door's mid point.
2. Windows should always be locked. Windows that are to be left open should have locks installed to prevent them from being opened more than four to six inches. Windows in secluded areas of the home, i.e. in the back, covered by foliage, etc., should always be closed and locked.
3. Do not open your door unless you know who is on the other side. Use the peep hole. It is perfectly acceptable to talk through a locked door.
4. Never allow a repairman into your home without verifying his identity. Ask to see identification. If you are still unsure, call his company, or the police.
5. If someone asks to use your phone or make an emergency phone call, do not let him in. Ask for the number and place the call for him.
6. Have delivery men leave parcels on your porch. Do not open the door until he has gone.
7. Do not publicize the fact that your spouse/parent is not home.
8. "Check in" one a day with a friend or neighbor.
9. Be alert when leaving your house - make sure all doors are locked.
10. Be alert when returning to your house - is it as you left it?
11. Leave an outside light on at night, especially where there are no streetlights nearby.
12. Report instances of prowlers to the police. Write down as much information about the incident as you can recall. Try to remember details (i.e. type and color of clothing, height, weight, build, hair color and length, etc.).

Out In The Car

Motorists are most vulnerable to assault when entering or exiting their vehicles. A few simple precautions can reduce the risk to driver and passengers and maximize the enjoyment and convenience of one's automobile:

1. Always maintain the car in good working order. Have oil, fluid levels, battery, belts, hoses, and tire pressure checked regularly.
2. Keep at least a half tank of gas in the car at all times.
3. Whenever possible, take someone with you, especially at night.
4. Always keep your doors locked while you are in the car.
5. Always lock your car when you get out of it, even if you will be back in a "couple of minutes."
6. Have your keys in your hand before you reach your car. Don't fumble for them as you approach it.
7. Check the back seat before opening your car door even when all doors appear to be locked.
8. Try to avoid back roads. Stay on well traveled routes.
9. Park in well lighted areas.
10. Be aware of who is around you and of how close they are to you.
11. If you think you are being followed, do not go home. Drive to a well lighted, public area, or directly to a police station.

12. Should you develop car trouble, raise the hood, tie a white cloth on the left front door handle, and lock yourself inside the car. If someone stops, do not get out of the car. Ask him (through a rolled up window) to call the police.

On Foot

A few simple precautions can keep the fun in walking, jogging, biking, and shopping:

1. Never go alone, especially after dark. Take one or more friends with you.
2. Avoid unpopulated areas such as parks, bike trails, and deserted streets.
3. Try to travel in familiar areas as much as possible.
4. Tell someone where you are going, the route you plan to take, and approximately when you expect to be home.
5. Carry an air horn or a whistle.
6. Carry an I.D. Card and money for a telephone call.
7. Leave your headset and radio at home so that you can hear people, vehicles, or dogs coming up behind you.
8. Think about possible escape routes along your path.
9. Follow your intuition. If an area seems suspicious, turn back.
10. If followed by a car, turn and walk in the opposite direction to the nearest populated area.
11. Do not wear clothing or shoes which restrict your freedom of movement.
12. Stay alert to your surroundings.

Departing On A Trip

An occasional trip to visit family and friends can help make your service member's deployment pass more quickly.

1. Let at least two friends/neighbors know where you will be, how you can be reached, and when you will return.
2. Lock all doors and windows. Leave a house key with a trusted neighbor so that they can check your house daily.
3. Discontinue newspaper and mail delivery until your return home. If you are to be away only a few days and do not wish to stop the newspaper or have your mail held at the Post Office, ask a neighbor to pick these items up each day and hold them for you.
4. Ask a neighbor to turn on a light in a different room each day. You can also put timers on a few of your lights to come on and off at different times.
5. Arrange to have your lawn mowed regularly while you are gone.
6. Notify local police as to the date you are departing and when you expect to return. Most police departments will check your home periodically while you are away. Be sure to tell them that a neighbor will also be checking your home for you. Otherwise, your friend might be apprehended by the police.

Insulting Or Threatening Phone Calls

Occasionally there are reports of dependents receiving "nuisance" phone calls either insulting, annoying, threatening or even obscene in nature. Should you receive a "nuisance" phone call:

1. Don't talk to the caller. Use your telephone on your own terms.
2. Don't identify yourself to the caller. Should a caller ask "Who is this?"; answer by saying "What number were you calling?" or "With whom do you wish to speak?"
3. Don't tell anyone that your spouse/parent is not at home.
4. Hang up! You do not have to listen.
5. Should you receive repeated obscene calls, blow a sharp blast on a coach's whistle directly into the receiver. Then hang up! Your message will usually get through.
6. Notify the phone company. There are some pretty exotic methods of identifying annoyance callers. Don't just shrug it off, REPORT IT.
7. Call the police if the call is threatening.

