The emergency preparedness program at First Interstate Bank has been developed to include all levels of management and all segments of the Bank. Top management supports activities and exercises, thereby ensuring the participation of all employees. The Bank has approximately 14,000 employees, 335 Branches and twelve highrise and other large facilities throughout the State. This award winning program is developed and administered by the Emergency Planning Unit, within the Bank Security Department.

The primary elements included in the program are planning, training, coordinating, developing emergency response teams, and strategic placement of emergency supplies. The successful administration of a program of this type necessitates constant evaluation and change based upon the needs of a very mobile workforce. Change is inevitable in our modern society, therefore, a dynamic system must be sensitive to the needs of the users. Our Bank provides a laboratory wherein response systems can be developed, implemented, and changed based upon circumstances and the personnel involved.

PLAN DEVELOPMENT

Due to management's concern about the threat posed by earthquakes throughout California, First Interstate took steps to prepare itself for a catastrophic event. In 1982, the Emergency Response Plan was developed which gives direction to building occupants and emergency teams in the event of fire, earthquake, flood, bomb threats, power failure, and other types of emergencies. This is a one building emergency response plan that is generic in nature and is provided to all Unit Managers to train their employees. It is also the training document for emergency response teams in all First Interstate Bank facilities throughout the State. Major revisions were made in 1987, and emergency supply lists were added as well as job descriptions for the emergency response teams. Appendix A is the Table of Contents of this plan.

EMERGENCY RESPONSE TEAMS AND KITS

Emergency response teams were selected to provide immediate response capability in Branches as well as in
all large administrative facilities. These teams are at
the heart of our response system. Each team consists of a
team leader, a person in charge of medical and search and
rescue response, a person in charge of fire suppression
and damage assessment, and someone in charge of
communications. In addition to this nucleus group, floor
wardens are given a geographic assignment on their floor
that includes performing all of the above functions in
their area. The team members are given training in first
aid, fire suppression, and search and rescue in order to
prepare them for these responsibilities. The teams are
provided with hard hats, vests, and nylon bags for their
immediate identification and response needs. Appendix B
describes the Emergency Response Teams and their duties.

At the same time, emergency supply kits were being
developed that provided tools for the emergency response
teams to use when responding to a disaster. The
distribution of the supplies in all of our facilities and
on every floor of those facilities was a massive effort to
provide food, water, medical, and light search and rescue
equipment to all of the teams. Our goal is to have each
floor in every facility as self-sufficient as possible, to
enable them to survive the critical 72 hours after a
catastrophic event during which city or county emergency
crews are overwhelmed. Food and water is provided for all
employees for a three day period of time, in the event
that they must stay at the workplace for an extended
period of time due to damaged road systems. Appendix C is
a list of supplies developed for 100 people. We can
easily use multiples of this kit for areas with several
hundred people. We also developed a 25 person kit for
smaller branches and facilities.

EARTHQUAKE PREPAREDNESS PROGRAM

A comprehensive earthquake preparedness program has been
developed which includes brochures, wallet cards, posters,
and videotapes to assist in the training process.
Training of emergency response teams is on-going with
basic orientations, refresher meetings, monthly
motivational meetings, and periodic specialized training
in various subjects such as fire extinguisher use, search
and rescue, mortality management, damage assessment, and
radio communication techniques. The establishment of
these teams has provided additional benefits of providing
training for potential Emergency Planning Unit staff--
three of their members have served in the Emergency
Coordinator positions.
STAFFING

Three Emergency Coordinators assist the Manager in developing the program by being responsible for the Emergency Response Team training in their assigned territories throughout the State. They are also given highrise and other large building assignments, which includes planning, training, and drills to test the response system. The success of this program is due to having dedicated, talented staff delivering service to the other employees and motivating the teams as well as the employees to become prepared.

