



# SEVERE WEATHER AWARENESS

*Plan. Prepare. Protect.*

ROCHELLE  
News-Leader

Sunday, March 24, 2024 • Section 3

# SEVERE WEATHER AWARENESS

## How to plan for changing weather

**T**HE allure of the great outdoors compels many people to hike, kayak, fish, and engage in myriad other activities in the fresh air. The call of nature can be difficult to ignore, but inclement weather can quickly turn a fun day under the sun into a race to escape the elements.

Regardless of which activity is beckoning you to answer the call of the wild, a few simple safety measures should be taken to ensure your day is not derailed by sudden changes in the weather.

- Do your homework prior to traveling. The Department of Homeland Security advises travelers and outdoor recreation enthusiasts to learn about potentially severe weather

in areas they plan to visit prior to beginning their trip. For example, if an area is vulnerable to tornadoes, learn about what to do in the wake of a tornado. The National Weather Service notes that emergency response protocols differ depending on the type of storm or severe weather. For example, what to do in the wake of a tornado differs from what to do when confronted by a flash flood. Familiarizing yourself with these response protocols can help you make it through unforeseen weather changes safely.

- Take along an extra set of keys. The NWS advises taking along an extra set of keys should your keys get lost due to inclement weather. The spare keys to

a vehicle, for example, can help you escape inclement weather if your vehicle is still accessible and the roads are safe enough for travel. Without a backup set of keys, outdoor enthusiasts may find themselves stranded even if their vehicles can still run.

- Create a communication plan with your family prior to leaving. A predetermined communication plan can help family members keep in touch should the weather suddenly take a turn for the worse. Before embarking on a getaway, let loved ones who won't be joining you know exactly where you will be staying and how to reach you. This can make it easier for them to get you help should you need it.

- Monitor local forecasts. Changes in the weather can be sudden, so anyone planning to spend significant time outdoors should monitor local forecasts before and during their trips. This is especially important for travelers who will be visiting areas during certain times of year when inclement weather is normal. For example, travelers should be ready to postpone their plans if they will be visiting areas vulnerable to hurricanes during hurricane season.

- Purchase travel insurance. Insuring a trip with travel insurance can serve as a financial safety net if a trip is not possible due to inclement weather. With such a policy in hand, vacationers may not feel



compelled to travel if the forecast is less than ideal.

Inclement weather can threaten outdoor excursions. But outdoor en-

thusiasts can take various measures to protect themselves in the face of sudden or unforeseen changes in the weather.



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We have an established plan and safe area designated to ensure the safety of our employees, should we ever again be faced with the threat of tornadoes. Rochelle Foods encourages all area industries, businesses, and residents to secure a safe area and make employees and family members aware of the protocol if the threat of imminent weather should occur.



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# SEVERE WEATHER AWARENESS

## Understanding weather emergencies

**W**EATHER emergencies can happen at any time of year and in any part of the world. Learning to recognize the most common weather hazards can help people confront adverse weather situations more capably.

### High temperatures

High temperatures are experienced during the summer in many parts of the world. Heat waves occur when high temperatures stick around for two or more days, advises the National Oceanic and Atmospheric Administration. To qualify as a heat wave, temperatures have to exceed the historical averages for a given area. High-pressure systems trap air in one place as it warms, leading to a heat wave. While heat waves may not seem especially dangerous, the NOAA says they kill more people than all other weather-related disasters combined.

### Floods

A flood is a major weather hazard that is caused by heavy rainfall over a given area in a short period of time. During a flood, water does not drain quickly

enough. Flooding occurs rather suddenly and has the potential to cause loss of life and property damage. Raging torrents of water can form and rip through anything in their path, states the National Weather Service. Flooding is dangerous while



it is happening, but also afterwards, as live wires, waste and debris can pose their own hazards.

### Hurricanes

Hurricanes are destructive and dangerous storms that may be referred to as “cyclones” and “typhoons” in other

parts of the world. These storms cause high winds, flooding, heavy rain, and tidal surges. Unlike some other storms, hurricanes can be tracked for days prior to making landfall. That means people have ample time to take the necessary steps to stay

safe when they’re in the path of a hurricane.

### Tornadoes

Tornadoes form a concentrated, highly volatile and rapidly rotating column of air that is in contact with both the surface of the Earth and a cloud. National Geographic says

their winds may top 250 miles per hour and affect pathways up to a mile wide and 50 miles long. Tornadoes have been reported in various countries, but are most often seen in the United States.

