

# WHAT WILL YOU DO IF THE LIGHTS GO OUT?



**DISASTER MANAGEMENT –  
PREPARING YOUR BUSINESS**

By Greg Varhaug



**DISASTER HAPPENS. SOMETIMES PREDICTABLY, OTHER TIMES WITHOUT WARNING. WHATEVER THE CAUSE – WEATHER, NEGLIGENCE, CRIME, CIRCUIT OVERLOAD – RECOVERY USUALLY TAKES FAR LONGER THAN THE CATASTROPHE ITSELF. REBUILDING, RECONNECTING, RESTORING DATA, AND ABOVE ALL, KEEPING BUSINESS REVENUE FLOWING ARE ALL ESSENTIAL TO RESTORING OUR SENSE OF NORMAL ROUTINE AFTER THE TRAUMA OF PHYSICAL DISRUPTION.**

Disasters like hurricanes can affect millions of people and have a wide spread of effect. Or, on a lesser scale, a disaster may be smoke and water damage from a fire in your building, or when the sprinkler system goes off accidentally. Preparedness is the best safeguard against a lengthy shutdown.

Here on the Gulf Coast, turbulent weather is a perennial concern, and the possibility of a severe natural catastrophe hangs in the air for six months every year. Even if we aren't directly hit, the ripple effect can overturn our boat and plunge us into rough water. We can flee, but we have to leave our offices behind and hope they'll still be there when we return, and that our business won't be demolished in the aftermath, fiscally as well as physically. That hope can be strengthened by a sound emergency plan.

### **BEFORE EVACUATING**

James Evans is the Director of the University of Houston's Hurricane Business Recovery Center, at the Bauer College of Business. He advises small businesses before they board up and leave: companies that prepare will bounce back more quickly than those that don't. Act now, to stake out your competitive advantage in the future, should disaster strike.

Evans' advice is practical and simple. Your first step in preparing to leave your place of business is to protect your most vital records. Make hard copies of your financial statements, tax returns, lease agreements, key contracts, and employee phone numbers. Store these someplace where you can easily retrieve them after a storm. Why hard copies? Because you may not have your computer, or electricity to run it.

He reminds us, too, that without electricity, there are no ATMs. ATMs also run dry. A run on a branch bank can leave it temporarily without cash. Therefore, Evans recommends that you have at least two weeks' worth of operating capital in cash before you evacuate. ➔

Finally, monitor the situation, and be prepared to act on any instructions given by the office of emergency management or other first responders. If the order is given to evacuate, follow the evacuation procedures given by officials. These should be the first steps in your plan to stay in business after a disaster.

## KNOW YOUR COMPANY'S NEEDS

The next steps call for thought and analysis. After ensuring its employees' safety, the main concern of every business is maintaining its continuity of operations. Do you lease a building, or share a building with others? Find out whether the building management has disaster procedures that you should know about.



**“HAVE AN EMERGENCY PLAN FOR MEETING YOUR PAYROLL. SOMEONE NEEDS TO BE IN A POSITION TO MAKE QUICK DECISIONS, INCLUDING DECISIONS ABOUT SPENDING.”**

Next, identify the people, equipment, data, and materials that are necessary to keep business operating at a minimum. Give some consideration to how your company's basic management might be impacted. Establish the succession of management authority within your company. Consider a plan to run your business from another location.

Create an emergency contact list

for suppliers, and other businesses that your business depends on – phone numbers, addresses, and e-mails. You should also have a master list of online accounts, contacts, and passwords, including your Internet service provider.

Even if your business is high and dry after a storm, what about your customers and what about your suppliers? It's good to have alternate suppliers for critical materials in the event that one of them is hit by widespread disaster.

Have an emergency plan for meeting your payroll. Someone needs to be in a position to make quick decisions, including decisions about spending. And they'll need a means of recording and documenting spending and other decisions during the disaster. It's a good practice for homes and businesses to save all receipts after a disaster, regardless of what they're for.

Make your plans as public and as widely available as possible. Except for potentially sensitive information like supplier lists or account information, there's probably no reason to keep your disaster contingencies secret. Stories abound of contingency plans that didn't get executed during an emergency because they were kept secret – either no one knew about them, or they couldn't be found. This goes for both businesses and governments. (If you never saw the plan, how do you know it even exists?)

