

Y2K

**WHAT
YOU
SHOULD
KNOW**



**American
Red Cross**

For more than 100 years, the American Red Cross has been at the cutting edge of disaster relief activities, helping people prevent, prepare for, and cope with disasters and other emergencies. That's why your Red Cross has published the following information about "Y2K"—its potential effects and what you can do to be prepared.

FREQUENTLY ASKED QUESTIONS

What is "Y2K" and why are people concerned?

The Year 2000 technology problem, or bug, as it is sometimes called, was created in the early days of computers, when memory in computers was scarce and expensive. Programmers took shortcuts whenever possible to save space. Instead of using a four-digit code for year dates, a two-digit entry was used. This practice persisted, long after the need for saving space was eliminated. The two-digit code also was used in embedded chips, which exist in many devices that control processes, functions, machines (like cars), building ventilation systems, elevators, and fire and security alarm systems, which are part of our everyday lives.

When the year 2000 comes, programs that have been coded with two-digit year codes will not distinguish between the years 2000 and 1900. If the program includes time-sensitive calculations or comparisons, results are unpredictable. No one knows what problems may occur, how widespread they may be, or how long they will last. The good news is that federal, state, and local governments; banks and other financial institutions; retail businesses, and every other group affected by this

problem have been working to resolve it, and a great deal of progress has been made.

When could Y2K problems happen?

Most people anticipate Y2K problems may happen December 31, 1999, at midnight. Many experts predict that the problem is more likely to be a persistent one over a few years rather than a single "crash."

For example, there may be a computer-based problem with other dates, such as April 9, 1999, which is the 99th day of the year, or on 9/9/99. In the past, a series of nines was used to indicate termination of a computer program, and some experts believe that when all nines show up in a date sequence, some computer systems could read it as a program termination command.

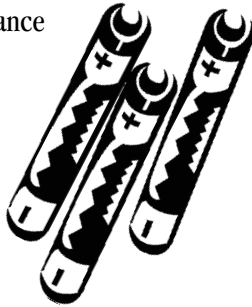
There also is some concern regarding fiscal year 2000 dates in those organizations with fiscal years that start earlier than December 31, 1999. Also, the year 2000 is a leap year, and the leap year date 02/29/00 may be a problem for some computer programs as well.



What kinds of things could happen as a result of Y2K problems?

The President's Council on Y2K Conversion, established by the White House, as well as a special Senate Committee, have focused their attention on defining the scope of the Y2K problem. Hearings have been conducted by the United States Senate Special Committee on the Year 2000 Technology Problem and have focused on the following eight areas:

- Utilities and the national power grid
- International banking and finance
- Health care
- Transportation
- Telecommunications
- Pension and mutual funds
- Emergency planning
- General business



The potential effect of the Y2K technology problem on any of these areas is unknown, and the situation continues to change as federal, state, and local governments; industries; businesses; and organizations, as well as the general public, take actions to reduce the problem. Experts who spoke at the Senate hearings believe that there may be localized disruptions. For example, in some areas, electrical power may be unavailable for some time. Manufacturing and production industries may be disrupted. Roads may be closed or gridlocked if traffic signals are disrupted. Electronic credit card transactions may not be processed. Telephone systems may not work.

Because no one can be certain about the effects of the Y2K problem, the American Red Cross has

developed the following checklist for you. These are some easy steps you can take to prepare for possible disruptions. All of these recommendations make good sense, regardless of the potential problem.

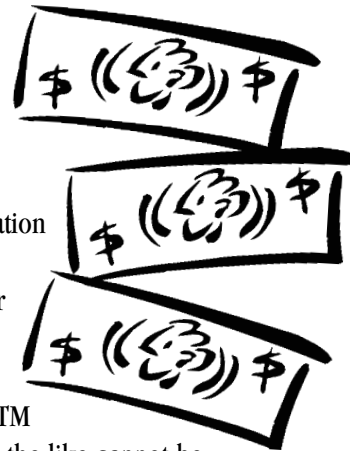
WHAT YOU CAN DO TO BE PREPARED

Y2K Checklist

— Check with manufacturers of any essential computer-controlled electronic equipment in your home to see if that equipment may be affected. This includes fire and security alarm systems, programmable thermostats, appliances, consumer electronics, garage door openers, electronic locks, and any other electronic equipment in which an “embedded chip” may control its operation.

— Stock disaster supplies to last several days to a week for yourself and those who live with you. This includes having nonperishable foods, stored water, and an ample supply of prescription and nonprescription medications that you regularly use. See *Your Family Disaster Supplies Kit* for suggestions.

— As you would in preparation for a storm of any kind, have some extra cash or traveler's checks on hand in case electronic transactions involving ATM cards, credit cards, and the like cannot be processed. Plan to keep cash or traveler's checks in a safe place, and withdraw money from your bank in small amounts well in advance of 12/31/99.



As you would in preparation for a winter storm, keep your automobile gas tank above half full.

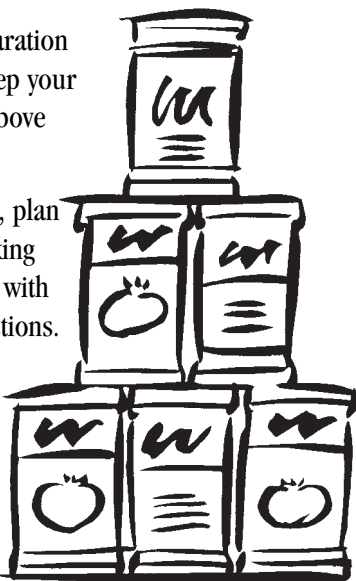
In case the power fails, plan to use alternative cooking devices in accordance with manufacturer's instructions. Don't use open flames or charcoal grills indoors.

Have extra blankets, coats, hats, and gloves to keep warm. Please *do not* plan to use gas-fueled appliances, like an oven, as an alternative heating source. The same goes for wood-burning or liquid-fueled heating devices that are not designed to be used in a residential structure. Camp stoves and heaters should only be used out of doors in a well-ventilated area. If you do purchase an alternative heating device, make sure it is approved for use indoors and is listed with the Underwriters Laboratories (UL).

Have plenty of flashlights and extra batteries on hand. Don't use candles for emergency lighting.

Examine your smoke alarms now. If you have smoke alarms that are hard-wired into your home's electrical system (most newer ones are), check to see if they have battery back-ups. Every fall, replace all batteries in all smoke alarms as a general fire safety precaution.

Be prepared to relocate to a shelter for warmth and protection during a prolonged power outage or if for any other reason local officials request or



require that you leave your home. Listen to a battery-operated radio or television for information about where shelters will be available.

If you plan to use a portable generator, connect what you want to power directly to the generator; do not connect the generator to your home's electrical system. Also, be sure to keep a generator in a well-ventilated area—either outside or in a garage, keeping the door open. Don't put a generator in your basement or anywhere inside your home.

Check with the emergency services providers in your community to see if there is more information available about how your community is preparing for any potential problems. Be an advocate and support efforts by your local police, fire, and emergency management officials to ensure that their systems will be able to operate at all times.



The American Red Cross helps people prevent, prepare for, and respond to emergencies. We're in your neighborhood every day, providing disaster preparedness information and teaching classes in first aid and other lifesaving skills, to help keep families like yours safer. For more information, please contact your *local* American Red Cross chapter. You can find it in your telephone directory under "American Red Cross" or through our home page at <http://www.redcross.org>—click on "Your Local Red Cross."