

# Are you and your home prepared for the summer storm season?



ERIC ZIMMERMAN

Summer means more than just sun, beaches and barbecues. Some of the most volatile, and potentially dangerous, weather of the year occurs during the warmer months. Ninety-three deaths and another 300 injuries occur

due to lightning strikes, and another 42 people are killed each year by tornadoes.

Thinking about disaster is no picnic, but it should be done. Now that the summer storm season is upon us, here is some timely advice.

Create a disaster plan. Take these steps as you prepare your plan:

■ Discuss with your family the types of disasters that are most likely to happen in your area and what to do in each case.

■ Find the safe places in your home for each type of disaster.

■ Determine the best escape routes from your home. Find two ways out of each room.

■ Choose two places to meet: one right outside your home and another outside your neighborhood, in case you can't return home.

■ Ask a friend or family member to be an emergency contact, preferably someone in a distant location. If your family is separated, instruct each family member to call this person and report in. Make sure that each family member knows how to reach the contact person.

■ Make a plan to care for pets in the event of an evacuation or extended time away from your home.

■ Practice your plan. Run your family through a disaster drill — especially if you have young children — and provide a refresher course about every six months or so. Pick a safe zone in your house and practice sitting there together. You may also want to take advantage of the opportunity to practice sitting out of your home in the event of an evacuation.

■ **'Protect yourself with insurance. Before disaster strikes, review your homeowner's insurance policy regularly to make sure you have the coverage you need. With home prices continually escalating, you may find that your once-adequate protection is now lacking.'**

■ Assemble a disaster supply kit. This kit should include items like a flashlight, extra batteries, bottled water, non-perishable food, a can opener, a first aid kit, a battery-operated radio and blankets. Keep food items in airtight plastic bags and check your food and water supply every six months to make sure they remain fresh.

■ Secure important family and financial documents. If a storm strikes suddenly, you won't have time to search for important papers. Gather critical documents and store them in a secure, easily accessible location known to all family members. Include wills, insurance policies, contracts, deeds, investments, passports, social security cards, immunization records, bank accounts, credit card accounts,

inventory of valuable household goods, important telephone numbers and family birth, marriage and death certificates.

■ Protect yourself with insurance. Before disaster strikes, review your homeowner's insurance policy regularly to make sure you have the coverage you need. With home prices continually escalating, you may find that your once-adequate protection is now lacking. You'll also want to have a clear understanding of what protection your policy offers. For example, most policies don't cover flood damage. If you live in or near a flood plain, you may want to explore the possibility of adding this coverage.

Consider adding any other weather-related protection that seems reasonable for your area

of the country. If you encounter a problem obtaining specific coverage, contact the Reinsurance Association of America (RAA) at [www.raa.net](http://www.raa.net) or get information about special policies offered by individual states. Most importantly, before it's time to file a claim, make sure your home and other possessions are insured by a reputable insurance company.

In reviewing insurance, it can be very helpful to consult a qualified financial advisor to see how it fits into your overall financial plan.

Be prepared and stay informed. As you enjoy all that summer has to offer, be sure to keep abreast of the greatest weather risks in your area. Visit [www.weather.com](http://www.weather.com) and learn more about disaster preparation at [www.ready.gov](http://www.ready.gov).

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## Foot care from page D4

Wearing sandals or going barefoot in warm weather is great for airing the feet, yet this freedom has its health risks, too.

"It poses an increased ability of contracting fungus infections of the feet and nails and also warts," said Marshall G. Solomon, a podiatrist with the Foot Care Institute of Michigan in Farmington Hills.

"Fungus is easily picked while walking barefoot. It's a normal skin contaminant. What happens is that the pH of the skin changes when feet become moist and warm. When the pH changes, the fungus becomes opportunistic and can invade the underlying skin tissues."

Symptoms begin with itching and cracking between the toes and gradually spread to the soles and sides of the feet. It becomes a chronic problem once the fungus reaches the toenails.

"A wart is a virus and is more common in younger children than in adults," Solomon said. "It's usually contracted when they're out around pools and in shower rooms."

The virus may be contracted during the summer, but symptoms may not show up until fall.

"It takes a couple of months for them to develop," he said. "They start off as painful calluses. But they're actually different from a callus because they'll have little speckled areas in what would appear to be a callus. That's actually the virus. The wart virus causes hemorrhaging of the capillaries on the skin. That's what forms sort of 'peppery' looking lesions on the bottom of the foot."

Take heart! You don't have to swaddle your natty nails and toes in thick socks and closed-toe shoes necessarily.

"When people are done with their activities, they need to wash their feet," Solomon said. "It's really basic hygiene. Keep them clean and use a little bit of powder on the feet to absorb excessive perspiration that occurs."

For those who do contract a fungus or virus, Solomon recommends lightly spraying the inside of all shoes with Lysol.

"That cuts down the volume of the virus or the fungus," he said, emphasizing their ability to develop into secondary bacterial infections. "Prompt treatment is recommended."

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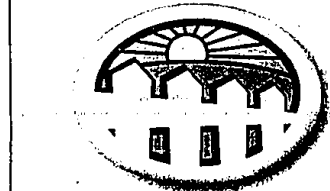
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