DISASTER PREPAREDNESS

It is crucial that advance preparation be made to reduce the possibility of personal injury and property damage that can occur should severe storm or other natural disaster strike.

The most common forms of severe weather in southern New England are hurricanes and severe thunderstorms. Both are characterized by high winds which can cause severe damage, the danger of heavy rain and possible flooding.

A little preparation before the fact can save you a lot of time and worry later.

1. Protect windows and glass doors with masking or duck tape applied in the letter X.
2. Maintain a three to four day supply of canned foods that do not require heating. Be sure you have a non-electric can opener on hand.
3. Keep a supply of baby food, formula (ready to feed), diapers and disposable wipes on hand.
4. Maintain several containers of drinking water (one gallon plastic milk jugs work well) and fill them at first indication of severe weather.
5. Keep at least one flashlight in good working order. Have extra batteries and flashlight bulbs on hand.
6. Have a battery powered radio or T.V. on hand. Have extra batteries for these.
7. Stock up on candles and matches.
8. Make sure you have an adequate supply of any needed medicines.
9. Fill the car with gasoline. Top off all fluids.
10. Keep a supply of blankets/quilts on hand.

If A Hurricane Warning Is Issued, You Should:

1. Evacuate low-lying areas, beaches and waterfronts.
2. Protect windows and glass doors (use boards, shutters, or masking/duct tape).
3. Secure outdoor objects by bringing them inside if possible. If this is not possible, chain them to a porch railing.
 - a. Garbage Cans
 - b. Toys/bicycles
 - c. Garden Hoses
 - d. Lawn Furniture
 - e. Grills (make sure they are cool) - leave propane tanks outside.

*NOTE: Objects left unsecured in high winds can become dangerous projectiles which can cause extreme damage and bodily injury.

4. If your house is sturdy and on high ground - stay inside. If you are unsure, contact your local emergency center and they can advise you whether your home is safe to remain in.
5. If you live in a mobile home - go to a shelter.
6. Remain indoors during a storm.
7. Listen to weather service bulletins on the radio/TV.

You will not be asked to leave your home unless your life is seriously threatened. If you are asked to leave by police or other competent authority - GO !!!!!

Be prepared to leave your home even if it seems to be sturdy and secure. Remember: You will have to personally carry everything that you take with you - so, travel light. Be sure to take:

1. Medicines - especially prescription drugs.
2. Baby food, formula (ready to feed), diapers and disposable wipes.
3. Toiletries - toothbrush, toothpaste, soap, sanitary napkins, razor, etc.
4. Change of clothing (for children at least a couple changes if possible).

Remember: Stay inside unless you are instructed to leave by proper authority. Interior areas of your home such as hallways, closets, and bathrooms are your best shelter. Stay away from windows and doors.

If A Tornado Warning Is Issued, You Should:

1. Go to the lowest point in your house (the basement is ideal).
2. If you do not have a basement, go to an interior hallway or the bathroom (preferably without windows). Protect yourself from glass and other flying objects. Possibly cover yourself with a mattress.
3. If you live in a mobile home, try to find another building to wait out the tornado.
4. If you are in your car, get out immediately and head for safety.
5. Wait until the chance of a tornado has passed.
6. After the tornado has passed, be aware of fallen power lines and trees.
7. Inspect your home for damage. Use a flashlight, never candles because of the risk of fire.

If A Winter Storm Warning Is Issued, You Should:

1. Have extra blankets on hand.
2. Ensure each member of your family has a warm coat, gloves, hat and boots.
3. Assemble a disaster supply kit (one for your house and one for your car).
4. Have a shovel ready for when the storm slows or passes.

5. Keep flashlights and candles ready. Check for extra batteries.

If An Earth Quake Warning Is Issued, You Should:

1. Choose a safe place in every room, under a sturdy table or desk or against an inside wall where nothing can fall on you.
2. Drop under the sturdy desk or table, press your eyes against your arm to protect them and hold on.
3. Choose an out of town family member to contact once the danger has passed.
4. Before an earthquake is predicted for your area, bolt large tall furniture to the walls. Install strong latches on cabinets.
6. Assemble a disaster supply kit (one for your house and one for your car).
7. Keep flashlights ready. Check for extra batteries. Never use candles after an earthquake.

After The Storm Has Passed:

1. Stay out of heavily damaged or flooded areas. Avoid loose or dangling wires.
2. Do not attempt to leave where you are until Safety personnel advise that it's safe.
3. Be alert to fire hazards. Low water pressure may make fire fighting difficult.
4. Check refrigerated food for spoilage.
5. Cooperate with emergency officials.