## DATA BACKUP

Data protection is crucial to preventing business interruptions after a disaster. Loss of data is an all too common cause leading to business bankruptcies. Data backup has become easy and inexpensive, compared to what it used to cost.

Nicole Harbour, from Disc, Inc., recommends that companies verify that their backups are running properly, that they are backing up all the data that they need, and that

those backups can be recovered if needed. This may sound obvious, but companies regularly get themselves into trouble by not reviewing or updating their backup procedures and schedules. Harbour has seen this happen numerous times: "They may go to restore a backup and realize, once it's too late, that their backups haven't been running properly, and they don't have the current data that they need."

Backing up is the only way to ensure that your company's data survives a disaster. Some devices and media suffer routine crashes, so experts like Disc, Inc. can often recover data in cases where internal components aren't badly damaged. However, in cases of smoke or water damage, there is often nothing that can be done to recover data.

The best strategy is to have your data backed up off-site, far enough away that it won't be wiped out by the same disaster affecting your company. In fact, part of your plan should include what to do if the facility storing your backup data is affected by its own disaster. Today, most companies rely on a combination of on-site and off-site data backup storage. Increasingly, companies are relying on automated online backup storage, and this will be the trend in future.

## **BACK UP MORE THAN DATA**

A common flaw with data backup plans is that they usually cover only data. They often don't include a plan for retrieving application programs or your computer's personal settings. If you have partitions on your drive, will these be backed up? Do you have any custom software? If you have to get new computers, will your old software run on the new system? If not, you may have to create a virtual environment for those apps to run in. These become not just backup issues, but migration issues. A very common strategy is simply saving a file to another file name or another folder, and not changing the path in your backup.

Retrieving programs and other applications will require Web addresses, receipts (often digital), account numbers, logon names, and passwords. Of course, you'll have to have your Internet up and running first. So make sure you have all the necessary

contact and account information that your Internet service provider will need to re-establish service.

With most backup services, you're on your own when it comes to configuration files, which contain your personal settings. These include your desktop appearance, taskbars, Windows Explorer settings, cookies, Internet bookmarks, etc. There are shareware and freeware programs

that will back all of these things up for you. This information can then be saved in files which can be backed up. (Bottom-line, research and find out if backup service includes your computer's configuration files.)

More and more, computer users are relying on online backup services like Carbonite to protect their data. Companies like Carbonite can indeed keep you from losing

your most important files. But these services do have their limitations. Restoring your data can take some time. If you have a lot of data, restoring it completely could take days. It is not yet a fast, one-step process.

These backup services do allow for multiple backups of the same file, and of multiple versions of a file. Carbonite will keep up to 12 separate copies of the same file for up to three months. Some file types are not backed up automatically, unless you specify them to be. Almost any type of file can be uploaded or retrieved manually. Carbonite is not set up to automatically back up your applications or the personal settings on your computer.

## TELECOMMUNICATIONS

Businesses also need a plan for dealing with interruptions in telecom services. It used to be that a storm could knock down phone lines, leaving an entire city without service. Today, with cellular and satellite communications, it's often possible

## “LOOK FOR A COMPANY WHOSE DATACENTER CARRIES SAS 70 TYPE II CERTIFICATION, FROM THE AMERICAN INSTITUTE OF CPAs...”



to restore phone service to businesses almost seamlessly.

Tim Nurre, from Net Star Telecommunications in Houston, notes that during a disaster, FEMA and other government regulatory agencies can take over cell towers. FEMA and other emergency personnel have priority in

accessing communications systems. His company sets up call and data centers, which can then be accessed through the VoIP. Nurre says that this allowed his company and their customers to cope effectively during the post-Ike recovery.

He further adds, “Implementing a disaster recovery plan, it is imperative that the plan is actually worked through over several dry runs to work out the kinks. These dry runs should be executed over a continuum of scenarios, ranging from ‘very likely’ to ‘extremely unlikely.’”

For example, if drills are run when all staff members are present, but without taking into account realistic staffing levels during the summer when a hurricane is most likely to occur, then the organization could be caught unaware when running with a “skeleton crew” with some key players absent. Conversely, minimum staffing levels should be maintained – always keep enough staff members available to implement the disaster recovery plan.

This can affect a wide range of office policies – scheduling, employee cross-training, and equipping the key players with necessary tools and technology. Accountants backpack, for instance, is a commonly-used tool that allows the organization to make payroll when direct deposit cannot be executed. Accountants backpack/bag contains company checks, cash, currency required to make payroll or pay ongoing operating expenses in the event of an extended power outage or no access to banking services.

