

# Make Worst Case Contingency Planning a Habit

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I have received emails requesting that I write something about surviving the economic issues we face. The folks at Kids First as well as the BOOT CAMP Grads would find it no surprise that I find doing so particularly difficult. My energy seems to be naturally devoted to planning and preparing in advance of worst case scenario so when/if a calamity arrives there is little to do other than implement because the planning and emotional preparation has already been done. I was not a Boy Scout but I sure align with their motto, 'Be Prepared.'

Let me share with you a sobering letter I wrote to our DLs (Department Leaders) this past May after reading a sad article about a fellow GymClub Owner's forced liquidation.

Dear Kids First DL's;

The attached article about an Annapolis gym club was sent to me by Loree at USA Gymnastics. It is sad and worth reading and thinking about, if for no other reasons than: (1) to help us realize how fortunate we are at Kids First; (2) to remind us of the need to be efficient in staffing; AND (3) the need to always have a worst case contingency

plan AT THE READY in case overnight slashing of costs becomes necessary.

**Rhetorical question:** if you were asked to slash your Department's expenses overnight by, say, 10%, do you know, RIGHT NOW, what actions you would take? If not, please work towards knowing.

Is what I ask difficult? Yes. In fact most business people simply can't do it; they are either too complacent or not emotionally strong enough to willingly spend time planning for the worst that can happen. On the other hand, here at Kids First, clearly, over the years, we have proven ourselves to be different than most people in the way we go about business in general and the way we will go about handling any calamity that may be coming our way.

**Things that could cause the need for an overnight slash in expenses:**

1. Continued/cascading job losses in the USA;
2. A commercial real estate crash similar to the residential crash;
3. An overnight devaluation of the US Dollar;
4. North Korea continues nuclear weapon expansion;
5. Israel preemptively attacks Iran;
6. A terrorist attack on a major USA airport, shopping center.

7. A series of hurricanes decimates the Gulf of Mexico oil industry;
8. The swine flu continues winter expansion in the southern hemisphere and explodes in the northern hemisphere come cool weather.
9. Converging minor events that escalate the price of crude oil;
10. Countless rogue events.

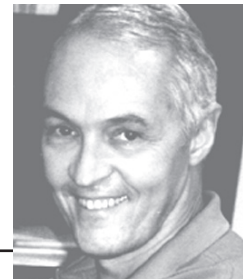
I sum up by repeating my advice: in any endeavor, make time—dedicated time—to form a contingency plan for the worst case scenario. Then, if the worst case does play out, you will not only have your plan ready, you will be emotionally prepared to handle the stress. Please, forge through your fears and do your homework NOW and make a plan for the worst. Then, take heart, knowing that rarely does the worst case play out in which case life simply will look brighter.

In times of stress, two kinds of people sleep easy: the ignorant and the prepared; everyone else worries. Be prepared.

*Epilogue: Summer '09 is almost history and our revenue will prove to be a record, up 7-8% or so. Clearly, as usual, the worst case scenario did not play out so I recently asked various DLs if the effort to plan was comforting or defeating. So far, all I have spoken to say they were greatly comforted having a plan 'at the ready.'* ✕



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