

# Notes

Find More on the Web:

[www.extension.umn.edu/Flood](http://www.extension.umn.edu/Flood)

### Phone Info

- **Flood Information Line — 800-232-9077**  
**Mon – Fri, 8:30 a.m. - 4:30 p.m.** Voice mail after hours.  
 Calls returned the next business day. Email anytime:  
[fil@umn.edu](mailto:fil@umn.edu). Extension educators answer questions about  
 water, crops, horticulture and climatology issues.
- **AnswerLine — 800-854-1678**  
**Mon – Fri, 9 a.m.- noon and 1 p.m. – 4 p.m.** Clean stains and  
 mildew; safely cook, can and freeze food.
- **ECHO Health Alert — 888-883-8831**  
*Emergency & Community Health Outreach (ECHO) —*  
 Minnesota/North Dakota flood information in 10 languages.
- **511 Traffic and Road Conditions — Dial 511.**  
*Minnesota Department of Transportation —* Weather,  
 construction, delays, detours, etc., online or by phone at 5-1-1.



# RECOVERING FROM A DISASTER



### CONTENTS

- Immediate Response/Clean-up . . . . . 2
- Food and Water Safety . . . . . 5
- Stress and Coping . . . . . 8
- Pets and Wild Animals. . . . . 10
- Farm Recovery . . . . . 11
- Money and Crisis . . . . . 12
- Wind-Damaged Structures . . . . . 14
- Tree Damage . . . . . 16
- Safety/Portable Heaters/Generators . . . . . 18
- Credits . . . . . 19



## Immediate Response/Clean-Up

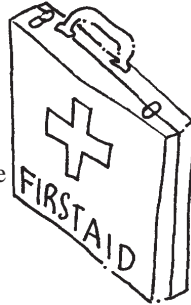
Call police or emergency officials to:

- Rescue injured or endangered residents, remove victims, evacuate people.
- Attend to downed electric wires, power outages.
- Contain and extinguish fires.
- Prevent looting.



### *Keep safe during clean-up:*

- ✓ Use proper protection and get help from professionals to clean up damaged trees and debris.
- ✓ Account for all hazardous materials and chemicals.
- ✓ Keep a portable radio nearby to monitor weather bulletins.
- ✓ Don't use flame or sparking devices for clean-up until you're sure there are no natural gas leaks in the area.
- ✓ Assemble a basic first aid kit to treat minor injuries that may occur during clean-up. The kit should contain bandages, clean wipes, antibiotic ointment, and a tweezers.
- ✓ Practice good hygiene. Wash hands with soap and hot water.
- ✓ If you get a puncture wound during clean-up activities (or at any other time), you may require a tetanus-diphtheria (Td) booster shot. These are recommended every 10 years.



Assemble a basic first aid kit to treat minor injuries that may occur during clean-up.



Don't work without leather gloves and heavy boots!

### *Dress safely for clean-up:*

- ✓ Wear coveralls or heavy pants and long-sleeved shirts.
- ✓ Use heavy work gloves or leather gloves.
- ✓ Wear durable work boots with intact soles and steel toes, if possible. **DO NOT** wear sneakers or open-toed shoes!
- ✓ When using tools, wear approved impact-resistant safety glasses. Power tools require additional protection.
- ✓ Wear rubber gloves when using chemical cleaning solutions.

### *Protect yourself from wood and glass splinters during clean-up:*

- ✓ Assume tiny, almost invisible glass splinters are hiding everywhere.
- ✓ Always wear shoes or heavily soled slippers when walking over carpeted floors.
- ✓ Do not let children crawl or play on carpeting.
- ✓ Sit on wooden chairs only. Upholstered chairs and sofas may contain hidden pieces of glass.

## Credits

This disaster information is brought to you by University of Minnesota Extension with additional information from:

- the Louisiana State University Agricultural Center
- Mississippi State University Extension Service
- University of Wisconsin Cooperative Extension
- USDA
- Minnesota Department of Health

---

Find more University of Minnesota Extension educational information at [www.extension.umn.edu](http://www.extension.umn.edu).

Order additional copies at <http://shop.extension.umn.edu> or call (800) 876-8636.

University of Minnesota Extension is an equal opportunity educator and employer.

For Americans with Disabilities Act accommodations, please call (800) 876-8636.