Additional weather hazards include earth-

quakes, blizzards, wildfires, mudslides, and even run-of-the-mill thunderstorms. Understanding storms can help people recognize the appropriate measures they can take to stay safe should they find themselves in the line of an adverse weather event.

# SEVERE WEATHER AWARENESS

## Three reasons to own a disaster-proof home

**A**LMOST every part of America has some extreme weather to contend with — whether it's hurricanes in the south or tornado alley in the midwest. But even if you're lucky enough to live in a state that isn't prone to frequent natural disasters, having a house that can stand up to the worst nature has to offer still has its benefits.

One of the best disaster-resilient materials on the market is insulated concrete forms (ICFs) from Nudura. The material can be used instead of wood for superior strength, safety and durability against extreme weather conditions. It also offers lower utility costs over the lifespan of your home.

Here are just some of the reasons to consider building your next home with disaster-resilient ICFs:

1. **Fire protection:** Concrete is tougher and less flammable than wood, so if there is a fire, you and your family will be much safer in an ICF home. Non-toxic, fire-retardant expanded polystyrene foam provides a fire protection rating of up to four hours.

2. **Wind resistance:** ICF homes can withstand winds of up to 250 miles per hour, or an F4 tornado. In fact, a home that used Nudura ICFs was still standing in Florida after Hurricane Michael. This technology means even the strongest windstorm



is unlikely to cause cold drafts, so you can enjoy a more comfortable indoor climate and will spend less on heating

your home.

3. **Climate change:** We're increasingly feeling the effects of climate change, and this means

more wildfires, floods and other natural disasters. When you build with ICFs, you can rest easy, as steel-reinforced

solid concrete cores ensure that your family, belongings and home are safe and secure in almost any situation.

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# SEVERE WEATHER AWARENESS

## Insurance protection for emergency situations

**E**MERGEN-  
CIES, especially storms, can be unpredictable and cause personal injury and costly damage to homes. The right insurance is essential to help mitigate damage from storms and soften the financial blow that such destruction can cause. Not all insurance is the same, and additional policies and riders may help reduce the impact of emergencies.

### Homeowners insurance

Standard homeowners insurance policies will cover a wide range of issues. American Family Insurance says damage from wildfires, wind storms, tornadoes, ice storms, lightning strikes, hail, power surges, and fallen trees is included. But additional coverage may be needed to cover excessive damage.

### Matching siding coverage

Some homeowners may want to replace all of the siding on their homes if parts are damaged and color or siding materials cannot be matched exactly by patching up damaged areas.

### Roof replacement insurance

This insurance will be used to pay for the full replacement of a roof, minus the deductible, which may differ from what's covered through standard homeowners policies.

### Sump pump overflow insurance

Sump pumps are designed to engage and pump

water out of basements and crawl spaces, helping to avoid flooding in the home. If the power goes out and the sump pump cannot work, or if the sump pump fails, homeowners typically are not covered for any ensuing damage. Sump pump overflow insurance provides additional peace of mind and protection.

### Flood insurance

Homeowners insurance may not cover flood damage, especially if a home is in a flood zone. Flood insurance can bridge the gap of coverage. The National Flood Insurance Program offers building coverage and contents coverage policies. Building coverage will cover carpeting, electrical and plumbing systems, window blinds, foundation walls, and more. Contents coverage protects curtains, personal clothing and furniture, artwork, and appliances, among other things.

### Umbrella insurance

According to Geico, umbrella insurance is extra insurance that provides protection that goes beyond limitations and coverage of other policies. It can offer coverage for injuries to people staying at your house or renting your property, property damage, personal liability, and certain lawsuits.

### Renters insurance

Renters insurance protects renters, yet the Independent Insurance Adjusters & Brokers of America says almost two-thirds of residential lessees in the



United States do not carry renters insurance. Renters insurance can protect belongings destroyed in a fire or weather event; provide assistance should someone be injured in your apartment; or it can protect you if you were found legally responsible for damages to someone's property, according to State Farm Insurance.

Many types of insurance can offer various levels of protection in emergency situations. An insurance representative can walk interested parties through the policies available to customize an insurance package that will offer sufficient protection against emergencies.

