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BY JOAN ADAMS

Preparing For And Surviving A Disaster

very February, I go through a handful of exercises to protect myself from disaster. For example, I take all my IDs, credit cards, etc., out of my wallet, put them on the photocopy machine and make a copy then I flip them over and copy the other side. Then, I put the copies in my files at home. I do this every year. It takes but a few moments and it is worth it. How did I come into such an odd habit? Many years ago I had my wallet stolen. My license, my health insurance card, my ATM card, my credit cards and more, were all gone. My problem was, I wasn't exactly sure WHAT was in there. It's tough to call a credit card company about a missing card that you don't even know is missing. For other cards, I knew I was carrying them but I didn't know the 800 number to call. Also, I couldn't remember if my name on the account was Joan S. Adams, J. S. Adams or simply Joan Adams. So, now every year I go through the same exercise.

I had a computer just go completely dark one grim afternoon – just like that: poof! No warning. All my data, addresses, documents, tax and banking information – gone. Had I backed up recently? Well, I guess we would have to define recently. In short, NO. Do I back-up now? Every day.

Not so many years ago, I was visiting a client, an organo-clay manufacturer, in Texas. It was a summer to remember – we had uncommonly hot weather – but then came the rains, rains of biblical proportions. The local river started to rise, higher and higher. Pretty soon the river was running right through the factory. I can't really quite describe what flooding a clay factory looks like – but try to imagine your entire product turning into some sort of goopy slurry and flowing right out your factory doors into the local river.

Follow these 10 steps to protect your business.

Recently there was an enormous warehouse fire in Brooklyn. After the fact, the owners discovered just how ill-prepared they were for such a disaster.

Some of us only learn the hard way – but it can be a very expensive lesson. There are plenty of things you can do right now that will ensure that if disaster strikes, you will be in good shape and will bounce back quickly.

HOW TO PREPARE FOR DISASTER

1 Back-up all your records. Set up a remote back-up system for all your computer records. Even a false alarm that causes the sprinkler system to go off could ruin your computers and servers. Your business depends more and more on computer technology. Just stop and think what it would mean to lose all your records of cancelled checks, invoices, receipts, never mind all your inventory records, customer records, etc.

2 Review building safety. Check out your entire building – the warehouse, the offices. Determine exit strategies. You may want to increase exit doors and add more sprinklers.

3 Check out your water pressure. Don't count on having enough water pressure during a disaster to do the trick. Some companies install water tanks on the roof – these tanks should hold enough water to keep the sprinklers going for a half hour – until the fire department arrives.

4 Do head counts and practice drills. Your employees probably punch in every day – that's not good enough. When people leave the building, they need to "check out." One person needs to keep track of which employees are on-site. Practice fire drills, practice head counts.

5 Get to know the folks at your local Fire Department. Pay them a visit once a year. Find out the basic information for your locale. Know where the hydrants are. Verify that they are working!!!

Know your insurance policy. Most people find out how good (or bad) their insurance policy is after the fact. Sit down and read your policy. Do you really understand it? Most of us "interpret" our policy. We read a cumbersome or legalistic phrase and we say, "Oh, I bet that means x, y or z." Rest assured, the insurance company will have a very different interpretation of that exact same phrase – a much less munificent one. Talk to your insurance company each year when you renew. The agent should explain anything that is new or different. Talk to a different insurance company and compare. Have your lawyer take a look. Make sure you have the policy that will help you in your time of need.

Keep up-to-date on the permitting process. When was your facility built? I bet the building codes are different now. When it comes time to rebuild, you may encounter all sorts of surprises. Stay on top of the new codes. Even without a disaster, grandfathered clauses won't protect you forever. When neighbors complain about the trucks, the noise,

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whatever, it is only a matter of time before they pressure the city fathers to get you out - and a disaster is just what they have been waiting for. When you fall too far behind the codes, move to a facility that is fully up to code.

SURVIVING AFTER THE DISASTER

Communicate with your customers. Let your customers know that you are still in business and that you fully intend to service them as before. If the warehouse is not functional, you will have to be more hands on - picking up orders and delivering them. You may need some temporary drivers and even a short-term lease of an extra truck.

Communicate with your suppliers. Let your suppliers know that you are still in business and that you fully intend to work with them as before. In the short term, you will probably need smaller quantity orders, more frequent deliveries and more drop ships to clients.

Keep work force morale up. It sounds counterintuitive - after a disaster there is SO much to do - and yet your people are unmotivated and afraid. Their simple math is "no warehouse, no job." Get them out working immediately: cleaning up the site, salvaging inventory, calling customers, anything. Make sure they know that they still have a job and they are playing an important role in rebuilding the company.

There is no way to make your facility disaster-proof – but there are steps you can take right now to make the disaster less painful if it ever strikes. So, get on it and good luck. <<

Joan S. Adams has consulted for industrial clients for more than 15 years. She headed DITT, the consultancy arm of the French National Utility, Electricité de France, and was a managing consultant at A.T. Kearney. Later, she started Pierian, a consultancy that brings sustained and measurable success

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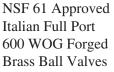
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