## Safety/Portable Heaters/Generators

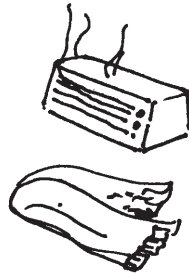
### *Exercise caution if using electrical generators:*

The use of portable heaters and electrical generators can be life-saving or deadly. As with all equipment, the best advice is to follow the manufacturer's instructions. The University of Minnesota Extension Service has important information for you regarding the use of portable heaters and generators, but safety information, specifications, and instructions for specific products must be obtained directly from the manufacturer or distributor.

- ✓ Follow manufacturer's instructions. If you are not clear on instructions, get clarification before using.
- ✓ Know whether your generator is for indoor or outdoor use. Never use an outdoor generator indoors. Use gas-powered generators outdoors only.
- ✓ Indoor generators still require a proper ventilation system because the fumes can be deadly.
- ✓ Call your power company to make sure you have the proper voltage, frequency, and safety switches. If you do not, you or someone else could be electrocuted.
- ✓ Wiring and equipment must be installed in accordance with the National Electrical Code, local ordinances and requirements of your power supplier.
- ✓ Make sure the unit is clean and in good running order. Dust and dirt accumulations on the motor can cause it to overheat in operation.

### *Use portable heaters only if necessary:*

- ✓ Make sure your heater is approved for indoor use. Fire and carbon monoxide are the main hazards when using portable heaters.
- ✓ Never put blankets or clothing near the heater for any reason.
- ✓ Never leave the heater unattended at any time. During the night, a responsible family member must stay awake to watch the heater. Sleep in shifts. If this is not possible, turn the heater off and find another way to stay warm.
- ✓ LP gas heaters are too dangerous for indoor use and should not be used. Use kerosene heaters instead.
- ✓ Never put regular gasoline in a kerosene heater. It is likely to blow up.
- ✓ Keep children far away from portable heaters.
- ✓ Place the heater on a stable, noncombustible surface, with a piece of sheet metal under it. Do not place the heater on carpeting.
- ✓ Keep the heater at least 3 feet from all objects, walls and curtains.
- ✓ Keep several windows cracked to ventilate gas fumes.



Keep the heater at least 3 feet from all objects, walls and curtains.

- ✓ Check inside kitchen and bathroom cupboards for tiny glass splinters. Do not use bath towels or medications until you are sure all are safe from small glass chips. Check for glass and other debris in spices, flour, sugar, breakfast cereal, and other food items.
- ✓ Be careful about glass and wooden splinters that may be inside dresser drawers and even within books.



Glass and wood splinters are small and hidden; use caution near upholstery, pillows, mattresses, carpeting, inside drawers and even pages of books.

### *Clean up as many household furnishings as you can:*

- ✓ Take pictures of damage for insurance claims.
- ✓ After cleaning furniture, allow it to dry indoors. Furniture left in the sunlight to dry will warp and twist out of shape.
- ✓ Use caution if using any electric dryers around wet items.
- ✓ To remove white spots that may develop on damp furniture, rub a damp cloth dipped in turpentine (or camphorated oil) or in a solution of 1/2 cup household ammonia and 1/2 cup water. Wipe dry and polish with wax or furniture polish.

### *Dry soaked bedding, papers, and books:*

- ✓ Wash soaked bedding with bleach as soon as possible.
- ✓ Contact a mattress renovation company to see if soaked mattresses can be saved. Often, they cannot.
- ✓ Water-soaked pillows need to be replaced because they are almost certain to carry dangerous bacteria or molds.
- ✓ Spread and air dry individual papers. Press flat with a warm iron or flatten under weights.
- ✓ Stand books on end to air dry. Put paper towels between every 30 pages to wick out water. Change towels frequently. If you can't attend to soaked books immediately, freeze them in a plastic bag.



Put paper towels between every 30 pages to wick out water.

### *Dry carpets and rugs:*

- ✓ Carpets and rugs require professional care to prevent mildew. Move carpets outdoors, rinse immediately, and send to a professional cleaner. Only expensive rugs may be worth saving after soil or sewage contamination.
- ✓ If only small areas of the carpet are wet, pull up and prop the wet carpet to dry. Cut away wet padding. To discourage mildew and odors, rinse the carpet backing with a solution of 2 tablespoons bleach to 1 gallon water. (DO NOT use this solution on wool carpets.) Also, disinfect the slab or subfloor.
- ✓ Wet carpet underpads cannot be saved.