Equally important, include tools for generating invoices and making collections during the event. Contingency plans should give a primary and a secondary staff member access to this tool, so that in the event of an incident, a staff member can “pick up and go” with the backpack in hand along with their VoIP-enabled phone.

Telecommunications companies now offer special plans for disaster recovery. Tim Martin, with ATSI Business Communications, states, “We help people to build a plan that prevents the disaster from stopping their business, from an IT perspective.” He also recommends having a contingency for rerouting phones and data ready before a disaster. “If a disaster happens, it’s too late to

prepare for moving your servers and phones. You need to have addressed that in advance, so that you can move swiftly to avoid disaster.”

### VIRTUAL BUSINESS

Business owners should ask themselves how long they could survive without Internet connectivity. The answer for most is “not very long.” Businesses have to determine how virtual they want to be. It’s possible to run your entire business with desktops, or you can be completely “in the cloud.” Some tout “the cloud” as the next inevitable step in the evolution of computing.

But how much of your information do you want to keep in your own hands, and how much do you want to store on a third-party server located who-knows-where? That’s what “the cloud” is physically, after all. The advantage of “cloud computing” is that it allows you to operate independent of your location.

When choosing a backup service, check certifications of the data centers

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used by any third party responsible for storing your data. Look for a company whose datacenter carries SAS 70 Type II certification, from the American Institute of CPAs, which is the highest security certification for data centers. Make sure the data is encrypted before being transferred

online. Because this industry is so new, the length of time they’ve been in business tells you little about their quality or reliability of service.

Companies have several choices as to how to route their phones and data in the event of a disaster. As Martin advises, “You can go from simply rerouting telephone numbers, having your phones ring somewhere else, to where you have your whole infrastructure off-site in a secure facility. Or a hybrid with some parts of it on your site and other parts of it in a secure facility.”

After Ike, a common problem was that many businesses were without power, and therefore couldn’t utilize any of the services that they’d paid for. Companies like ATSI help their customers to plan for their power needs in case of a prolonged outage.

### WINDOWS

Many people don’t realize how much damage to buildings results from broken windows, especially during

tornadoes. Broken glass is the most obvious danger. Engineers warn that air rushing in through broken windows creates a high pressure inside the structure, while the winds outside create an updraft. These forces combine to tear the roof off of the structure. To prevent this, it's essential to keep windows from breaking in the first place.

One preventive measure that is gaining ground, especially in hurricane-prone regions, are security window films. These vary widely in cost and quality, and come in solar and non-solar versions. Even non-solar window films can decrease solar heat by around 15 percent, while the solar versions can reduce solar heat by 50 percent or more.

Special security films, designed to meet hurricane codes, can protect windows from repeated impacts from large debris. Prices on these films start at around \$15 per square foot, and require professional installation. Security film (i.e., hurricane film) can

**“ IF EXCESSIVE DAMAGE TO YOUR BUILDING IS FORESEEABLE, PUT YOUR CONTRACTOR ON STAND-BY. THIS WAY, ONCE ROOFING CREWS CAN SAFELY GET TO WORK, YOU'RE ALREADY ON THE LIST.**



also have other benefits like preventing burglary break-ins.

Michael Fjetland is President/CEO of Armor Glass International, Inc., which sells security window film that can provide security and cut the solar heating at the same time. He says that his window films can prevent a window breach that can lead to structural failure during a tornado or hurricane. This same window film is being used on many federal buildings, including the Pentagon.

Fjetland adds, “Our security films are also carbon-negative. That is, it saves more energy than it takes to make the film. Our film can handle a 175 mph wind and a ‘Large Missile’ impact.” That is, an impact from an object weighing 4 1/2 pounds – the weight of a brick.

Be careful and know the difference in films when it comes to warranty and certifications. Ask if it has passed the Miami Dade hurricane tests and Large Missile test via independent lab. If not, don't buy it! The three big tests are: ASTM 1886/1996 Large Missile Impact Level “C” (4.5 lb missile), and MIAMI DADE Protocol PA 201 and 203.

The last option, hurricane glass, is usually constructed by putting a layer of security window film between two panes of glass. This generally requires replacing the whole window frame, which adds to the cost. The best time to decide on hurricane glass is during construction. Count on paying \$40-50 per square foot.

