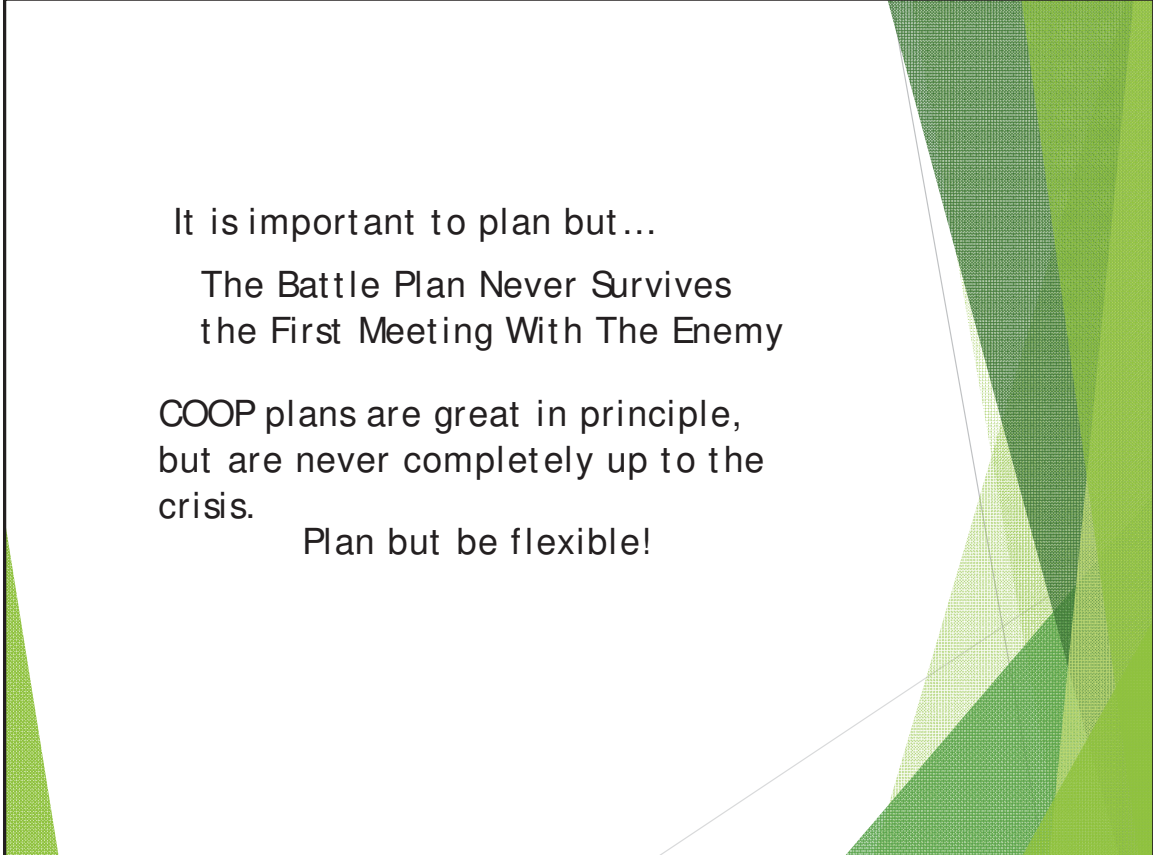


# What I Learned When Disaster Struck

## The Back Story

- ▶ We executed a well used plan to secure our property and leave town for our safety.
- ▶ But there was one problem...
- ▶ The plan did not contemplate the next step, what to do after the storm

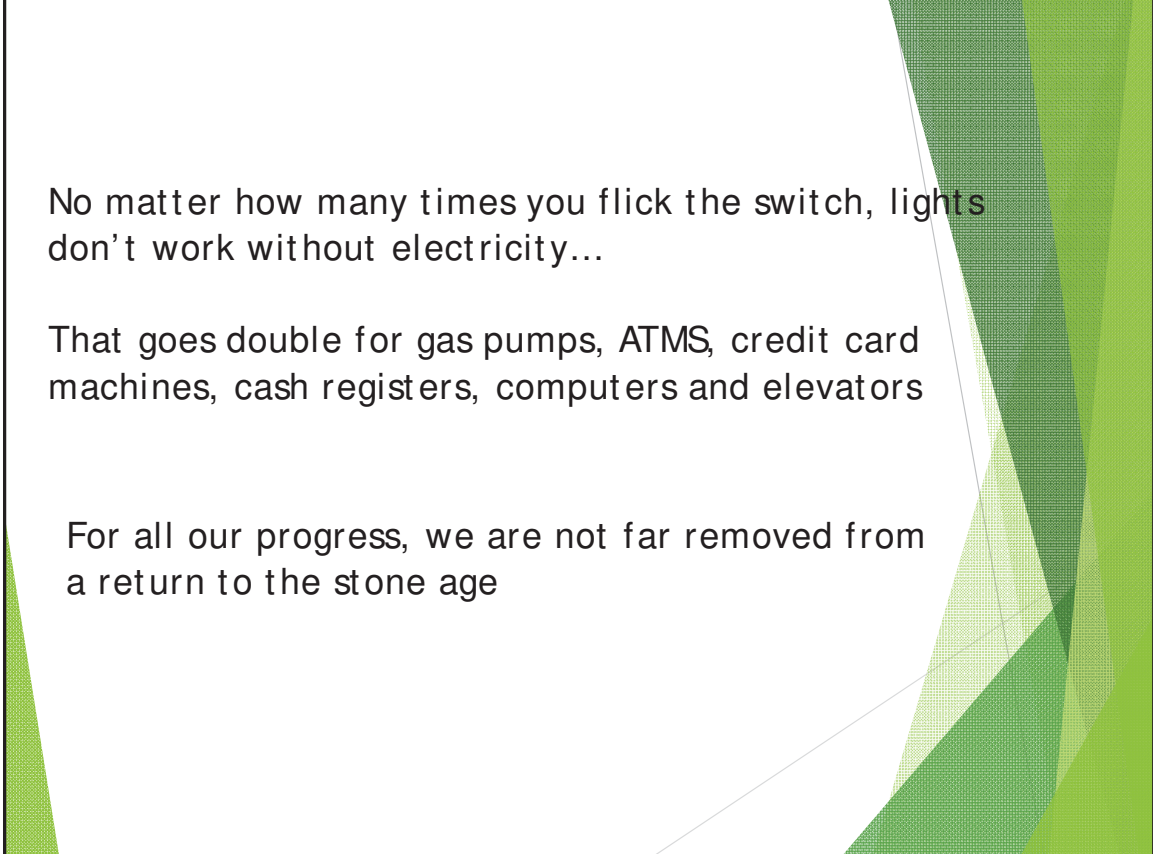


It is important to plan but...

The Battle Plan Never Survives  
the First Meeting With The Enemy

COOP plans are great in principle,  
but are never completely up to the  
crisis.

Plan but be flexible!



No matter how many times you flick the switch, lights  
don't work without electricity...

That goes double for gas pumps, ATMS, credit card  
machines, cash registers, computers and elevators

For all our progress, we are not far removed from  
a return to the stone age

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36<sup>th</sup> Annual Jay L. Westbrook Bankruptcy Conference session  
"Lessons Learned During and After My Storm "