Hello, and welcome, ladies and gentlemen, to today's webinar, preparing for severe spring weather. My name is Scott Teel and I am the marketing and education director at Agility Recovery.

We have a couple of minutes before the top of the hour and I want to give everyone a couple of minutes to log in before today's presentation because we do have a large audience.

But we do plan to start on time, and I wanted to let you know, those of you that are early, that we are here and we are planning to start on time.

Thank you for joining us.

Okay, good afternoon once again, ladies and gentlemen, and welcome to today's webinar, preparing for severe spring weather, presented by the US Small Business Administration and Agility Recovery as part of the small business series.

My name is Scott Teel and I will be serving as your moderator today, and as always I'll cover a couple of housekeeping things before we get started.

First of all today's webinar will last about half an hour, and we have some time at the end for questions, and we encourage you to submit the questions at any time using the GoToWebinar control panel on the right side of your screen.
This will be recorded and the email of the recording will be sent out to all of the registrants after the live session.

Finally if you would like to copy and download slides of today's webinar, you can do so by visiting the link that you see on the screen there now which will also be included in the follow-up email, or you can use the handouts tab that is part of the GoToWebinar control panel on the right side of your screen, and you can download a PDF copy of that presentation there.

So now we do want to mention that during today's session we are going to be sharing a number of links embedded in the presentation today, so we do recommend that you download the slides.

We're going to be focused on practical tips and instructions for preparing your organization for spring severe weather, mostly storms and flooding and that sort of thing. So with us here today is Mark Norton, he is the director of continuity planning at Agility, and he manages a team of professionals that serve about 22,000 members of Agility across the US and Canada.

And in doing so his team responds to anywhere between 2000 to 3000 events per year on average and helps our members conduct hundreds of physical recoveries.

So all of that experience really lends itself well to the presentation today that is going to be focused on methods to help you better prepare your various organizations for the spring weather threats and quick and easy ways to just become more resilient in the face of those threats.

So with that, Mark, it is a pleasure to turn things over to you.

>> Thank you, Scott, and thank you to everyone taking time out of your day to join us for the seasonal topic. Obviously we are experiencing kind of a heat wave that we are seeing in Charlotte, North Carolina, and you know that spring is on the way which means not only pollen and higher temperatures but obviously severe weather.

This is probably the most weather related events happening in this season, so we want to talk about ways to prepare for that both before, during, and after the storm as well as common mistakes that organizations have made during the season.
Just to take a look back at what we faced last year beginning with Houston with the tropical storm or the system moving through that area of Texas, going nuts and just creating havoc. Hundreds of people had to be rescued from their cars and homes because of the amount of flooding there.

We also had the 1000 year flood in Columbia, South Carolina, days of torrential downpour that happened that literally nobody in a lifetime had seen anything close to happening in that place which is at least two hours away from any major body of water. It is not a typical area with rivers running through it, [indiscernible] something like this would occur.

And then again in Texas with some severe weather moving through, tornadoes and thunderstorms that more or less demolished the majority of that community and Agility responded helping a couple of schools and organizations get back from that system.

And the outlook for this year is, as every year, somewhat bleak for this topic. Weather seems to be getting more and more severe and warmer temperatures come sooner and with that the chance of these types of systems impacting you.

But we don't want to talk about the weather today. We really want to get into the types of threats directed to your organization. Here is our top list of things you are likely to see, power outage being the number one issue. And again, Agility in an entire year, many of the services we do will be in regard to a power outage of some kind so we do see a lot of this in the spring season.

Also flooding is a major component of spring weather. But any of these other things can happen to you as well with some of the typical weather events that happen at this time of year.

>> And Mark, the reason we listed flooding second on the list here is because a lot of our listeners may be in areas that experience this is almost a regular seasonal threat in spring, but like you said about Columbia, that was essentially a 1000 year event, and also the flash flooding threat has become a much, much greater threat to our members and any business, for that matter. The national flood prepared disassociation will tell you that anywhere it rains, it can flood.

It could be something as simple as a clogged storm drain in your business' parking lot and a major downpour can cause your parking lot to flood and run through your front door. We have
seen that happen dozens and dozens of times, so it could be even as something is isolated as something that happens to your business. We want to keep that in mind this time of year just because of the severe weather threat that these big downpours can bring.

>> Absolutely. One of the things we want to take a close look at is what you can do against these types of threats both before, during, and after some of these are may be realized.