### *Disinfect dishes, cookware, and utensils:*

- ✓ Kitchen items can be easily contaminated. Take apart any item that can be cleaned in pieces. If possible, remove handles from pots.
- ✓ Wash dishes in dishwasher on a hot water cycle of at least 140°F.
- ✓ Hand wash all items in a strong detergent solution. Use a brush to remove dirt. Rinse in hot water.
- ✓ Immerse glass, china, plastic dinnerware and enamelware for 10 minutes in a disinfecting solution of 2 tablespoons of chlorine bleach per gallon of hot water.
- ✓ Disinfect silverware, metal utensils, and pots and pans by boiling in water for 10 minutes. Chlorine bleach should not be used on utensils because it reacts with many metals and causes them to darken.
- ✓ Air dry dishes. Do not use a towel.
- ✓ Discard and replace soft, porous plastic or wood items contaminated by dirty water, since they cannot be sanitized. This includes baby bottles, nipples, and pacifiers.



Air dry dishes.  
Do not use a towel.

### *Clean up glass splinters:*

- ✓ Upholstered chairs, sofas, mattresses, pillows, blankets, quilts, carpeting, rugs, and draperies may contain splinters of glass and need to be replaced.
- ✓ Discard canned foods with broken seams. When in doubt about any food item, toss it!
- ✓ Wear a dust mask. Glass, including fiberglass insulation, can injure unprotected lungs.
- ✓ Wear sturdy rubber gloves for cleaning storm-damaged dishes or while scrubbing floors, counter tops, and other areas in the house.

### *Prevent mold and mildew:*

- ✓ Clean and thoroughly dry wet carpeting, upholstery, clothing, and other household items promptly.
- ✓ If you have water in your basement, remove as much furniture, carpeting, storage boxes, and appliances as possible.
- ✓ Remove standing water promptly and use a disinfectant or light chlorine bleach solution to scrub walls, paneling, and sheetrock.
- ✓ Use fans to circulate basement air, run humidifiers to remove excess moisture in the air, and use your fireplace or some other means to heat the basement to discourage mildew growth.
- ✓ Spores from molds and mildew may be dangerous to your health so take precautions when working with items that smell musty or are filled with mildew.



Use fans to circulate basement air.

### *Remove tree debris:*

- ✓ Find other uses for tree and plant waste to prevent overburdening of landfills.
- ✓ Cut suitable trees for firewood. Fallen trees should be cut within a year for use as firewood. Ash and oak trees make good firewood; pine is better used in other ways.
- ✓ Most tree waste will decay within several years, providing a valuable source of organic matter. Make mulch and compost piles. To learn more, contact the University of Minnesota Extension Service.
- ✓ Tree sections may be used as framing, for temporary bridges and for erosion control on hills. In rural areas they may be piled for wildlife habitats or fish shelters.
- ✓ Many trees will sprout from the stump and grow again. Trim neatly and make clean cuts when removing branches. Contact a local nursery for pruning advice.
- ✓ Dead tree stumps left in the ground will decay, although it may take several years. If not removing the stump, speed up the decaying process by occasionally adding nitrogen fertilizer to the top of a grooved stump.

### *Compost is easy to make:*

- ✓ Locate pile close to where it will be used but not offend neighbors. Protect from drying winds. Locate in partial sunlight to help heat the pile. The compost pile should initially be prepared in layers to facilitate decomposition by insuring proper mixing. Each pile ideally should be about 5 feet high.
- ✓ Simply mix organic materials such as leaves, weeds, and other garden debris into a pile or bin. Moisten the materials as they are placed into the bin.
- ✓ Oxygen and water are critical elements in the composting process. Keep the pile moist, but not waterlogged. Avoid over-chopping composting materials or packing of the pile, which restricts oxygen infiltration.
- ✓ Compost is ready to use when it has shrunk to one-half its original volume, has lost the identity of the original material, and has a pleasant earthy smell.

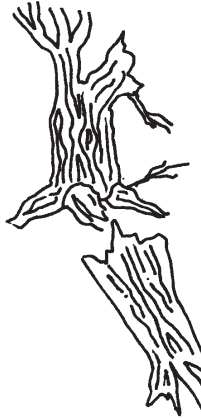
### *What can you compost?*

- ✓ Leaves, weeds, non-woody shrub trimmings, faded flowers, vegetable tops and vines, shredded black and white print newspapers, manure, and spoiled hay. If grass clippings are composted, they should be mixed with other materials to prevent over-packing that leads to obnoxious odors.
- ✓ Sawdust and wood chips can be composted but will require extra nitrogen, such as nitrogen fertilizer or fresh lawn clippings.
- ✓ DO NOT COMPOST: Meat, bones, grease, eggs, and dairy products.

