CHANGING THE GAME:

HOW BUSINESS INNOVATIONS REDUCE THE IMPACT OF DISASTERS













U.S. CHAMBER OF COMMERCE FOUNDATION

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Corporate Citizenship Center



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Changing the Game

By Gerald McSwiggan, Director, Issue Networks, Corporate Citizenship Center, U.S. Chamber of Commerce Foundation



We believe that businesses are part of the solution to society's challenges. This year's disaster case study report, *Changing the Game: How Business Innovations Reduce the Impact of Disasters*, is about just that—attempting to solve a challenge that no one thinks they will ever face but that adversely affects too many people every year.

Disaster experts will tell you that certain events change the game for everyone—they change how emergency managers respond, they change how people prepare, and they change how the public thinks about disasters.

Hurricane Andrew was one of those events, as were Hurricane Katrina, the Haiti earthquake, the Boxing Day tsunami, the Tohoku earthquake and tsunami, and others. After being widely criticized for slow responses to Hurricanes Andrew and Katrina, the federal government undertook needed reforms to build the modern emergency management system that we have today. The Boxing Day tsunami raised awareness of the necessity of tsunami sirens in the Pacific. The international community watched in horror as Haiti, the poorest nation in the Western Hemisphere, experienced a mega-disaster, which required the U.S. military to ostensibly control the disaster relief process. And the Tohoku earthquake made the interdependencies in the global supply chain of our just-intime world abundantly clear.

But must we have a major disaster in order to create change? Over the past 15 years, the U.S. Chamber of Commerce Foundation Corporate Citizenship Center (CCC) has been working to change the game little by little. When we started, we saw a flaw: the business community was not sufficiently integrated into the disaster system. From small business preparedness and recovery to critical infrastructure protection, to the power of business expertise and donations, there are plenty of reasons—and opportunities—for business sector involvement.

This report will highlight the innovative approaches that companies are taking to prepare themselves and their communities for disasters and to offer their skills and resources in relief and recovery. We believe that gamechanging innovations are happening every day, and we want to catalog them here. These unique stories show how businesses are achieving substantial outcomes across all disaster phases.

We organize the game-changing solutions as follows:

- 1. Stories of Those Impacted—These articles share the perspective of those who have been affected by a disaster and what they did to overcome it. In their own words, we hear the story of how disaster survivors recovered.
- 2. The System: How Companies Are Plugging into the Broader Disaster Structure—The system of disaster management can be quite complicated. These articles tell how companies successfully integrated into the system in order to achieve results in communities.
- **3. Overcoming Challenges**—These case studies focus on a specific, difficult challenge that the contributors successfully overcame. By answering five standard questions, companies share their insights and best practices for dealing with challenging situations.
- **4. Beyond Cash Solutions**—Substantial impact can be made in communities outside of traditional cash gifts. These articles include examples of companies using skills-based volunteering and strategic in-kind donations to change the game.
- **5.** Employee Engagement: How Can It Be Most Effective?—Following disasters, many employees are looking for ways to help. These articles share how companies help focus and channel employee interest in meaningful ways.



Reaching Businesses Struck by Disaster

By Ines Pearce, Senior Advisor, Corporate Citizenship Center, U.S. Chamber of Commerce Foundation

Thanks to the Office Depot Foundation, the National Disaster Help Desk for Business (Help Desk) is entering its seventh year of assisting communities across the United States facing momentous disaster events. Help Desk's purpose is to bridge the gap between impacted businesses and available resources from local and/or national government, nonprofits, other businesses, and the community. In the process, the Help Desk has assisted individuals, volunteers, government agencies, nonprofits, and outside businesses that needed assistance or wanted to connect within the impacted community—for example, to provide financial resources, products, or services.