Before the storm it is really all about communication, making sure that you can stay on top of information, but also making sure that you can get updates from people that are critical to your organization like the vendors and suppliers, and certainly employees included in this.

One thing not to Lucite of the safety. We see them conducting eight real there at the bottom. Many of you have children in schools, schools doing their tornado drills this time of year to get ready because we don't ingrain that behavior and you just try to mentally put it away, typically it does not react the way that you would hope in your mind.

So by drilling, training, talking about the subject you are definitely going to be more prepared.

And one of the easiest things that you can do is make sure that you can get in touch with all of the right people by being proactive. Try to get multiple forms of contact information, certainly make sure that the contact information you have is up-to-date and accurate, and make sure you have done some type of test so that people that are critical to coordinating with in a recovery know how you are going to communicate with them or how you anticipate communicate with them, and have seen that type of test before.

Really, really important to do that now versus in the middle of a crisis when you could be unfamiliar with these things.

A couple of different examples of ways to communicate. You have the phone tree, you have the identification system. We typically rely on a system that sends out a text and email, a databased system. It is typically more reliable than the phone tree. So that is a staple of crisis can indication. If you have one of those obviously make sure it is up-to-date, but also take time before the season to really add to that and create a
redundancy so if that fails in any significant way you have a backup system in place.

You also want to make sure that in addition to updating the contact information that you have access to that contact information. So it may not simply be updating your contact database, but that could be something that you may not have access to in a real emergency, so making sure that however you have updated that contact information that it is portable with you and that you have that readily accessible.

Because again, if you don't have that contact information, it is a really a lifeline to getting communication updates out to people, so you want to make sure you have access to that.

>> And Mark, a lot of times when we share this information people ask the question can I really ask for a personal email or a family member or a significant other's contact information. And the answer is yes. In the case of emergency, a lot of times as part of the hiring process, you are already asking for this information in the event of a medical emergency of some sort.

So you might not have this information and this is just confirming that because to be quite honest, any sort of whether emergency, communications are interrupted and if you need to reach your employee and they are not at the office and you cannot reach them through traditional means, having that alternate resources going to be critical to at least trying to reestablish contact with that person going forward.

So don't be afraid to ask that information, there are no laws that prevent you from doing so.

>> Scott, another point that we commonly make is making sure you have access to updating your website quickly. So if you are not thinking of a specific audience but more of a generalized audience, obviously a webpage today is one of the more common places that people go to see business.

He was great example of what normal operation looks like compared to in the event of an emergency. And it's just a quick update that you can slide in there. But having the ability to do this isn't something you can do on the fly, it's something you have to figure out, you can't wait to figure out do we post to the website, do we not, what is the contact information of the developer, etc. You should be able to do this on the fly and keep information up-to-date.
It feeds directly into social media. Again if you are on these platforms today, it is kind of a Catch-22. You have to be on these platforms at the time of disaster as well. You don't get a pass because you are under some time of emergency.

So the more places that your brand is at, the more places that your organization is communicate with customers and employees, the better off. And you don't always have to use all of these during a crisis can indication, but certainly they have to be updated to where you are going to keep the information updated.

And again, this can be a two week mitigation vehicle as well, so it's very important to be aware of your social media strategy before going into this, especially around what you will and will not say. A lot of these things can be determined ahead of time. Not too often either right or wrong answers, but you want to make sure that everyone is on the same page with this before you get into some type of situation.

>> Mark, what I love about the social media channels is in the event that you are not affected by a major spring weather event, these are great tools to let the public know that you are open, you are serving your constituents or your audiences or your client base, and what happens then is that can be shared among users.

And so if you were to #A particular weather event and attach that to a message that yes, we are open and yes we are serving our customers, that can be searchable and it can be shared. So it is great way to build your audience and build your customer base during those times when you are able to serve people.

>> A really good point, Scott. Making sure you are accessible to your customers or clients in any type of event is obviously the goal with recovery, and one of the ways outside of communication that is important to being proactive is understanding your power requirements.

We talked about [indiscernible] Agility in a given year are relative to power interruptions, and was spring weather being spring weather, that is more than likely what is going to happen to you.

So understand what your strategy is an event of a power outage and understand the impact, and if you are going to bring in a
temporary generator understand what your needs are, and that you can get fuel.

And this is not just for your vehicle, or excuse me your building, but rather employees that have vehicles or company vehicles, think about how you will get fuel for those as well.