HIGHRISE FIRE

In addition to the emergency response plan described above, in January of 1988 the Corporate Disaster Plan was newly developed and distributed to the Emergency Operation Center (EOC) teams. The first exercise to test the plan, which was developed to coordinate efforts to mitigate a large event such as an earthquake, was conducted in April 1988. Three weeks later the worst highrise fire in downtown Los Angeles occurred in a jointly owned highrise building. Five floors were completely destroyed and the Emergency Operations Center (EOC) six blocks away was opened and staffed. Priorities were established while the fire was still burning. Fortunately, the fire occurred at night when few people were in the building. This was the ultimate test of the EOC team and they performed extremely well. The team knew where to go, what to do—and they did it! The surprise was in how quickly order was established out of chaos.

After the immediate life threatening issues were over, the Business Resumption Planning Unit moved into the EOC and began to implement their plan which had also just been finalized and tested in April 1988. The Business Resumption Planning Unit is completely separate from the Emergency Planning Unit—both coordinate with each other, but each have a separate focus, before, during, and after an event. Four professional staff administer the Business Resumption Planning Unit. They were the primary unit responsible for the Bank's ability to recover so quickly from this fire.

The damage to the building by the time the fire was suppressed at 2:20 AM in the early morning of May 5, 1988 was extensive:

- First Interstate's 12th floor securities trading room, which normally handles $3-5$ billion per day in transactions, was totally destroyed.
- Temperatures up to 2,000 degrees Fahrenheit destroyed nearly everything in the fire's path.

- More than 2,000 First Interstate employees were displaced from their offices.

- The main downtown Los Angeles branch, located on the ground floor, was severely damaged by water and had to be relocated across the street.

**THE PLANS**

The Bank had in place the Emergency Response Plan, the Corporate Disaster Plan and the Business Resumption Plan before the fire. All three plans are integrated and tested on a regular basis. Three weeks before the Fire, the Plans had been tested with a catastrophic earthquake scenario so the key people knew where to go, what to do, and they did it. We were prepared for the worst—therefore, we were also prepared for a smaller event.

**THE EMERGENCY OPERATIONS CENTER**

The Emergency Operations Center (EOC) six blocks away from the fire building was activated to determine the extent of our life safety issues and the damages sustained by the fire. Key individuals were contacted and responded in the middle of the night to staff the EOC. Charts on the wall listed the damaged floors and the critical units housed on those floors. Relocation of the most critical units was in process while the fire was still burning. The goal of the Business Resumption Plan was to ensure that First Interstate would not "miss a beat" in servicing the Bank's customers.

The emergency operations center (EOC) concept was vital in our ability to deal with this fire.

**EMERGENCY OPERATIONS CENTER**

- The focal point to direct all emergency and recovery activities
- Provides communications and control structure
- Receives and processes information—-is a conduit to Senior Management
- Prioritizes response procedures
- Allocates resources
- Coordinates with the media

One task was to coordinate the relocation of more than
2,000 employees to other existing First Interstate facilities in the Los Angeles area. This included furnishing desks, chairs, telephones, supplies and equipment with which to work. Nothing in the fire building could be removed during the first week after the fire.

Another task was the massive cleanup effort that had to be done in order to begin to recover. While the fire was still burning, a cleanup company was contacted in Texas. They flew their supervisors out the next morning and began a monumental effort to clean up the building. The five fire floors were almost totally destroyed, all floors above the fire floors were smoke damaged, and all floors below the fire floors were water damaged. The entire building was damaged to one degree or another and had to be closed for four months.

THE CLEANUP AND RECOVERY EFFORT

- 1,100 workers were hired; 30 contracting firms
- 6 Tons of cloth diapers
- 12 million cubic feet of building cleaned
- 4,000 computer monitors, keyboards, typewriters and disk drives cleaned
- 20,000 packages of cotton swabs used to clean hard to get to areas

LESSONS LEARNED

Many lessons were learned as a result of this fire. We knew that we needed a better communications system (which has since been remedied). The continual updating of our plans and the emergency call-up lists is an on-going task. And training of employees and emergency response teams are very important.