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# SEVERE WEATHER AWARENESS

## Items to include in a disaster supplies kit

**P**REVIOUS natural disasters have shown everyone how unpredictable the fallout from storms and other weather events can be. For example, drone footage of areas ravaged by hurricanes or tornados often shows a few seemingly untouched homes in a sea of properties that were leveled or damaged beyond repair. Such footage shows how much damage natural disasters can do and underscores the importance of preparation to surviving potentially deadly storms. In recognition of that importance, the American Red Cross advises everyone to prepare a disaster supplies kit that they can utilize should they need to evacuate their homes. The Red Cross recommends including the following items in the kit and storing them in an easy-to-carry container, such as a backpack or duffel bag.

- **Water:** Include one gallon of water per person per day and store it in sealed, unbreakable containers. Date each container and replace it every six months.

- **Food:** Maintain a supply of nonperishable packaged or canned food. Store a non-electric can opener with the food.

- **Clothing:** Include a change of clothing as well as rain gear and sturdy shoes.
- **Sleeping essentials:**



Pack a blanket or sleeping bag for each member of the family.

- **First aid kit and prescription medications:** If necessary, individuals can speak with their physicians in advance

of their region's storm season to request their prescriptions are updated so they can more easily get their medicine should they run out while they are away from home.

- **Eyeglasses:** Pack an

extra pair of eyeglasses should an existing pair be lost or broken while away from home.

- **Battery-powered electronics:** Pack a battery-powered radio and flashlight and plenty of

extra batteries as well.

- **Extra set of car keys**
- **Medical lists:** Include a list of family physicians for each individual in the supply kit. In addition, document the style and serial num-

ber of medical devices such as pacemakers.

Disaster supplies kits can help individuals and their families safely navigate the initial aftermath of potentially deadly storms.

# SEVERE WEATHER AWARENESS

## What to do if you're forced to evacuate

**N**ATURAL disasters and extreme weather pose a significant threat. No one

is invulnerable to such events, and even if the idea of evacuating your home seems unlikely, preparing

for evacuation can ensure calmer heads prevail in the case of adverse situations like natural disasters.

Ready.gov is a public service campaign that was established in February 2003 to help people prepare for, respond to and mitigate various types of emergencies, including natural disasters. The campaign notes that many types of emergencies can necessitate evacuation,

and offers the following tips to individuals who have been told evacuation is their best option.

- Download the FEMA app. The FEMA app is an invaluable resource for individuals facing evacuation. The app, which is available for download through the

Google Play store as well as the Apple App Store, provides a host of important information, including a list of open shelters for individuals living in areas where officials are urging residents to evacuate.

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# SEVERE WEATHER AWARENESS

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• Follow local evacuation instructions. Everyone has seen images of individuals stranded in areas that have been overtaken by flooding or destroyed by storms like hurricanes and tornados. Staying in place when evacuation orders have been issued puts your own life at risk as well as the lives of those who may attempt to help you, such as public safety officials. Many local public safety organizations will not send workers to help stranded citizens if the conditions pose a threat to the workers, which underscores how important it is that individuals evacuate when orders are issued.

• Don't delay. The longer individuals wait to evacuate, the more risky the situation becomes.

Ready.gov urges individuals to leave early enough to avoid being trapped by severe weather. Even if the storm is not scheduled to touch down for awhile, getting caught in last-minute traffic could put evacuees in harm's way. When you begin to evacuate, stick to the recommended evacuation routes, as alternative routes may be closed.

• Respect shelter pet policies. Evacuees who hope to stay in shelters must recognize that only service animals will be allowed in public shelters. Evacuees should still take their pets with them but should make arranging shelter for their companion animals part of their emergency strategy. Speak with friends or family members who live nearby but beyond the eye of the storm to determine if they can take in your

pets should you be forced to evacuate your home.

• Secure your home. Prior to evacuating, secure your home by locking doors and windows and unplugging electrical equipment like radios, televisions and small appliances. Pay attention to evacuation order details, which may advise residents to shut off water, gas and electricity before leaving their homes.

• Stay in touch. Do your best to stay in touch with friends and family once you have evacuated your home. Let others know where you are going and inform them once you have arrived at your destination. In the days prior to evacuating, forward a copy of your evacuation plan to family members in other regions but also those who live locally so they can follow suit if need be.



Few people want to imagine evacuating their homes. Such a scenario

can be frightening, but it's considerably less daunting when individu-

als know what to do and where to go during the evacuation.



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