Obviously if you see a for guess coming for severe weather you have a last-ditch effort to fill up the tanks, but for some of you that may not be sufficient enough given the risk that you typically face this time of year.

So you should have contacts an accurate contact information do you can rejected to get this type of fuel when you need it.

Oftentimes in the situations we do go from a cashless society to a cash only society, so making sure you have the right amount of cash on hand can be very valuable to you if you have to make unforeseen and sudden purchases to keep your organization running.

Obviously on the employee side making sure they have access to power without having to stand outside with these poor folks is a really good idea. There is a lot of fantastic researchers out there to prepare your staff such as Ready.gov, the Red Cross, Do1Thing.com, and all of these will help people think about things prior to them actually occurring, and you can do it right from these websites to create an individual plan, purchase things such as a charger for a smartphone, etc., but really important to involve your employees in the prepared is for your organization.

I know Agility has a lot of checklists that you can reference and many of those are@preparemybusiness.org, and you can post these things in the break room, the kitchen, all around the office. And I definitely encourage you to do that. We have #purchase from your office that they had been doing this activity and it is a great way to spread awareness and employees can take away one thing that helps them in the families.

Better prepared, that is a return on investment, that is something your overall organization be better prepared.

The one thing that I wanted to circle here before we move on is making sure that your new hires are up to speed. This is really critical. Often I forgot step and you don't quite think that the new person is maybe having a critical role for recovery, but
any minimum you want to be ensuring their safety along with everybody else's. Chances are they probably will need to be engaged in the recovery because in every disaster you are never at 100 percent staff.

Somebody is always having a disaster at home at the same time especially with regional occurrences like spring weather. So that new employee may need to step into a role that is a little different from what they were hired for but can play a very valuable role in the company at the time of recovery.

So keeping them in the conversation and plugged in is really, really important.

Couple of kits that I want to share with you. We talked about having access to things that can charge your devices like cell phones but also making sure at home that you have enough stuff to go 72 hours on your own. And honestly governments are encouraging everyone to go a week. So think about things like water, nonperishable food, flashlights, things that will help you survive and maintain survival for multiple days.

You cannot necessarily back on the government or the Red Cross or any of these great responding agencies to be there in 12 or 24 hours after a mass event occurring, so obviously if you don't do anything before, there is no benefit to your family at time of disaster.

So the only way to be prepared in terms of having the right gear and the right supplies is to purchase it now, get it ahead of time. A lot of great resources at Ready.gov if you are putting a kit together, or like me you can buy a kit directly from Red Cross.org.

Think about your business, it looks very similar to employee preparedness with a couple of other extra things that we have highlighted here, but you want to make sure you have cash, access to your plan and import records, and access to your data information.

Every recovery requires people, data, and technology. And oftentimes a workplace recovery get, to keep all of your data there and you can have access to your plan and that helps you pull together people and ultimately have a very successful recovery.
So again, something that you want to invest in now versus at a time of the event or after.

Speaking of that period of time, during a storm or flood, let's take a look at a couple of slides around things that you can do during the event. And this is something that I often encourage people to coordinate with their property manager or landlord to understand building safety, building contingency plans, making sure that what your office is planning on doing is in line with what the building is trying to do.

I honestly love these two slides and I take it directly to my facility contact, and if you have an internal facilities management group or the landlord, and try to get a sense of them which severe weather -- with severe weather how did they ensure the safety of the building and what type of impact does that have to your office.

All too often we have people have disasters as a result of a communication breakdown between roles and responsibilities of the landlord versus as a tenet.

So continuing on that list, again a really important thing for you and your organization is the safety of your staff. The only way to assure that to any degree when a storm is occurring is to make sure that you can get the updates as they are occurring.

We all know that weather changes very quickly, especially severe weather. Forecasts are often wrong or they can't be updated quickly enough, and if you don't have access to the changing conditions you can really put yourself in harm's way.

I think of the tornado that happened around this time in 2012 at Kentucky, I think, in the mountains of Kentucky. They had not seen a tornado like this in a lifetime. People that were not aware of the changing conditions were honestly outside just an hour before the tornado came through. The weather was great, everything looked pretty good, there was a small chance of rain, and then suddenly there was an F3 tornado in a town that was complete the destroyed in a matter of minutes.

So make sure you have access to this type of information obviously for anything that needs power, making sure you have extra batteries at home, really very important to do.