The following points should be emphasized:

- Plan in advance and set realistic goals
- Give planning responsibility to operating units
- Test, rehearse and continue to refine plans
- Keep employees fully informed during the crisis period
- Keep customers updated

The Japanese character for "crisis" includes "danger" and "opportunity". In the case of this fire, this crisis did indeed provide danger and opportunity--the opportunity to grow and to learn. It brought many departments together in a common cause and was an excellent test of our planning efforts.
THE CORPORATE DISASTER PLAN

The corporate disaster plan provides a structure for managing large-scale emergencies/disasters. It is the tool used to provide timely, integrated, and coordinated response at all levels of management. The objectives of the plan are:

1) Protect life, safety, and health of staff and customers;
2) Establish priorities for utilization of internal resources which consist of personnel, talent, and materials;
3) Protect property and assets;
4) Be as self-sufficient as possible for at least 72 hours after an event;
5) Resume business as soon as possible to minimize risk exposure and financial loss.

The corporate disaster plan is designed to assist in coordinating the actions of many facilities in a large-scale disaster such as an earthquake. It addresses the establishment of an emergency operations center (EOC) and defines the roles of the key departments who are tasked with primary and support roles during and immediately after a large event. Appendix D is Table of Contents of this plan.

Our Plan calls for three levels of command:
- Policy Group—the President and his direct reports
- Operational Group—those in the EOC
- Field Response Teams—engineers, guards, emergency teams, and Business Response Planning teams

TRAINING

Life safety training, which includes fire safety, bomb threat and earthquake preparedness, is provided for all employees of the Bank. Personalized videotapes and slide shows have been developed for employees of specific buildings and generic videotapes have been developed for smaller buildings and Branches. An employee "Emergency Procedures" brochure was developed for building occupants, and relates directly to our Emergency Information Plan described above. This brochure is distributed to all employees and new hires.
First Aid and CPR courses are offered for any employee as well as required for emergency response team members. Several types of brochures have been developed and are distributed not only during new employee orientations, but also at strategic times during the year, i.e., during April, Earthquake Preparedness Month and October, Fire Safety Month. Appendix E and F describe the key brochures, wallet cards and posters which we provide.

Part of any comprehensive training program is devoted to conducting drills and exercises to test plans and systems. The annual Earthquake Drill has been conducted during April for the past four years. October is the month when highrise building occupants participate in fire drills. These drills are of utmost importance in reinforcing employee awareness and in maintaining the emergency response teams' ability to respond quickly and well.

All 14,000 employees throughout the State participate in the annual Earthquake Exercise, beginning with a drop drill (getting under desks, sturdy tables, etc.), the simulation takes about ten minutes. Employees return to work, with the exception of emergency response teams who then swing into action with simulated injuries and damage assessment information which is communicated to the corporate EOC. The overall situation is assessed and priorities are determined based upon damages sustained. The entire exercise takes about three hours for the EOC and the emergency response teams. Appendix G is one of the flyers used for this year's campaign.

**BUSINESS AND INDUSTRY COUNCIL FOR EMERGENCY PLANNING AND PREPAREDNESS (BICEPP)**

The BICEPP organization is a non-profit, private sector self-help association involving a broad cross section of business and industry and local government in the Los Angeles area. The primary purpose of the association is to encourage organizations to work together to prepare for and deal with any emergency where public sector resources may not be readily available, such as a catastrophic earthquake.

Since 1983, BICEPP has been recognized both nationally and internationally for its leadership role of assisting businesses in the development of emergency response and business resumption planning. This coalition conducts seminars, provides newsletters, and fosters networking among its members. Appendix H is a subscription form for those outside of the Los Angeles area to receive
information on emergency planning issues.

SUMMARY

Disaster preparedness is everyone's business, therefore it needs constant nourishing and reinforcement through training, exercising, and communication. The most important element in a well-founded program is support from the chief executive officer and his management organization. Such support at First Interstate Bank has facilitated a system designed to promote the safety of our employees and clientele. THE BEST SURVIVAL IS A PREPARED SURVIVAL!