Disaster Supply Kit:

1. A good disaster supply kit is essential to surviving a disaster. You should have a Personal/Family Kit, Home Kit, Car kit. All are equally important.
2. Below is a sample list of what to include. For more information check with your local Disaster Preparedness Office or the American Red Cross in your area.
3. Put these supplies into a container such as a large trash container, camping backpack or duffel bag.
4. Make sure all family members know where these kits are located.
5. Check them periodically to make sure things like batteries, medications or food have not expired.

A Basic Kit should include the items listed below depending on your location. Plan for a 3 day supply. Tailor your kit to fit your families needs.

Canned Food	Can Opener	Water	Can of Sterno
Medications	Paper Plates	Radio	Travelers Checks or Cash
First Aid Kit	Paper Cups	Batteries	Plastic Silverware
Toiletries	Paper Towels	Flashlights	First Extinguisher
Pencil/Paper	Basic Tools	Soap	Change of Clothes
Hats/Gloves	Formula/Diapers	Games/Books	Phone Numbers/Change
Important documents	Towels/Face Cloths	Blankets	

FINANCIAL PLANNING GUIDE

How much money do you really have? How much money should you leave for your family and how much should you need while deployed? Use this form as an aid in your financial decisions.

INCOME:

Base Pay	\$ _____
BAQ	\$ _____
VHA	\$ _____
Sea Pay	\$ _____
Spouse's Pay	\$ _____
Other Income	\$ _____

TOTAL INCOME: \$ _____

DEDUCTIONS:

Federal Withholding Tax	\$ _____
State withholding Tax	\$ _____
FICA (Social Security)	\$ _____
Child Support	\$ _____
Allotments (1) _____	\$ _____
Allotments (2) _____	\$ _____
Allotments (3) _____	\$ _____

TOTAL DEDUCTIONS: \$ _____

TOTAL INCOME: \$ _____

LESS TOTAL DEDUCTIONS: \$ _____

AVAILABLE INCOME: \$ _____

MONTHLY EXPENSES

HOME:

Housing (rent/lease/mortgage payment) \$ _____

Housing Upkeep (small tools, repairs) \$ _____

Utilities: (Total) \$ _____

Gas \$ _____ Phone \$ _____

Electric \$ _____ Cable \$ _____

Water \$ _____ Oil \$ _____

Food (groceries, bakery, eating out, etc.) \$ _____

Drugs (prescriptions, over the counter, cosmetics, toiletries) \$ _____

Clothing (adult's and children's) \$ _____

Clothing Upkeep (detergent, dry cleaning) \$ _____

Outstanding Debts (car, furniture, etc.) (Total) \$ _____

Item	Balance	Payment
1. _____		
2. _____		
3. _____		
4. _____		

Credit Card Payments \$ _____

Child Daycare \$ _____

Auto Upkeep \$ _____

Health Insurance \$ _____

Life Insurance \$ _____

Car Insurance \$ _____

Subscriptions (newspapers, magazines) \$ _____

School \$ _____

Contributions (Church, charity) \$ _____

Gifts \$ _____

Dues (professional, union) \$ _____

Children's allowances \$ _____

Recreation (include baby-sitting) \$ _____

Savings \$ _____

Investments \$ _____

Petty Cash \$ _____

Other (1) _____ \$ _____

Other (1) _____ \$ _____

TOTAL HOME EXPENSES: \$ _____

DEPLOYMENT

Uniform		\$ _____
Uniform Upkeep	\$ _____	
Health and Comfort Items		\$ _____
Stamps/Stationary		\$ _____
Reading/Correspondence		\$ _____
Contributions		\$ _____
Food		\$ _____
Recreation		\$ _____
Gifts		\$ _____
Petty Cash		\$ _____
Other (1)	_____	\$ _____
(2)	_____	\$ _____
TOTAL DEPLOYMENT EXPENSES:		\$ _____



TOTAL AVAILABLE INCOME:		\$ _____
EXPENSES:	(A) HOME	\$ _____
	(B) DEPLOYED	\$ _____
TOTAL EXPENSES:		\$ _____
BALANCE OF AVAILABLE INCOME:		\$ _____

NOTES:

1. List your best estimate of costs. If you listed allotments under deductions, do not list them again under expenses.
2. Housing costs should not be more than 30% of total take home pay.
3. Payments on credit purchases (excluding automobile) should not be more than 10% of your take home pay.
4. List any special needs or anticipated expenses that might occur.

Remember:

1. Your total monthly expenditures should never exceed your available income.
2. Make sure that your family has enough money each month to at least cover the monthly expenses.