So when the storm is imminent, boiling everything down to the basics, a couple of things to highlight here. First and
foremost is make sure you follow the plan. Your take away today if you don't have a plan is to put one together.

And notice we say a plan, not a script. You can't write out your response to a disaster. That is impossible. But you can make sure that you have your critical functions identified, that you have a recovery strategy for those critical functions, and that you know who was responsible for executing the strategy and what are the requirements, what do they need to make that happen.

Next document it. We're not talking about a 200 page plan, we are talking about a 20 page plan. Something that is adjustable bite-size information that helps people stay focused when a catastrophic event occurs.

>> And you have to test it, right mark? We had a bank, for example, in Tuscaloosa, Alabama, that was struck by a tornado. And they had a plan. The plan called for them to take shelter at a certain time when the threat emerged from this tornado, but there was a lot of confusion on where they were supposed to take shelter within the bank. Some people wanted to go in the fault, others were concerned they would not be able to open the door again, others wanted to go to the bathroom to take shelter.

So make sure you have tested your plan and occasionally some of these areas of confusion will make themselves evident and you can sort those up before the storm ever gets here.

I know we're talking about when the storm is imminent on this slide, but obviously if you're going to follow the first bullet here and follow the plan and be clear and decisive, having tested it previously will allow you to do so.

>> That's a really good point, Scott. One of the most challenging aspects of spring weather is that it is so severe, and people can often get in a state of shock and surprised and they are not able to react, but if you have that training which is what testing is, that training background or knowledge firsthand, it is kind of like muscle memory in sports. If you have that experience to go on, it's amazing how many errors you are saved that you simply will not make those mistakes because you have had that type of background. It's really important to do.

S got the saying, be proactive.
And in the middle of a situation obviously you want to activate your crisis to medications plan, you want to do everything you can to ensure the safety of your staff, and a couple of these include turning off or unplugging electrical equipment and never running a generator indoors, I have seen people that try to do that and hopefully that will be part of your plan to test. I don't think you would ever do that any comrades in environment, but that is not what disasters are. They are stressful events and people don't was make the clearest decisions.

So being aware of that is very important. We talked about this earlier, but you should be prepared to self-sustain for 72 hours minimum. So making sure you have the right things at home. Food, water, shelter, thinking of things like pets and medications you may have, all of this kind of stuff should be assembled already in a go kit somewhere in the home so that you are ready for these disasters which can come up a lot faster than we can anticipate.

Some of the common mistakes that we see, the first one there is ignoring the warnings. And this happens for one of two reasons. Typically in spring weather it happens very quickly, and again it changes very quickly. That is how it is unique compared to winter storms or hurricanes are things like that which tend to have a little bit more stability in the forecast.

Spring weather is by nature violent, and very unpredictable. So we really have to pay attention to the changing forecasts, and often times people don't do that very well. They don't have access to information or they are simply not checking those resources. But that is something that you should do in this storm season.

The other thing is be aware of your own fatigue with this type of information. If you are in an area that is used to severe weather, you are kind of used to, as weird as it sounds, to tornadoes and hailstones and those types of things. So when they are forecasted it almost appears to you as an immediate frenzy going on to just talk about the weather.

Try not to fall into that gap. The media is ultimately there to ensure your safety, they are trying to give you information that you should react to, not just observe. So do pay attention to the warnings, make sure that your staff is prepared to pay attention to those warnings as well on an individual level.
And also in an organization that they understand the expectations and they're not putting themselves in harm's way for recovery. They shouldn't have to worry about things such as what if a disaster happens on payroll they, will I still get paid, or if I have to work 70 hours a week am I going to get paid over time for that. Or if the disaster impacts my home, can I bring my children to work.

These types of questions should be answered before you have a disaster. Trying to come up with the right answer in the middle of a crisis is challenging so take the time now to develop a strategy and make it known and public to everybody there that it applies to.

Again, some of the more common disruptions that we see happen within power outages or supply chain disruptions with a simple he was not preparation done and people were aware of the risks but they did not do anything to propel themselves to use the generator or have a backup supply that they could turn to at time of need.

So don't make those mistakes. Take the time now to make sure you have all of the contact information and have it redundant or a backup for some of the suppliers when it makes sense.