## Tree Damage

### Salvage trees when possible:

- ✓ Reset only small, easy-to-manage trees. Large, weakened trees and shrubs may be dangerous, are slow to reestablish and may be susceptible to future problems.
- ✓ If large, damaged trees need to be cut down, a professional should be consulted.
- ✓ If trying to salvage fallen or partially uprooted trees and shrubs, keep roots covered and moist until resetting.
- ✓ Replant trees and shrubs at their original planting depth. Either excess soil or exposed roots can cause further shock and damage.
- ✓ Make sure soil is firm around the roots to eliminate air pockets and provide support. Staking the tree during the first year may be needed until roots become reestablished.
- ✓ When staking, use hardwood or metal stakes that will not decay in the coming year. Use three stakes and place each at an angle away from the trunk. To avoid injuring the trunk, use a wide strap or wire wrapped in cloth to anchor the tree.
- ✓ Water reset trees a little more frequently to promote root growth.



### Assess tree loss and damage for insurance purposes:

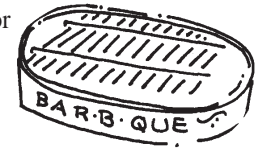


- ✓ Tree loss and damage may be covered by your insurance.
- ✓ If you have sustained significant damage to landscape trees, you may want to contact the IRS to learn how tree value is determined.
- ✓ To help with insurance claims, take photographs of the damage, keep receipts for repairs and replacement, and collect local newspaper articles as evidence of the storm.

## Food and Water Safety

### Prepare food without power:

- ✓ When fuel is limited, choose food that cooks quickly or no-cook food. Many canned foods can be eaten cold.
- ✓ Prepare only the food you need for one meal and discard or share perishable leftovers.
- ✓ Grill food outdoors or wrap it in foil and cook it in a fire-place. Never use charcoal for indoor fires, however, as the carbon monoxide is dangerous.
- ✓ A propane or butane camp stove may be used to cook food, but use only outside the house. Propane and butane fires are difficult to extinguish and a fire could get quickly out of hand.
- ✓ Fondue pots or chafing dishes can be used inside as long as the fuel is approved for indoor use.



Do not use outdoor cooking stoves inside.

### Keep food cold during power outages:

- ✓ Food will stay chilled in a refrigerator without power for about 4 hours. To maintain temperature, keep door closed as much as possible.
- ✓ To keep refrigerator temperatures cool longer, place bags of regular ice on the upper shelves and put pans on the lower shelves to catch melting ice. The more ice you use, the longer the temperature will stay cool.
- ✓ A full freezer will keep food frozen for about 48 hours (24 hours if it is half full) and the door is kept closed.
- ✓ Food can be safely refrozen if it still has ice crystals or is at 40°F or below when checked with a food thermometer.

### Check food when the power comes back on:

Once your freezer and refrigerator are working, evaluate the safety of the affected food. For frozen food, consider the type of food and the extent of thawing. For refrigerated food, consider the temperature inside the refrigerator before the return of power, the type of food, and the length of time the foods have been stored above 40°F. Never taste food to determine its safety!

**When in Doubt, Throw it Out!**

*Discard these foods if the temperature is above 40°F for more than 2 hours:*

- Milk, cream, yogurt soft cheese
- Eggs, fresh or hard-boiled
- Lunch meats/hot dogs
- Cooked pasta, pasta salads
- Casseroles, stew or soups
- Mayonnaise (opened)
- Raw or cooked meat, poultry, fish, seafood

Follow these guidelines for other foods:

- Fruit juices — Usually will be safe unrefrigerated until power returns, but discard if cloudy, moldy, or fermented.
- Fresh fruits and vegetables — Usually safe unrefrigerated until power returns, but discard if mold, yeasty odor, or slimy texture develops.
- Hard cheeses, butter, margarine — Usually safe unrefrigerated if well-wrapped, but discard if mold or rancid odor develops.
- Opened containers of jelly, jam, mustard, ketchup, pickles and olives — Safe unrefrigerated until power returns.