FAMILY DOCUMENTS AND INFORMATION

Important documents should be stored in a single location. An inexpensive, but protective container, such as a fire resistant steel document box, would be ideal; but, even a simple file folder or shoe box can serve the purpose. The document container should be kept in a safe, but easily accessible location.

The following check list is provided to assist you in gathering and recording your important family documents.

SOCIAL SECURITY NUMBER:

Husband		Child #1	
Wife		Child #2	
		Child #3	
		Child #4	

DEPENDENT ID CARD (Keep a copy of DD 1172 on file):

Husband		Child #1	
Wife		Child #2	
		Child #3	
		Child #4	

Are Dependents DEERS enrolled?	Yes		No	
Do Dependents have CHAMPUS INFORMATION	Yes		No	
Are Dependents UNITED CONCORDIA (Dental) enrolled?	Yes		No	
Are Dependents TRICARE enrolled?	Yes		No	

MEDICAL RECORDS/RELEASE FORMS FOR MEDICAL CARE:

Husband		Child #1	
Wife		Child #2	
		Child #3	
		Child #4	

DENTAL RECORDS:

Husband		Child #1	
Wife		Child #2	
		Child #3	
		Child #4	

LEGAL RESIDENCE (Street, City, State, and Zip Code)

Husband:				
	Registered to vote:	Yes		No
Wife:				
	Registered to vote:	Yes		No

BIRTH CERTIFICATES (Certified copy on hand):

Husband Yes _____ No _____ Child #1 Yes _____ No _____
Wife Yes _____ No _____ Child #2 Yes _____ No _____
Child #3 Yes _____ No _____

MARRIAGE CERTIFICATES: Yes _____ No _____
Marriage Date: _____ County/State: _____

WILLS (Yes or No, Signature date)

Husband: _____
Wife: _____

DEEDS/LEASES

Address: _____
Address: _____

PASSPORTS (Number, Expiration Date)

Husband: Passport Number: _____ Date: _____
Wife: Passport Number: _____ Date: _____
Child #1: Passport Number: _____ Date: _____
Child #2: Passport Number: _____ Date: _____
Child #3: Passport Number: _____ Date: _____
Child #4: Passport Number: _____ Date: _____

SHOT RECORDS

Husband _____ Child #1 _____
Wife _____ Child #2 _____
Child #3 _____
Child #4 _____

POWER OF ATTORNEY (Type, date filed, expiration date)

Husband _____
Wife _____
Family Member: _____

NATURALIZATION PAPERS

Name: _____ Date/location: _____

ADOPTION PAPERS

Name: _____ Date/location: _____

DEATH CERTIFICATE

Name: _____ Date/location: _____

DIVORCE PAPERS

Name: _____ Date/location: _____

MILITARY SERVICE RECORDS: _____

TAX RECORDS: LOCATION: _____

Income Tax:

Federal Returns _____

State Returns: _____

City Returns: _____

Personal Property Tax:

Car: _____

House: _____

Other: _____

INSURANCE: INSURANCE COMPANY POLICY NUMBER AMOUNT

Life Insurance:

Husband: _____

Wife: _____

Child #1: _____

Child #2: _____

Child #3: _____

Automobile

Auto #1: _____

Auto #2: _____

Liability: _____

Other: _____

BANK ACCOUNTS

Checking: Bank: _____
Account Number: _____
Telephone Number: _____

Savings: Bank: _____
Account Number: _____
Telephone Number: _____

Other: Bank: _____
Account Number: _____
Telephone Number: _____

SAVINGS BONDS (Serial Number, Beneficiary, Denomination)

- 1. _____
- 2. _____

INVESTMENTS (Stocks, Mutual Funds)

- 1. _____
- 2. _____

OTHER DOCUMENTS

- 1. _____

2.

HOME RECORD

Residence Address: _____

Name & Address of Rental Agency, Landlord, Property Manager, Mortgage Company:

Telephone Number: _____

Repair Companies (Name and Telephone Number):

1. Heating Supplier: _____
2. Electrical Appliances: _____
2. Gas Appliances: _____
3. Heating/Cooling: _____
4. Locksmith: _____
5. Plumber: _____
6. Electrician: _____
7. Automobile Club: _____

Fire Escape Route Planned: Yes _____ No _____

Date of last family Fire Drill: _____

Renter's/Homeowner's Insurance:

Company: _____ Policy Number: _____

Address: _____

Local Agent/Representative: _____

Telephone Number: _____

Coverage Limits: _____

Premium: (Monthly, Quarterly) _____

Amount: _____

Due Date: _____

7. Extra Keys: _____ Where: _____