

## CONTENTS

### FEATURE ARTICLES

- Terrorism and US-sponsored microcredit program:  
 Macroglobular returns .....**9**  
*Marc Glasser, MS, CPP, CEM, CHS-V, MCAS*  
*Chandrika Kelso, JD, PhD*
- Protection against liability for emergency medical  
 services providers .....**17**  
*Raymond K. Shin, JD, MPP*
- The legal impact of emergency responders' actions and  
 decisions during interstate response and the need for  
 a national immunity law .....**23**  
*Steven E. Standridge, PhD Student*
- Improving notification and call-up of key players in  
 emergencies through use of a commercial emergency  
 notification system .....**37**  
*Holly J. Carpenter, MS*  
*David A. Edwards, PhD*
- Disaster planning for small- and medium-sized nonprofit  
 organizations: Challenges and advantages .....**47**  
*Tamara Klindt, MPH*
- Disaster recovery and business continuity planning:  
 Business justification .....**57**  
*Heather Brotherton, BA*
- Local emergency management systems in the  
 United States and Korea .....**61**  
*Kyoo-Man Ha, PhD, CEM*  
*Ji-Young Ahn, MD*