The Help Desk begins reaching out to communities: (1) when there is advanced notice of a disastrous event, such as in the cases of Hurricane Irene; flooding in Minot, North Dakota; and other countless storms; or (2) during and/ or after a disaster that has struck without warning, such as an earthquake. To date, we have had few repeated disasters within the same communities, which means we are constantly performing outreach and building new relationships. The Help Desk has had contact with thousands of residents in affected communities. These interactions have varied from an automotive shop that was flooded during Hurricane Sandy, to a home-based business that lost both the home and the business to the Moore, Oklahoma, tornado, to an orphanage in need of food and medical supplies after the Haiti earthquake.

Reaching businesses that have no power, no internet, possibly no building, and that may have had to relocate out of the area makes it challenging for us to connect them with available resources. Timing is everything, especially if victims are not ready to receive the information or address the disaster's toll—yet. As such, the local chambers, economic development, local government, and responding federal agencies—such as the Small Business Administration (SBA) and the Federal Emergency Management Agency (FEMA)—can share the Help Desk number wherever we may be of assistance. The local chambers, especially, are our direct connection with area businesses, because they have established relationships and our information can be provided directly to those who need it.



We also provide a mentoring service to those chamber presidents—many of whom have never experienced a disaster themselves—who will be beacons of community recovery and leadership. We provide guidance, share their needs with responding organizations and corporate contributors, and, most important, connect them with other chamber presidents who have "been there, done that" in past disasters.

In the hours following devastating disasters, the Help Desk reaches out to the impacted chambers to share available resources and begin establishing helpful connections. Last year in Moore, the Help Desk and three of our mentoring presidents from Joplin, Galveston, and Manhattan were all connecting with the U.S. Chamber. The same occurred during Hurricane Sandy and previous disasters. It is a kind of disaster-based "paying-it-forward."

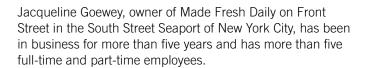
"When disaster strikes, the average Chamber of Commerce executive has no idea what to do. That's the way I felt after our county was battered by Superstorm Sandy. Thanks to the Help Desk, my fears were alleviated. Ines Pearce put me in touch with the right people from corporate America and other chambers around the country. The U.S. Chamber of Commerce Foundation network gave me great advice, offered all types of support, and helped guide me through a very difficult period. I am so glad I had the Help Desk to turn to."—Jack Friedman, Executive Director, Queens Chamber of Commerce

"I want to thank the U.S. Chamber for its Disaster Help Desk. Ines Pearce has offered great guidance for us as we begin the recovery from the May 22nd, F-5 tornado that struck Joplin. Ms. Pearce repeatedly asks 'what else' can the Help Desk do to assist our community and, in particular, our business sector. ...I strongly believe in what the U.S. Chamber is doing [and] appreciate your great staff."—Rob O'Brian, President, Joplin Area Chamber of Commerce

"You were my first call after Hurricane Ike, and you became my shoulder to lean on when I felt helpless and our situation seemed so hopeless. I will forever be grateful. We made it through the storm! All the best and thank you."—Gina Spagnola, Galveston Chamber of Commerce

Hurricane Sandy Can't Keep Entrepreneurs Down!

By Nancy Ploeger, President, Manhattan Chamber of Commerce



She opened her café just as the recession hit. She was just starting out and says the recession actually allowed her to focus on the finer points of running a business and it has gotten better and better every year—until Hurricane Sandy hit in 2012. Goewey's business dropped off tremendously, and not only was she faced with a disastrous business situation but—to add insult to injury—she also lives in the area and could not even get into her apartment for months after the storm. She had to sublet an apartment and eventually find a new one.

The day after the storm hit, Goewey, her manager, and staff gathered in boots and work clothes to go into the café, assess the damage, and begin clean-up efforts. There was a surge of seven feet of water at the front of her store and four feet in back. Even though the café is elevated off the sidewalk (four small steps to enter the café and about a three-foot elevation), the surge swept through the restaurant. All of the machines were ruined. The only good thing is that the café lacks a basement, unlike many other stores and shops in the Seaport area, so Goewey had no electrical issues to contend with. Her furnace had to be repaired to the tune of \$4,000 and she had to purchase new refrigerators and lost thousands of dollars in food, products, and supplies.