## ROOFING

If there is any advance warning of a possible disaster, consult your roofing contractor before it happens. “This may allow us time to do a pre-disaster roof inspection, including pictures. We can also sweep the area for any equipment that needs to be removed or secured before an upcoming disaster, therefore minimizing the amount of damage,” states John Dollar, Managing Partner, Empire Roofing Houston office.

If excessive damage to your building is foreseeable, put your contractor on stand-by. This way, once roofing crews can safely get to work, you're already on the list. Once the storm has passed, your roofing contractor should come back out and do another

inspection to locate and repair any storm damage. Include pictures, to give the property manager or building owner complete before-and-after inspections to submit for insurance claims.

## TENANTS' LEASE AGREEMENTS

Who pays for what? When it comes to legal rights and obligations following an interruption of essential services or damage following a hurricane or fire, commercial tenants must look to their lease agreements for answers, says Thad Armstrong, an attorney at Thompson & Knight LLP who is Board Certified in Commercial Real Estate Law by the Texas Board of Legal Specialization.

Armstrong says that statutes in Texas largely ignore commercial tenants' rights, with case law tending to favor the landlord. Is the tenant entitled to an abatement of rent if the property is unusable? Is the tenant entitled to cancel the lease if the damage is substantial? Is the landlord required to restore the premises? If so, exactly what is the landlord required to restore? Who insured the tenant's interior improvements? How are insurance proceeds applied?

Tenants need to start with a careful understanding of two common, but separate, clauses in commercial leases – one, the so-called “interruption of services” clause; and, two, the so-called “casualty” clause.

The first one addresses the parties' rights and obligations following, for example, a power outage. The second clause addresses the parties' rights and obligations following property damage resulting, most likely, from a fire, hurricane, or other disaster. Each of these clauses should set forth the tenant's obligation to pay rent following these events, and possibly the tenant's right to cancel the lease. Each of these clauses should also establish the landlord's obligations to the tenant.

The lease agreement should allocate risks associated with all types of disasters, but Armstrong urges tenants to properly insure themselves against losses. For example, a tenant may carry a policy of business interruption insurance, just in case the lease doesn't allow for abatement of rent following a fire, hurricane, or other disaster.

## THE INS AND OUTS OF INSURANCE

Adequately insuring your business is an important part of any strategy for maintaining normal business operations after a disaster. John Sehon from Allstate cautions that after hurricane Ike, people weren't as covered as they thought they were. “In some cases yes, in some cases no,” he points out. “So many people think ‘I've got insurance, it's covered.’ They don't know what they have. Read your policy, and if you don't understand what you have, ask your agent.”

Insuring your business adequately means covering all your bases – property, casualty, liability, workers' comp insurance. Understand the basics. For instance, as owners have often learned to their dismay, cash-value policies will pay based on depreciated values. This is different from a replacement-cost policy, which should cover the full replacement cost of the property insured.

Much depends on whether you own or rent your building. How much is your business involved with travel or the physical delivery of goods? Does the company own a fleet? Do you use your personal car? Is your business going to be a target for crime?

Businesses can buy insurance against interruptions and temporary losses of income. Be aware, however, that claiming an interruption can be complicated. Depending on the language, it may not cover partial interruptions, or unless you can demonstrate that you lost sales. There are also legally complex issues related to “interdependency,” when an interruption in one division forces an interruption in another division.

You can insure against loss of data, but this doesn't mean you needn't back up your data. In fact, backing up your data will be the first advice any insurer will give you. And you're certain to pay a lower premium if you can show them that you have an



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effective backup procedure in place.

Most people know to photograph their storm damages almost immediately, but they often forget to take “before” pictures. Use a film camera, and have the film developed in order to prove the date the pictures were taken. Update these pictures regularly, to show what damage was caused by the storm, and when.

## FLOOD INSURANCE

Flood insurance is only sold by the federal government. In many flood-prone areas, it's mandatory for some mortgages. The problem is, floods don't occur only in federally designated floodplains, so it's important to accurately assess what your real risk from floods is.

There are set-in-stone limitations to the circumstances and amounts covered by these policies. The costs range from about \$400 to \$2,000 a year. Supplemental flood policies are available, but they are expensive.

Sewer, septic and drain backups aren't usually covered unless you add these coverages specifically. They're not expensive, so go ahead and add them as part of your private insurance policy, not as an add-on to your flood insurance.