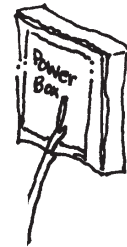
#### Food Safety Hotlines

USDA's Meat and Poultry Hotline  
1-888-MPHotline (888-674-6854)  
1-800-256-7072 (TDD/TTY)  
E-mail: [mphotline.fsis@usda.gov](mailto:mphotline.fsis@usda.gov)

FDA's Food Safety Information and Seafood Hotline  
1-800-FDA-4010 or 1-888-SAFEFOOD (1/888-723-3366).

MN Foodborne Illness Hotline  
1-877-366-3455 (1-877-FoodIII)

- ✓ Do not smoke or use a flame as a light source when entering a damaged building.
- ✓ Check for sagging ceilings. Wet insulation and pocketed water can cause ceilings to fall.
- ✓ Check the framing. Look for ridge separation, loose knee braces, and loose rafters where the rafters join the walls.



Whenever possible use a dry stick to open panel doors and throw switches.

#### Inspect roofs for damage:

- ✓ Before getting onto a roof, inspect the rafters for breaks and sags.
- ✓ Check for damaged or missing shingles. Check asphalt shingles for cracks at the butt end, where they may have been weakened from flexing. Make sure individual shingles have not blown off. Thoroughly inspect shingles on the ridge, gable ends, and eaves.
- ✓ On metal roofing, inspect the entire roof—especially the gable ends, eaves and ridge cap—for loose nails. If nails have worked loose, re-nail them as soon as possible. If nails won't hold when hammered back in, use #12 or #14 metal screws to fill old nail holes (use aluminum screws on aluminum and steel screws on steel). Re-nail 3 to 4 inches away with ring or screw-type nails.
- ✓ On a sunny day, check for potential leaks from inside the building with the doors closed. While looking for holes in the roof, inspect the ridge, gable ends, and eaves for possible structural separation.
- ✓ Contact your insurance agent as soon as possible. Don't be in a hurry to settle your claim, however. Make certain that all damages and repairs have been identified.

#### Check all silo structures:

- ✓ Make sure the structure remains plumb.
- ✓ Look for loose hoops and inspect the roof to be sure it remains fastened to silo.
- ✓ Inspect the base of metal silos inside and outside for hairline cracks. If there is rust around the base, remove it with a wire brush. Then check for cracks and apply a rust preventive paint.
- ✓ Look for new cracks in the plaster of empty concrete stave silos.

#### Make temporary repairs as needed:

- ✓ Allow only a physically able person to go up on the roof. If the roof is sagging from structural damage, wait for a professional. A sagging roof may collapse.
- ✓ Cover holes in the roof, walls, or windows with boards, tarps, or plastic sheeting. If possible, place tarps or plastic around the roof ridge so rain rolls off. Secure plastic sheets or trash bags with wood strips and fasten with duct tape. If the holes are large, support the plastic in the center to keep it from ripping from wind or rain.

### Apply for grants and loans:

Financial assistance in the form of grants and loans may be available.

To apply, you will need:

- An itemized list of losses with your estimates for repair or replacement.
- Copies of your federal tax returns from the last three years.
- A copy of your deed, mortgage, or lease.
- Insurance policy records.
- Proof of monthly income.
- Driver's license and Social Security number.
- Personal and business financial statements.
- List of current loans.

## Wind-Damaged Structures

### Check the exterior of buildings for damage:

- ✓ Make sure the building is not in danger of collapsing. Look for bulges, sways, leaning walls, and sagging roof lines.
- ✓ An uneven roof line is a good indicator of the presence of structural damage. If the ridge sags on the ends or in the middle, the load-bearing walls have shifted.
- ✓ Check the walls to verify that they are vertical and straight. This can be done by eye or with a carpenter's level.
- ✓ Check the structure where it meets the foundation. The plate should not be separated from the studding where the foundation meets the walls. On block foundations, inspect mortar joints to make sure the block with the plate bolt in it hasn't separated from the wall. On stone or concrete foundations, check to see that the plate bolts have not worked loose.
- ✓ Check for cracks in masonry exteriors of the building. Look near the corners of the structures and under and around doors and windows.

If any of these indicators of structural damage are observed, call a professional contractor, architect or engineer.

