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## Small Business

### In era of turmoil, firms must prepare for worst

By [Michelle Swafford / Staff Writer](#)

Turn on the television or open the newspaper and you're likely to learn about an earthquake, hurricane, tornado, wildfire or bombing that has wiped out a community somewhere in the world.

In 2005, the Federal Emergency Management Agency reported that there were 43 major national disaster declarations, 68 emergency declarations and 29 fire-management assistance declarations.

Hopefully, you've never had to encounter a disaster or emergency, but if the day comes, are you and your business prepared?

Brenda Prinzavalli, who runs Henderson-based Balanced Organizing Solutions, says most business owners, especially small-business ones, aren't prepared for disasters, which could be detrimental to their survival.

"The goal is to take a negative situation and make it more positive because you're worth it," Prinzavalli said last week to a room full of business leaders who belong to the Moms In Business Network.

"It's not only for you. It's for your clients and other businesses you serve and businesses that serve you."

The first steps are to make a plan and gather the supplies to support the plan, she said.

There are several Web sites that can help business owners prepare for a disaster such as [www.ready.gov](http://www.ready.gov), which is maintained by the Department of Homeland Security and offers continuity and emergency plans for businesses and individuals.

The Small Business Administration, [www.sba.gov](http://www.sba.gov), offers tips for preparing for an emergency or disaster on its Web site and has partnered with the Institute for Business & Home Safety to provide a disaster toolkit at no charge to businesses. It is available at [www.ibhs.org/business/protection/](http://www.ibhs.org/business/protection/) and provides planning guides, a list of resources and other tips.

The Clark County Health District, [www.cchd.org](http://www.cchd.org), has guides available also.

The first thing any business owner or individual needs to consider is food and water for the home, office and car, Prinzavalli said, adding that a can opener is also useful.

The Clark County Health District, as part of its "Can It" campaign, recommends one gallon of water per person per day in an emergency, which includes fluids for sanitation and drinking. A first-aid kit, blanket, garbage bags and a flashlight are also recommended, according to Clark County Health District fliers.

Some flashlights and alarm clocks wind up instead of requiring batteries and are available online or at REI, Prinzavalli said. (The one she featured sells for \$35 at REI.)

In addition to food and water, comfortable shoes, a bright-colored hat, dental care, sanitary wipes, toilet paper and walkie-talkies are other important items to have handy, Prinzavalli said.

After survival supplies are in place, gather important documents that may be needed, she said.

She recommends keeping copies of your birth certificate, driver's license, marriage certificate, insurance card and passport in a waterproof container such as a plastic document container, along with cash and a list of account numbers and computer passwords.

But it's important to disguise the container so that the information doesn't become fodder for identity theft, Prinzavalli said.



Brenda Prinzavalli, owner of Balanced Organizing Solutions, with an emergency kit that can be kept in the trunk of a car on Nov. 21, 2005. The kit contain first aid items, water, medications, a radio, flashlight, a change of clothes and other items useful in an emergency.

Photo by R. Marsh Starks

Business owners should also maintain a database of their clients' contact information in a protected format so they can contact them if an emergency arises, government agencies and Prinzavalli say.

"If your archive box goes floating down the street, would people have access to (clients') Social Security numbers?" Prinzavalli asked.

Owners should also maintain a list of backup companies that they can refer their clients to if their businesses are down and a list of suppliers that they can use if their primary ones are affected by an emergency, she said.

The SBA recommends that business owners place orders with backup suppliers to maintain a relationship before they need supplies.

It also recommends that small-business owners purchase a backup generator to maintain security, lighting, computer and refrigeration systems.

Other important items for a business to maintain: An employee phone list with alternate phone numbers, a phone tree -- meaning a plan of who calls whom in an emergency -- or a call-in number where employees can leave messages.

Ready.gov recommends that employers maintain emergency preparedness information through the company intranet, newsletter or e-mail.

Insurance coverage and emergency accounting plans are other important considerations to look at before an emergency occurs, government agencies say.

Prinzavalli is setting up a newsletter at no charge to business owners who want help setting up a readiness plan. To sign up for the newsletter, e-mail her at [Brenda@balorg.com](mailto:Brenda@balorg.com) and in the subject line write "Preparedness Project."

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