By: Elaine Kissil, Vice President
    First Interstate Bank of California
# Emergency Information

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EMERGENCY TEAM
Emergency Response Team

Purpose
Emergency Response Team provides response capability on site for normal emergencies as well as major catastrophies. There should be one Emergency Response Team selected for each floor (or each unit in smaller facilities). Emergency Response Team assumes command and control of assigned area and provides conduit for communication to higher management and to those involved in the incident.

Team Leader/Floor Manager
Coordinates response activities of Emergency Response Team and Floor Wardens; has thorough knowledge of emergency procedures; is liaison with Bank Security and local police, fire or other agencies during an emergency to establish priorities and develop appropriate actions in area assigned.

Search and Rescue/Medical Assistance Coordinator
Coordinates search and rescue and first aid response, is responsible for first aid kit and other medical equipment; directs assistance for physically disabled people in area assigned.

Fire Suppression/Damage Assessment Coordinator
Coordinates fire suppression and damage assessment in area assigned using safe methods to suppress or isolate major hazards.

Communicator
Coordinates communication activities and maintains log of events in area assigned.

Floor Warden
Coordinates emergency response within a specific area on assigned floor. Carries out directions from Emergency Response Team Leader and team specialists.
EMERGENCY SUPPLIES

EMERGENCY SUPPLIES FOR 100 PEOPLE

Dressings
Abdominal Pads (12" X 18" sterile)
Adhesive Tape
Band-aids — 1"
Bandages, elastic
Bandages, butterfly
Bandages, gauze (2" X 10 yds.)
Eyepads, sterile
Gauze pads (4" X 4"), sterile
Gauze pads (4" X 4"), unsterile
Kerlix (stretch gauze) 4"
Non-adhesive Pads (4" X 3")
Steri-strips (¼" X ½")
Sanitary Napkins
Surgical pads (5" X 9"), sterile
Triangular bandages

Orthopedic Devices
Ice Packs
Ice Packs
Splints (18" cardboard)

Medicinal
Alcohol Preps
Anti-Diarrhea tablets
Antiseptic (Clinidine)
Pain Reliever (non-aspirin)
Petroleum Jelly
Saline Solution (eyewash)

Instruments
Bulb Syringe
Emesis Basin
Safety Pins
Scissors (bandage)
Tweezers

Miscellaneous
Advanced First Aid Book (Red Cross)
Bicarbonate of Soda
Crowbar
Duct Tape
Dust Masks
Emergency Blankets (54" X 80")
Facial Tissue
Flashlights & Batteries
Latex Gloves
Lightsticks
Paper Bags
Paper Towels
Plastic Bags (garbage liners)
Rope
Safety Goggles
Sanitation Bags
Sugar Packets
Tool Kit (vice-grip pliers, hatchet, 2 screwdrivers)
Wash & Wipes
Workgloves
Water

Food and Water — stored separately—based upon individual situation

Amount
6
3 rolls—1", 4 rolls—2"
100
1—2", 1—3", 2—4", 2—6"
100
50
25
200
100
6
50
10
24, indiv. wrapped
50
20

Amount
10 small
5 large
6

Amount
200
96 tablets
1 bottle, 8 oz.
1 bottle (100)
1 tube
1 bottle

Amount
1
3 (plastic)
50 asst.
6 pairs
1

Amount
1
2 boxes
1
6 rolls
20
4 boxes
10
3 prs.
10 (5—8 hr., 4—30 min
10 sm.
1 roll

Amount
192 foil packets (first aid)
CORPORATE DISASTER PLAN

Part One—Basic Plan

I — Purposes and Objectives

II — Levels and Types of Emergencies/Disaster Occurrences
   A. Levels of Emergencies
   B. Types of Emergencies/Disaster Occurrences

III — Policies
   A. General
   B. Continuity of Management
   C. Alternate Facilities
   D. Management Responsibilities/Authorities
   E. Potential Liabilities
   F. Mutual Aid and Support