### Assess the interior damage to buildings:

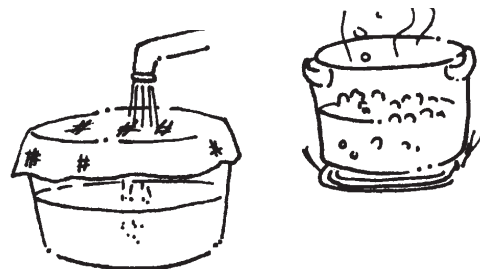
- ✓ Turn off any outside gas lines at the meter or tank.
- ✓ Turn off the main electrical breaker until safe conditions are established. Even if power is out in your area, disconnect the main switch, fuse, or circuit breaker. Use extreme caution in wet, storm-damaged areas. Stand in a dry spot when turning off electricity. If you have to step in water to get to the circuit or fuse box, call an electrician. Whenever possible use a dry stick to open panel doors and throw switches.

### Make certain water is safe:

- ✓ City water users are notified if their water supply is contaminated.
- ✓ If you have a private well and if floodwater came with 50 feet of the well or it was under water assume your water supply is unsafe. Contact your local health department for detailed instruction on disinfecting and testing your well.

### How to purify water for immediate use:

- ✓ Use bottled water or purify all water before drinking, preparing food, brushing teeth, or washing dishes, unless you are absolutely certain your water supply has not been contaminated.
- ✓ If water contains sediment or floating material, strain it through a cloth before purifying it.
- ✓ If you have access to heat or power, boil water at a hard boil for 1 minute. Cool. Store in clean containers with covers.
- ✓ If there is no access to heat or power, treat with chemicals (chlorine or water purification tablets).
  - Bleach—Regular, unscented, liquid household bleach containing 5.25 % sodium hypochlorite—add 1/8 teaspoon (or 8 drops) for each gallon of water. Stir well and let stand for 30 minutes before use. Store disinfected water in clean containers with cover.
  - Water purification tablets may be used to purify water. Purchase at drug stores, or camping and sporting goods stores. Carefully follow the manufacturer's instructions. Purification tablets are for emergency use only, not everyday use.



If water contains sediment or floating material, strain it through a cloth before purifying it.

*Food Safety section reviewed by Suzanne Driessen, Extension, and Sue Hibberd, Minnesota Department of Health, 2008.*

## Stress and Coping

### *Be aware of emotions in making decisions:*

After a disaster, your ability to make wise decisions can be affected by the emotional responses to grief. Yet during these difficult times, important decisions often need to be made. Be aware of the grief stages and their effect on decision making:

- ✓ Shock and denial — It is common for people to avoid making decisions or taking actions at this point.
- ✓ Anger — Making decisions is difficult because all energy is being directed into anger rather than problem solving.
- ✓ Depression and detachment — Because it is hard to make decisions at this stage, it may be a good idea to ask a family member, friend, or professional for help if important decisions need to be made.
- ✓ Dialogue and bargaining — At this point, people become more willing to explore options after expressing their feelings.
- ✓ Acceptance — Decisions are now much easier to make because people have found new purpose and meaning.

Find time to play and laugh amidst the turmoil. Celebrate small accomplishments. Enjoy the little pleasures of life—a hot drink, a bowl of soup, a piece of fruit, an unbroken coffee cup.



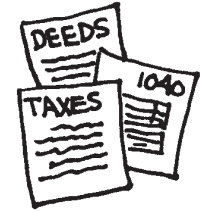
### *Support family and friends:*

Distress and despair can grip a community after a disaster. Temporary homelessness, damaged personal items, lost crops, and an uncertain future weigh heavily on survivors. The most common coping tools are listening, talking, and supporting one another.

- ✓ Tell family members, neighbors, and friends when they have done a good job.
- ✓ Be considerate of family members, neighbors, and friends. Keep in mind that everyone is upset.
- ✓ Be patient with one another. Realize that when we suffer losses, it is natural to express disbelief, anger, sadness, anxiety, and depression. Emotions will roller-coaster and moods can change suddenly. You and your spouse may react differently.
- ✓ Laugh. Even in crisis, it's all right to laugh. Laughter can help relieve tension.



- ✓ Request a certificate of insurance which names the property owner as an additional insured.
- ✓ Keep accurate records.



### *Know how to survive financially:*

- ✓ Cut back on current spending as much as possible.
- ✓ Use cash reserves if you have them. Rebuild reserves when the crisis has passed.
- ✓ Use your credit card wisely. Consider a loan instead of a high-interest balance on a credit card.
- ✓ Borrow against or liquidate assets.
- ✓ Discuss financial decisions with your family. Try to make decisions together.
- ✓ Barter repair work with neighbors and relatives.