## WIND INSURANCE

Wind storms are also a separate category. In 1970, several private insurers stopped offering windstorm policies to property owners in coastal

Texas counties, so the State created TWIA to be an insurer of last resort against wind and hail damage.

In the wake of hurricane Ike, some common problems faced by businesses were carrying a too high deductible, and not insuring against wind storms and specifically against wind-driven rain. Schon states, “A lot of people were under the impression that they had wind-driven rain coverage, but that was not always the case.” He says that coverages today aren't as broadly defined as they were a decade ago. “The way that policies are now, following the mold coverage disaster back in '01 and '02, the policies are more specific as to coverage.”

With wind damage, sometimes the damage isn't immediately obvious. This is why, after Ike, many wind damage claims were filed late. After a disaster, don't just rely on a quick visual inspection to determine the extent of damage. To be certain, have a professional inspect your property. The claims process after Ike was also complicated by trying to distinguish between overlapping damages, whether they resulted from power outages, wind, storm surge, etc.

## HIRING A RESTORATION COMPANY

Professional disaster restoration companies specialize in getting your place of business back in order after a disaster; but even more importantly, getting you prepared before the emergency happens.

Restoration services range from removing debris, pumping water from flooded rooms, dehumidifying, drying out soaked documents, supplying emergency power, etc. All of these tasks are time-sensitive.

Preparation pays. The best time to contact a restoration company is before disaster strikes. Russell White, EVP with Cotton Global Disaster Solutions' Houston division, estimates, “On average, every dollar spent in preparation equals four dollars saved in recovery.”

How can a restoration company protect your business before a disaster hits?

White explains, “Disaster recovery plans should identify and classify the threats and risks that may result from disasters, define the resources and processes that ensure business

continuity during the disaster, and define the reconstitution mechanisms to get the enterprise back to normal during the disaster recovery state. Effective disaster recovery plans are continuously improved by disaster recovery mock training and feedback capture processes.”

This includes mock or tabletop exercises, onsite training, working lunch presentations, and guidance on incident management systems certifications.

Ralph Velasco, Business Development Manager at Coit Cleaning & Restoration Services, suggests that property owners and managers seeking qualified restoration companies ask questions.

Ask if your estimate and contract has been produced using Xactimate. Xactimate is the most used and trusted replacement cost estimating software for the insurance repair industry. Does your estimate include mold prevention treatments and infra-red camera inspections of your property? Is your contractor certified by the Institute of Inspection, Cleaning and Restoration Certification (IICRC)? Lastly, get references.

Michele Mosher, a Priority Response Consultant with Blackmon Mooring in Houston, advises businesses, “Have a disaster recovery plan in place, and practice it. Disaster planning offers you the opportunity to make calm, well-considered decisions prior to a critical event. We recommend that businesses pre-register their facilities and locations to have priority response, preferred pricing, and exchange a list of emergency contacts and insurance information.”

Pre-registering a facility includes collecting all the information that the restoration company will need in order to respond to a disaster.

Blackmon Mooring also recommends that its customers set up a single command center, and establish in advance who’s in charge of what. Disaster plans should be specific enough to cover the necessary bases; otherwise, keep things simple and allow as much flexibility as possible.

Disaster restoration companies offer priority response agreements. These can be especially useful in the event of a large-scale disaster affecting an entire community or region. Such agreements are often nonbinding, but can be useful in setting pricing. Many large companies contract with more

than one restoration service. It’s not uncommon to have a primary and a secondary restoration company.

We know from experience that power outages can last for weeks. Many companies have to rely on generators to supply emergency power. But generators themselves pose special problems and hazards. Mosher advises, “Be an informed user. Know your generator’s wattage and voltage limits, and don’t exceed them. Have a

certified electrician perform an inspection and calculate your emergency power needs. A generator must be maintained regularly. I would suggest adhering to the maintenance schedule provided by the manufacturer of the generator. Set up a maintenance contract with a generator dealer and or an electrical contractor.

“Some examples of scheduled maintenance may be timely removal of worn out parts or upgrading components,

load bank testing, checking fuel levels, changing fuel and air filters, verify control panels and read indicators, and regularly running it.”

Bottom-line, owners Juan Gutierrez and Anthony Broussard of One Stop Restoration, state, “Make sure that when you’re interviewing a restoration company that they provide the services you are needing. Some companies offer limited help. You want to choose a company that does it all – from emergency services to the reconstruction of your business. Emergency services include things like board-ups and securing your structure from the elements and theft to prevent further loss. The restoration process includes removing the damaged materials and treating them with industry standard guidelines. Finally, having a strong, experienced construction team to handle the rebuild. Having one point of contact for these phases streamlines the process and reduces the time in getting you back in your business.”