IV — Emergency Management Organization
   A. Overall Organization Defined
   B. Emergency Management Organizational Responsibilities
   C. Emergency Management Organization
   D. Emergency/Disaster Functional Matrix
   E. Emergency/Disaster Functions Defined

V — Concept of Operations
   A. General
   B. Notification Procedures
   C. Emergency Operations Center
   D. Line Divisions/Branches
   E. Emergency Response Teams

VI — Training & Testing the Plan
   A. Training
   B. Testing
   C. After Action Reports of Actual Incidents

Part Two—Functions Management Checklists

Annex A — Business Resumption
Annex B — Communications
Annex C — Damage Assessment
Annex D — Emergency Management
Annex E — Engineering/Facilities
Annex F — Evacuation
Annex G — Fire and Rescue
Annex H — Law Enforcement/Security
Annex I — Medical/Psychological/Deceased Persons
Annex J — Personnel
Annex K — Public Affairs/Employee Information
Annex L — Shelter/Health/Welfare
Annex M — Supply & Procurement
Annex N — Transportation
Annex O — Utilities

Part Three — Resources

I — Key Sites/Hubs
II — Call Lists/Key Personnel
III — Internal Resources
IV — External Resources

Part Four

Appendix 1 — Glossary of Terms
Appendix 2 — Bibliography (Internal and external documents)
# Emergency Procedures

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# First Interstate Bank

- **Don't Wait**
  - For the Quake
  - An Employee Guide for Home and Work Preparedness

- **First Interstate Bank**
  - First Aid Tips
  - Survival Tips
  - Fire Safety Procedures

- **Emergency Planning Unit**
  - Bank Security Department
EARTHQUAKE SURVIVAL

DURING AN EARTHQUAKE

If indoors:
- Move away from windows/glass partitions.
- Take cover under desks/tables; hold onto furniture.
- Do not run outdoors.
- Do not use elevators.
- Do not use matches/open flames.

AFTER AN EARTHQUAKE

Check for safety hazards:
- Remove hazards that could fall during aftershocks.
- Check for building damage such as cracks in walls and stairwells.
- Move all personnel to the core of the building or another safe area, away from hazardous areas.
- Check for gas, electricity, water, sewage breaks and turn off appropriate utilities. Shut off main gas valve ONLY if you smell gas.
- Check all phones to make sure they are on hook. Do not use telephones except for emergency calls.
- Turn on radios - check for unsafe conditions and road closures before venturing home.

Stay Calm... be prepared for "aftershocks."

Check for injuries and administer first aid if needed.
- Airway
- Breathing
- Circulation

Not Breathing:
- Give mouth to mouth rescue breathing (1 breath every 5 seconds.)

Bleeding:
- Apply direct pressure
- Elevate extremity
- Use pressure points

Treat for shock:
- Reassure victim
- Elevate their legs 8° to 12°
- Keep victim warm

Move injured people ONLY if in immediate danger.

The best survival is a prepared survival.

THINGS YOU NEED TO KNOW

- Know first aid.
- Know the locations of the nearest fire extinguishers.
- Know members of your emergency response team.
- Know the locations of your emergency supplies, food and water provisions.
- Read the blue "Emergency Procedures" pamphlet.
- Read the "Emergency Instructions" in the First Interstate Phone Directory.
- Plan for reuniting with your family.

First Interstate Bank

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EMERGENCY SKILLS - Employee Questionnaire

NAME (LAST) (FIRST) (M)

BUSINESS ADDRESS

EMPLOYEE NO OFICE PHONE NO HOME PHONE NO

DEPARTMENT

MAIL CODE

MEDICAL TRAINING
- First Aid Level Ability__________ CPR Y Y
- EMT Y Y

SEARCH AND RESCUE EXPERIENCE OR TRAINING
- [Optional] Y Y

FIRE FIGHTING:
- Military
- Firefighter/Engineer
- Volunteer

LAW ENFORCEMENT:
- Military
- Former Police Officer
- Reserve Police Officer
- Security Guard