Use caution when accepting checks indicating full, final payment.

### *Be cautious with tornado-related insurance claims:*

- ✓ Do not sign a “Proof of Loss” form with the words “full, final and complete settlement.”
- ✓ Do not accept a check from the insurance company that denotes “full, final and complete settlement.” Once your property is repaired or replaced, there may be additional expenses that your insurance company should pay. If you have signed or accepted a check with the statement of “full, final and complete settlement,” you may be releasing the insurance company from liability for any further damages related to the disaster.
- ✓ Keep accurate records.

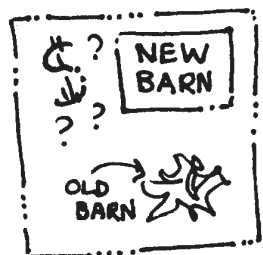
### *Talk to your family about money matters:*

- ✓ Involve all family members—who are old enough to understand—in the decision-making process.
- ✓ Be prepared for your own and your family’s emotional reactions concerning finances.
- ✓ Set a specific time and place for the discussion.
- ✓ Select a location where you won’t be interrupted.
- ✓ Clearly identify the issues.
- ✓ Let each family member freely discuss feelings and financial priorities.
- ✓ Negotiate to settle differences. Compromise.

### Plan when rebuilding your farm:

Although storms are tragic, they may present an opportunity to improve or expand your farming facilities. When facing major repairs or rebuilding, consider streamlining a pig flow problem, consolidating your manure handling, expanding a dairy operation, or relocating a facility to a more desirable spot.

The decision to build a new facility or fix an existing one should be made after getting solid bids. It is probably better to rebuild if the cost of repairs is more than two-thirds of the cost of a new building.



Take time to consider streamlining a pig flow problem, consolidating your manure handling, expanding a dairy operation, or relocating a facility to a more desirable spot.

### Before fixing up a damaged facility or building a new unit, ask yourself the following questions:

- ✓ Do I (and others in the operation) want to continue farming on this property?
- ✓ How much will it cost to repair the damage?
- ✓ If I rebuild, should the new unit be located where the old structure stood?
- ✓ Is there space to build a larger facility or is the farmstead too small for more building?

Answering these questions may be difficult, but now is the time to consider your options. A good source for help in answering these and other questions is the Mid-West Plan Service (MWPS). A catalog of MWPS publications can be obtained from the Biosystems and Agricultural Engineering Department, University of Minnesota, 1390 Eckles Avenue, St. Paul, MN 55108 or by calling (612) 625-9733.

## Money and Crisis

### Learn to deal with contractors:

- ✓ Check with the Better Business Bureau for any complaints against the contractor.
- ✓ Request a performance bond in the total amount of the construction project, to protect you if the contractor does not complete the work to your home.
- ✓ If a contractor is subcontracting any portion of the work, request a payment bond from the contractor. This protects you from any liens being assessed to your property by the subcontractors if the contractor does not pay them.
- ✓ If a subcontractor is not involved, a signed lien waiver should be obtained from the contractor in exchange for final payment.
- ✓ If jurisdiction requires, the contractor must provide evidence that the company is licensed and bonded.

### Help children heal:

- ✓ Talk about the event with your children. Studies show that children need to bring their fears, fantasies and confusions out into the open. Adult evasion and concealment may shake a child's trust and increase fears.
- ✓ Avoid needless alarm and panic. During crisis, children turn to adults for cues on how to behave and feel.
- ✓ Be patient. Ideally, you should discuss a child's worries when the child brings them up, not at a time the parent selects.
- ✓ Provide simple explanations appropriate to the child's age and ability to understand what has happened.



Your decision-making process can be affected by your emotional responses.

### Develop coping skills:

- ✓ Let people give you a hand. It can make a critical difference between coping and suffering.
- ✓ Take care of your physical and emotional needs.
  - Eat balanced meals.
  - Get enough sleep.
  - Talk about your feelings.
  - Listen to others.
- ✓ Look for positives in the situation.
- ✓ Focus on the big picture instead of little details and problems. Don't expect things to instantly restore themselves.
- ✓ Show by words and actions that you care. Even small, kind deeds will mean a lot to others.

