

1. David Crossland, 50, was on holiday with his wife, Louise, in the Bahamas when the giant Hurricane Floyd hit New Providence Island.

"We were on holiday on Providence Island last year when Hurricane George was due to hit, but it changed direction. So this year, when Hurricane Floyd was heading towards us, Louise and I were convinced it would change course. But a week into our holiday the island was in the direct path of the hurricane and the hotel staff feared the worst. All of the ground-floor windows and balcony doors in the hotel were boarded up. At one point I tried to open the balcony door in our bedroom to catch a glimpse of the hurricane but the winds were so strong I couldn't move it. All we could do was lie in our bed in the candlelight and wait. It was shocking."

2. Doug Glenwright, 33, was sitting in his front room in Birmingham, England, when he had the shock of his life.

"Last week we were watching on the television how tornadoes wrecked Oklahoma, where you'd expect to see them. Then suddenly last night one of them came down our street. The first I became aware of it was when I saw a dustbin bag come up from the street and fly past the window like a kite. Then branches of trees and all sorts of other debris were pulled up into the air. Telephone lines were knocked down by the hurricane-force winds and the heavy rain caused four feet of flood water in some people's kitchens."

3. Teacher Caroline Casterton, 25, was visiting friends in Istanbul when an earthquake struck.

"I was fast asleep in my friends' apartment when the tremor shook. It lasted only 45 seconds but it felt like an eternity. It was absolutely terrifying. For the next four days and nights I slept on the streets with thousands of others and the scale of the devastation gradually began to sink in. Yet out of the chaos there was the most incredible sense of camaraderie. Everyone seemed so united and I witnessed so much courage and kindness. Since that day I have taken far less for granted and I really do feel life is for living in the present."

4. When Pat Beddows reached 40, she set herself a mountainous challenge in the Himalayas. During the trek disaster struck.

"I set off in a group of 20 from Gangotri, a village at 4,000 metres in the foothills of the Himalayas. As we sat having lunch, we watched huge chunks of ice break away from a glacier, then fall into the water. Unaware of the risk we were taking we climbed down into the glacier to take a closer look. Suddenly, our guide started screaming: "Run Run! Climb up!" A tidal wave of water and ice was heading straight for us and we scrambled up the rocky slopes to safety. Chunks of ice the size of cars were being thrown into the air barely five metres away. If the guide hadn't shouted at us to get out of the way, the consequences would have been tragic. When we got back to camp we were told that, three years earlier, 16 people had died there in a similar incident. I realized how lucky we all were and I burst into tears."

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Which of the people suggests the following?

Preparations were made for the disaster.

- 1) 1 2) 2 3) 3 4) 4