SURVIVAL TRAINING
- [Optional] Y Y

COMMUNICATIONS
- Radio Operator
- Other
- ES
- Telephone Operator

MECHANICAL ABILITY
- Auto Repair
- Other

CONSTRUCTION ABILITY
- Electrician
- Plumbers
- Carpenters
- Structural Engineer

EXPERIENCE IN EMERGENCY SITUATION (Please explain type of experience, if any)

EMERGENCY VEHICLE: (Vehicles regularly at work which could be useful in an emergency)
- RV Van
- Pickup Truck
- CB or Ham Radio
- Motorcyclist
- Fire Truck

FLOOR WARDEN
- Currently Assigned
- Team
- Former Floor Warden

RETURN TO GB-10
Shake '91 Earthquake Simulation

An important test of our emergency preparedness will occur on Thursday, April 25, at 8:30 a.m. At that time, a simulated earthquake will hit all offices of the California and Limited Banks as well as Bancorp.

Please take cover under desks and tables and go through other responses as you would during a major quake. Emergency response teams at each location will guide you to designated safety areas, where you will gather briefly before returning to work.

The drill will take about 10 minutes of your time. The Emergency Operations Centers, however, will remain active for two to three hours to practice collecting critical information from around the bank and simulating the problem-solving required during a real emergency.

Emergency Response Team members will continue the simulation for approximately one hour. Response Teams will discuss their duties, solve problems and relay damage reports to the appropriate administrative level.

April has been declared Earthquake Preparedness Month in California. Please take the time to check the emergency provisions and safety equipment in your home to make sure your loved ones are provided for in the event an earthquake strikes while you are at work.

Your participation in this exercise and your preparations at home will help you and your family to survive a major earthquake.

Questions: Contact Elaine Kissil, Emergency Planning, G8-10, nac + 521+5117 or (213) 239–5117.
BICEPP is a non-profit, private sector self-help association involving a broad cross section of business and industry. The primary purpose of the association and its sponsors is to encourage organizations to work together to prepare for and deal with any emergency, including regional disasters where public sector resources may not be readily available. Since 1983, BICEPP has been recognized both nationally and internationally for its leadership role of assisting businesses in the development of emergency response and business resumption planning.

For information about BICEPP Sponsorship, call the BICEPP Business Office at (213) 386-4524. If your business is located outside of Southern California or your company is already a BICEPP Sponsor and you wish to receive an additional subscription to BICEPP News, complete the subscription form below and mail it in to BICEPP with your check to begin receiving valuable emergency preparedness and business recovery information.

$12 is the BICEPP News Subscription Cost for 4 issues per year. Make check payable to BICEPP and mail to:

BICEPP
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Los Angeles, CA
90057 USA

Date: ____________________________

Name: ____________________________

Title: ____________________________

Company/Organization: ____________________________

Address: ____________________________

Telephone and Extension: ____________________________

Please send me a one year subscription to BICEPP News. Enclosed is my payment for $12.00

Please send me the following back issues: I have enclosed $2.50 including postage and handling for each back issue.

1988  
- Winter  
- Spring  
- Fall  
- Quantity of each?  

1989  
- Winter  
- Spring  
- Summer  
- Fall  
- Quantity of each?  

1990  
- Winter  
- Spring  
- Summer  
- Fall  
- Quantity of each?  

1991  
- Winter  
- Spring  
- Summer  
- Fall  
- Quantity of each?  

- BICEPP News Notebook binders are available for $8.00 each  
- Quantity?  

TOTAL AMOUNT ENCLODED: (Check or Money Order, please) $________

BICEPP
Business and Industry Council for Emergency Planning and Preparedness

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University of California at Los Angeles • University of Southern California • Union Corporation • US Air • United • USA, Inc • Quake Crip •  
WBR Ltd • Western Bonaventure Hotel • Williams Records Management • Xenos Corporation • Zenith Insurance Company

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