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Editorial

Dear Readers,

It is important to be prepared, to face crisis one may encounter in an individual's life, at a corporate level or at a country level. We seem to be experiencing such disaster more frequently off late than ever before.

Through our Lifeline magazine, we highlight the importance of general preparedness towards crisis management.

It would be wise to make efforts to strengthen our general preparedness in managing crisis. One would do well securing the future of one's family by adequately covering the life of its bread winner and their life goals seeking professional help from financial planners like us.

While we do not have any control on crisis itself, but mitigating its risk and protecting our family is in our control.

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What it means...

A crisis is a term used during 'a testing time' or an 'emergency situation' affecting an individual, group, community, or whole society.

Crisis is deemed to be a negative change in the security, economic, political, societal, or environmental affairs, especially when they occur abruptly.

No two crises are the same, but some guidelines apply to all types of crisis management.

Three elements are common to a Crisis

The element of surprise - It strikes without a warning

Requires quick decision making - Limited available time

Total devastation - Life changing effect

How we handle such situation is of vital importance and being prepared is the key

Proactive Planning:

A proactive approach can help to produce a crisis management plan, to protect us should such a situation arise.

It is a fundamental necessity to be proactive for managing crisis. Being reactive might be late.

We need to define the goals that we need to achieve, identify the key stakeholders and the implications of the crisis; have the backup of resources ready, learn tools for managing & effectively communicating information in the crisis.

Pre-empt & be prepared:

A crisis mindset requires the ability to think of the worst-case scenario while simultaneously suggesting numerous solutions.

It is necessary to maintain a list of contingency plans and to be always on alert.

Organizations should always be prepared with a rapid response plan to emergencies which would require analysis, drills and exercises.

Shift attitudes to match the situation

Keep cool: As calm atmosphere allows clear & strategic thinking.

Find out the facts immediately.

Be credible. State the facts clearly to all.

Tell the correct story before others tell their versions.

Lessons from Crisis

Learn to see a crisis as just a situation. It is not usually the end of life; however they may spell out the beginning of a major change, which will impact life.

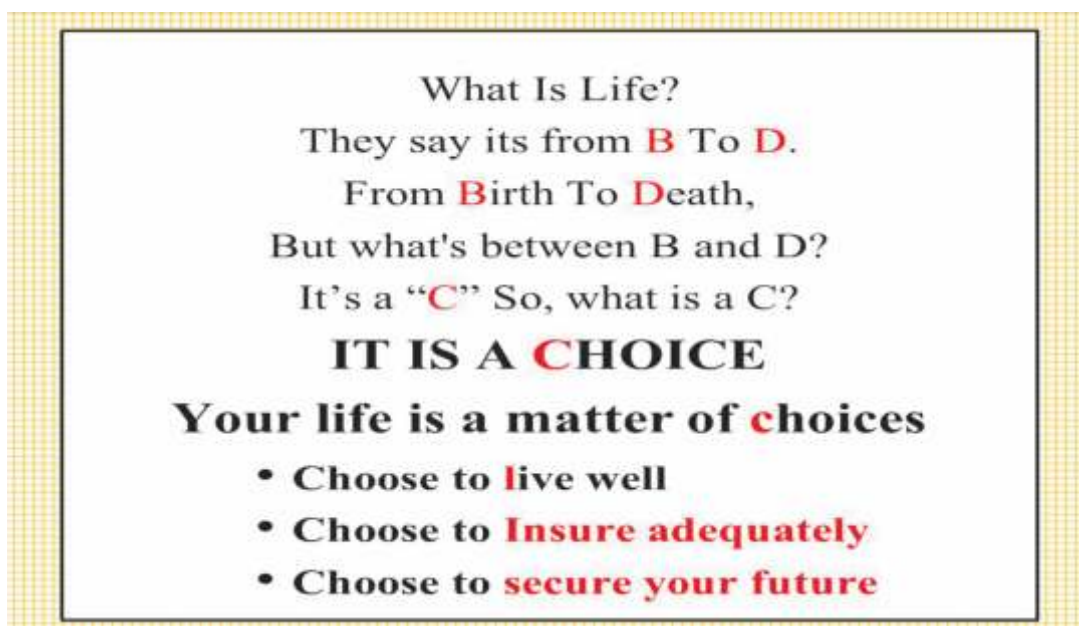
The hard lessons that come from crisis have long lasting & life-changing results.

At an individual level, we have several milestones to be achieved, like our children's education, higher studies & marriage, and retirement planning for ourselves.

If something goes wrong with the bread winner of the family, life insurance cover could keep the family anchored financially.



Act! Just get through it and become stronger instead of running away from it.

People change in more ways than you could imagine, because of having an experience of crisis. Things like, daddy's who were too busy to spend 5 minutes playing catch with a child become "Father of the year" candidates after an emergency room experience. Mothers' who were obsessed with shopping become budget minded financial managers while rebuilding their life when they are single.









“The secret of crisis management is not good vs. bad, it’s preventing the bad from getting worse.”





Most of the important things in the world have been accomplished by people who have kept on trying when there seemed to be no hope at all.
- Dale Carnegie



“When written in Chinese, the word “crisis” is composed of two characters - one represents danger, and the other represents opportunity.”



“When it comes to crisis communications, if you always focus on building a relationship with your customers, fans and followers, you will always find yourself communicating in the right direction.”
- Melissa Agnes



Life is made up, not of great sacrifices or duties, but of little things, in which smiles and kindness, and small obligations given habitually, are what we preserve in the heart and secure comfort.

- Humphry Davy

Bookmark

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KidZone

Word Search

Find and circle all of the words that are hidden in the grid.
The remaining 13 letters spell an additional word.

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E A R R O G A N T S T E R G E R
C M B M T D D L B S U L A X R Y
I O R I A R U E U D U O U A G R
T U I L T F A O R F U B V D R R
N R G N Y T L N T A E B E R I O
A N S O D A E E Q R C T I S E W
R F J M E I R R A U E S A O F N
F U C J E F F N E S I R P R U S
L L O G G E T F N Y L L O J G S
U E N R A P P R E C I A T I V E
F N F U R O T M O R O S E R Y H
N V I M T H L U F E E L G A R A
R I D P U Z Z L E D A N G E R P
O O E Y O S U O I R U C T F O P
C U N M L A C H E E R F U L S Y
S S T S U G S I D S S E N D A S
    
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|--------------|-----------|-------------|----------|
| ANGER | EDGY | GRUMPY | OUTRAGE |
| APPRECIATIVE | ENVIIOUS | HAPPY | PUZZLED |
| ARROGANT | EXUBERANT | HOPE | REGRET |
| BITTER | FEAR | INDIFFERENT | SADNESS |
| CALM | FRANTIC | JEALOUS | SCARED |
| CHEERFUL | FRETFUL | JOLLY | SCORNFUL |
| CONFIDENT | GLAD | JOYFUL | SORRY |
| CURIOUS | GLEEFUL | MOROSE | SURPRISE |
| DISGUST | GRATEFUL | MOURNFUL | TRANQUIL |
| DUBIOUS | GRIEF | NERVOUS | WORRY |

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Emergency Medical Service	108
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