And I'm busily making sure that you have proper and appropriate insurance coverage as well as emergency supplies, both at an individual level but also as an organization level, and obviously in the time of the event it is too late for either of those things to be done. You can't set up insurance when you are flooding and you can buy emergency supplies when those supplies are available for purchase. So these are proactive things that have to be done.

A couple of different resources want to share with you to help you get there.

My business.org, we talked about that earlier, these are great checklists that you can print off. You can take it home, but it break, shirt with the staff and we ultimately encourage you to do that.

We picked out some spring specific, if you will, for tornado and flood preparedness, but also general checklists for any season with a disaster kit, crisis can indications, and full recovery.
You see the common theme here is around to mitigating effectively at the time of disaster.

The Red Cross also has a great library about what to do in any of these types of events, we certainly encourage you to check that out.

You will see some of these are targeted for individuals and some are targeted for organizations, but I encourage you to check out the resources regardless.

And then FloodSmart.gov is a fantastic website where you can actually assess flood risk, which I encourage you to do, and we are in a season where flooding is more likely but it's good to know. Are you are in a 50 year floodplain, etc., and that probably helps to focus on this event as being more likely or less likely to occur.

With that being said this is really one of the beginning topics that we have had for the PrepareAthon, and I will have Scott talk to you a little bit more about this campaign and what is all about, and thank you for being here and participating with us.

>> Thank you, Mark. America's PrepareAthon is an ongoing campaign to help Americans be prepared. What we have done is create a campaign where everyone can take part, and there is also specific days, there are actually two per year. One that occurs on April 30 and the other is later in the year in October, I believe, to help prepare for winter weather.

Really it is an opportunity for you as an organization leader to have a day that everyone can rally around and either perform a drill or sit around the table and do some sort of tabletop exercise, just simply talk over your plan, make everyone more aware, and there are a lot of ways to prepare, or excuse me, to take part.

You can register to take part in the PrepareAthon, you can talk about the activities you are doing. There is the link you can go to in order to register, but there are also a number of tools available on the sites that help you plan your own preparedness event. There are a lot of different downloadable resources to help you do different drills and walk-through exercises and that sort of thing.
So definitely register, I encourage you to register for that and take part. Is just a fun way to get everybody in your organization involved.

That is in general, at this time we will open up the floor for questions. Of course I mentioned before you can type in the questions on the GoToWebinar in the control panel on the right side of your screen.

Mark, the first question that came in today was early on in the presentation and we may have covered this a little bit, but this person asked what is the number one mistake you see people making during major weather events like this?

>> I think ultimately it boils down to -- this is a generalized answer -- having a lack of a plan and following that. Again, these are not surprised threats and by nature people understand that tornadoes and thunderstorms can happen, etc., but the consequence of them are definitely a surprise. They did not think that window would get blown out or they did not think the roof would get ripped off or that they would lose power for that long.

Ultimately that is not planning for the worst case of scenario. If you know these things can happen you have to be.

For the worst case, and while I am not a huge advocate for scenario-based planning because it is right up? Got a response of the future, it does make sense to understand your critical functions and be prepared to recover those if they are unavailable for 30 days. And I think if you do that to me as a result you will be more prepared to deal with not only spring weather but any type of weather issue that could happen out there as well as isolated or man-made events.

>> Thank you. The next question is what percentage of businesses, especially small businesses," following a natural disaster?

>> The statistics vary on that. There are a lot of reasons that small businesses close, and it is tough to pinpoint what was the catalyst for that. But I have seen anywhere from 30 to 40 percent of small businesses close within two years after a disaster and they don't have a strategy or a plan or a solution in place.
So I think regardless of whether it is closer to 30 or closer to 40, the statistics are pretty grim. If you are not prepared for an event, there is simply too much competition more often than not that will consume your organization if you are not back and running within a critical amount of time.

Agility solutions is to get there within 24 or 48 hours, and that can seem like a long time to a business that has been caught off guard and that can turn into weeks and months easily and by that time it is too late.

And just to follow up on that, Mark, even though the competition and the length of time being out of business is a major concern, but not being financially prepared for downtime is really the kicker when it comes to especially a small business, a family run business.

If you don't have the ability to cover expenses and payroll and those kind of things when you don't have a consistent income, that is going to put you out of business in no time.

There are a number of different ways that you can overcome that. Having a plan, which is what we're talking about today, is the number one way. But also having a good relationship with your lenders and financial backing is a smart way. Also having that rainy day fund is great. Everybody talks about having that for their own family, but does your business have that rainy day fund.