### Support teens during a crisis:

- ✓ Realize that teens often respond to distress by trying to handle it alone or by talking to other teens.
- ✓ Do not discount or underestimate the significance of a teenager's concerns.
- ✓ Offer help early in the first stages of distress, before your teen sinks into deep despair or depression.
- ✓ Do not offer false assurances. Focus on the positive but don't brush off problems or distress by saying "don't worry" or "cheer up."
- ✓ Encourage your teen to talk.
- ✓ Show by your words and your actions that you care. Nothing you say to a distressed teen will help unless it is said in a warm, caring, and supportive way.

## Pets and Wild Animals

### Find your missing pets:

- ✓ Don't panic. Most dogs and cats will stay close to their homes or will try to return soon.
- ✓ Call your pet's name often.
- ✓ Leave food and water near the home site to entice your pet to return, but realize you may attract other animals as well.
- ✓ Your pet may be hiding or trapped in the home, even if your house has been severely damaged.
- ✓ Take a carrier or a slip leash when searching for your pet. A scared pet may try to escape if you try to carry it home.
- ✓ Contact local animal shelters and humane societies with descriptions of your pet.

### Attend to a missing pet when found:

- Use a blanket to cover and wrap the pet, offering comfort and protection.
- Check for injuries.
- Injured pets need immediate professional attention.
- Give your pet access to plenty of clean drinking water.
- Give your pet a gentle bath to wash away any contaminants.
- If your pet has been missing for several days and is on routine medications, take the pet to a veterinarian.

### Care for injured or sick pets immediately:

- ✓ Carefully wrap an injured pet in a blanket and pick it up by the ends of the blanket. This is the best way to avoid making the injury worse.
- ✓ An injured pet is especially likely to bite or scratch. Protect yourself.
- ✓ Get the animal to a veterinarian immediately.
- ✓ If your cat or dog has diarrhea and you can't go to the vet promptly, try Kaopectate at a dose of one teaspoon per 10 pounds of body weight up to three times a day. Do not use other human anti-diarrhea medicines as many of them contain ingredients harmful to pets.

It may take weeks or months for you and your pet to reunite. Discuss your feelings and allow children to feel worried and sad about the missing pet.

### Expect a change in your pet's behavior:

- ✓ Your pet will be extremely upset. Don't expect normal behavior after a crisis.
- ✓ Your cat or dog may try to run back into an unsafe home after you have rescued it. Do not chase the pet.

- ✓ If possible, wear thick clothing and gloves when handling your pet. Biting and scratching is normal behavior for an extremely scared pet.
- ✓ Your pet may not be hungry for a few days due to shock.

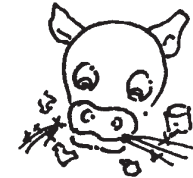
### Be cautious of wild animals:

- ✓ Wildlife in the area are also affected by a crisis. Raccoons, squirrels, and other animals may take shelter in the debris of your home. Get a professional to help remove the animals.
- ✓ Do not attempt to rescue injured wildlife. These animals may bite or scratch or be diseased. Call the Department of Natural Resources or other wildlife organizations in your area.

## Farm Recovery

### Clear debris in fields:

- ✓ Dress in protective clothing to clear debris from fields before planting.
- ✓ Clear away glass and metal shards as they can damage machinery and tires.
- ✓ If grazing cattle swallow storm debris such as nails, wire, fence staples, or other metal, the animal can die. Putting magnets into the stomachs of cattle is the best way to protect them from "hardware disease."
- ✓ Stomach magnets can be administered with a balling gun, often used to administer pills. You can get magnets from your veterinarian or animal health products supplier.
- ✓ If you have a feed mill, grinder-mixer, TMR mixer, or forage harvester equipped with a magnet, make sure the magnet is in place and working properly.



Putting magnets into the stomachs of cattle is the best way to protect them from "hardware disease."

### Dispose of animal carcasses:

- ✓ Carcasses must be disposed of as soon as reasonably possible.
- ✓ Bury a carcass 5 feet above the high water level and cover with 3 feet of dirt. Avoid sandy or gravelly areas, or areas within 10 feet of bedrock.
- ✓ Incinerating a carcass must be done in an incinerator that has been approved by the Minnesota Pollution Control Agency.
- ✓ Haul carcasses or animal parts only in vehicles or containers that are leakproof and covered.



Carcasses must be disposed of as soon as reasonably possible.