**“PRE-REGISTERING A FACILITY INCLUDES COLLECTING ALL THE INFORMATION THAT THE RESTORATION COMPANY WILL NEED IN ORDER TO RESPOND TO A DISASTER.”**

## SECURITY

When a building faces emergencies, a security guard can monitor your property, discourage robbers and vandals, and report any trouble the moment they find it.

Andy Allen, Director at United Protective Services Houston office points out the difference between a security guard and an armed guard: “We are not law enforcement. We are not military.”

Like most security companies, UPS patrol officers now use cell

phones instead of walkie-talkies. During Ike, they relied on text messages. This allowed UPS’s officers to communicate effectively, at a time when voice lines were all jammed.

Assessing property security entails many aspects. Allen explains, “I would survey the property, looking for things such as lighting, deterrent values such as barriers to the property or fencing or landscaping. Also the access and egress to and from the property. I would ask the client whether they want to patrol the access to the property. All of these things go into the creating a security program for a particular property.

“We are helpful in the fact that we can identify vulnerabilities in a building or an operation. Once we identify those vulnerabilities, it’s up to the building owners and managers to create programs to help protect their assets.”

To secure your facility, you may have to install temporary fencing. A full-service restoration company may be able to help you with this. Otherwise, you’ll need to contact a fence company, which can usually handle the installation.

## THE DALLAS FORECAST

When asked what businesses in the Dallas area could expect for disasters and what the city prepares for, Kwaheri Heard-Harris, a Disaster Management Specialist with the Dallas Office of Emergency Management, replied, “Our severe weather has consisted of unusual amounts of snow, tornadoes, and record-breaking high temperatures in excess of 100 degrees. While high temperatures are common this time of year in Dallas, the length of time we have had these isn’t. We are currently into weeks and counting.”

EMS Heard-Harris’s department is also responsible for getting word out to the public about what to expect. “We meet on a regular basis with various types of businesses and individuals to

prepare them to help spread the word of an approaching disaster. We have an e-mail response that targets these people with information to keep them current – before, during, and after the emergency. However, in times when e-mail is not available, we have an emergency number that is always answered, to make sure they get this vital information.”

## HOUSTON PREPAREDNESS

As Francisco Sanchez from the Houston Office of Emergency Management (OEM) instructs, business executives can go to [www.readyharris.org](http://www.readyharris.org), click on the *Contact* tab, then click on *Harris County Alerts* and sign up to receive emergency information. During a major event or emergency, important updates will be sent via Harris County Alerts.

“Throughout the year,” Sanchez explains, “we will also provide seasonal preparedness tips and information to keep you informed. Harris County Alerts may send out notifications via email or text (SMS). Also, there is a main number you

can call for updates and information (713) 881-3100.” He also states that if you call the main number, companies can request a presentation from (OEM) that’s directly aimed at businesses to discuss disaster management and preparedness.

## TEXAS DEPARTMENT OF TRANSPORTATION

According to Karen Othon with TxDOT, “Social media allows the Texas Department of Transportation to reach thousands of citizens simultaneously. TxDOT will use Twitter feeds and Facebook to deliver storm preparedness, road condition and evacuation information to social media users. Follow these for up-to-the-minute transportation news and local traffic information.

“Storm-related Twitter hashtags will be provided as an easy way to find important hurricane information. A new feed, @TxDOTAlert, is also available exclusively for emergency-related information. A complete list of Twitter accounts for TxDOT’s district offices can be found on our website at [www.txdot.gov](http://www.txdot.gov).

“The time to be prepared and make evacuation plans is now. Hurricane evacuation maps, statewide road condition information, and related information can be found on our website (click on *Hurricane Information* under *Quick Links*).”

## DON'T GET CAUGHT SHORT

Hurricanes are our worst-case scenario, but physical disaster can erupt from any number of causes that there’s no way to forecast.

We’d like to believe that our emergency plans will ward it off. But every day on the news, storms gather, systems fail, precautions reach a breaking point. Next time something catastrophic occurs, there may be wreckage but it won’t overwhelm our resolve if we have a plan in place. Our best protection is the calm that comes with readiness. **N**

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