But yeah, I think the statistics vary wildly. And also depends on the type of disaster and the scope of the damage and those kinds of things. So we could certainly debate that, but the bottom line is it's enough of a risk to take the minimal time and effort to invest in a plan.

The next question is what would you -- or what is the best place or type of insurance that you mentioned, especially flood insurance for areas that are not technically in a floodplain. And I will go ahead and take a stab at that, Mark.

One of the things we can necessarily do is tell you about the different insurance coverages policies are right is that you as an organization should consider. That is certainly a place for your insurance professional, and recently recommend you talk to more than one.
The NFIP a website is also a great resource to learn more about the types of coverage available. We talk a little bit about that site in terms of it being a resource for finding out whether or not you are in the actual floodplain, but FloodSmart.gov is where you have an opportunity to learn about the federal flood insurance program but also see what types of residential and commercial coverage are available to you.

But then again, like I said before, you could talk to your insurance professional about the additional coverages that are available to you. But I would specifically ask questions about how the coverage is really determined because there can be some major debates and disagreements between the insured and the insurance company on whether or not the water in the flood was caused by one reason or another and whether or not that is actually an insured loss.

So make sure you ask those critical questions.

The next question that came in, this person asked what is the best way to protect your business from burglary and theft during times of emergency and evacuation.

>> I think it all depends on the situation that you are facing and the neighborhood that you are in. If you are in an area that is a concern of yours, there is a couple of different strategies. You can look at it from a prevention standpoint and is it possible to look into different solutions out there that help you protect those assets whether it is boots on the ground type of security, whether it is fencing that you put in, whether it is new security monitoring, etc.

The results of the reaction way which is basically insurance products that you can take a look at for anything that goes on. And typically I like to do a little bit of a combination of both. I encourage you to look into an appropriate level of security, and then if a disaster comes and rips off the front door and people can walk in and just take cash, I think you do with that situation at hand. I don't think you necessarily have to have a script for that.

But certainly knowing different physical types of resources and contact information for law enforcement should obviously be included so you can rejected his contacts and try to coordinate your response.
But is kind of a safety net for me, I look at different insurance products and again I would encourage you to speak with your insurance agency or agent to learn what type of coverages could I explore for something specifically like that.

>> Thank you, Mark. The next question, this person asks what would you consider to be an effective enterprise-wide disaster recovery test? And my take on that is I really think that your organization needs to answer that question yourself by conducting a test related to the largest or most prevalent threat that your organization faces.

So essentially what I'm telling you to do is before you ever ask about a test or a test exercise, you probably should conduct a risk analysis or risk assessment as part of your planning process. Therefore you will identify either the most frequently faced threat or risk that your organization may face and you can test around that, or you can look at the most damaging or potentially damaging threat that you may face and perform that kind of test.

The biggest thing that we recommend to people is that you perform a test at least annually and involve as many people in your organization as possible and you try to push that test to the breaking point.

This is not a situation where you want to, quote, pass the test. You want to take the test to the extent that your organization fails because that allows you to then go back and do an after action report and understand where the failure occurred, and build the strength of your plan around that failure.

If you have anything to add there, Mark, but that is really what we try to recommend in that case.

>> I completely agree. Picking the most likely scenario encourages buy-in from the participants and including as many people as you can in the exercise is a huge win. Obviously again it's a hypothetical situation so it is cost effective, people get to collaborate, the get to understand their roles and responsibilities.

If you do it correctly, to Scott's point, you will learn a lot and you really do when you learn a test to failure. And that is not excepting any weakness on your part, it is really just an opportunity to encourage growth with your preparedness which is always something that can be attained.
All right, ladies and gentlemen, we really appreciate all of the great questions today. We hope everyone got some benefit out of today's session.

I want to remind everyone that the link to download the slides as well as the link to the recording will be included in the follow-up email later today. If you have additional questions feel free to reach out to Mark Norton or myself and we will be happy to answer those off-line.

And then once again, this is only one of many resources available to you from the prepare my business series. We have a webinar every single month, and in the month of April I think we're talking about protecting your supply chain. And even though you might not think you have a supply chain, there are a lot of elements to that. Any organization that provides a service or research to you is part of your supply chain, and we're going to talk about how to protect that during disaster in the month of April.

Thank you again everyone for your participation and attention, and we hope you have a great day. Goodbye.