However, the group "worked like dogs" to clean up and get the café open as quickly as they could. They were able to reopen just before Thanksgiving—less than one month after the hurricane. For weeks, they were the only business open on their street.

Goewey trimmed her staff, hoping to hire them back as business took an upswing. As construction workers moved in and out of the area, she offered breakfast and lunch specials to attract their business. Also, the local residents came back, grateful for her café and for her dedication to reopening, as she offered not only great food but also a place where they could hang out and meet fellow Seaport business owners and residents.







One of Goewey's neighbors, Victor Chan, owner of Suteishi Japanese restaurant a few doors down, came to her with an innovative idea. Because most of her baking was done in the early morning and most of her clients came from early morning to about 4 p.m., Chan asked Goewey if he could share her kitchen. He could prepare food for takeout during the evening, when her shop was closed, and this way he. too, could retain his customers even though he could not offer restaurant seating. Goewey agreed, and the two owners supported each other to keep their businesses open and serve their customers. Goewey says that Chan's staff even helped her staff package and wrap cookies for a special event she was doing to help raise funds for a local nonprofit. Their staffs worked well together during the few hours a day they overlapped and became quite close; they keep in touch even today. Suteishi was able to keep 60% to 70% of its business just through deliveries and worked out of Made Fresh Daily for 10 months.

Made Fresh Daily's business continued to increase, and Goewey was able to rehire her staff. The café was doing just fine until fall 2013, when one of the Seaport area's attractions, Pier 17, shut down, resulting in fewer tourists. After the tough and long winter of 2013–2014, Goewey is looking forward to spring, when she can greet her returning customers, support her community, and serve her delicious food.

Fish Camp Restaurant: A "Recovered" Business

By Kim Bates, Owner, Fish Camp Restaurant

In May 2010, Tennessee experienced epic flooding that brought large cities like Nashville to a halt. A restaurant in Centerville, where only two businesses were hit, experienced loss and hardship. Owners Kim Bates and her husband had just spent all day clearing mud out of their restaurant, which had been flooded to the roof. Kim was exhausted, discouraged, and had tried to go to bed but couldn't sleep—so she called the Help Desk. Here's her story as told in April 2014, almost four years later.

Help Desk: How did the Help Desk assist you?

Kim Bates: It was comforting knowing I had someone to talk to who had answers to my questions, knew what steps to take next, and where to go. You gave me so many avenues to explore, of what was available out there to help me, and that I would not have known otherwise. If I remember correctly, you and I discussed things like how foundations work and how the money was dispersed that I didn't know. It was just comforting knowing that I had somebody who got me started and led me to the right direction.

Help Desk: From that point forward, what kept you going, compared to other businesses?

Kim Bates: It was mostly community, I think. We had folks who stopped by almost every day who would not only say words of support, but they would also provide a helping hand—just jump right in and help pull down two-by-fours—and actually clean pots and pans. One Saturday, we had a group that came from the local church that picked up stuff completely destroyed, put it in trash bags, in the back of a truck, or whatever it took to get it out of here. That helped us and kept us going.

On the financial end, we were able to secure funds from the SBA, and I know I couldn't have done it without their help. But, right now, I have to face paying for the mortgage on my old building and also having to pay the mortgage on my new building at the same time. Every day, it is a matter of pinching pennies trying to figure how to make ends meet. We also received some funds from a local electric cooperative. They were able to give us much of the help along with giving us a two-year deferment on payment—which was a lifesaver! To eventually be able to open the doors to generate income and not worry about making payments for two years was huge, and they also did not

charge us (and continue not to charge us) any interest on that money, which was something that no one else could do for us. That, too, was a lifesaver. We also had many of the local folks who came together for a 'fish fry' (that became a fundraiser) with family and friends who set up and helped with the event. When you see those folks willing to go out on a limb and help you...that's what keeps you going—those people pushing behind you.

Help Desk: Is there anything you wish you had done differently? Anything else that would've helped?

Kim Bates: There was only us and another business in our area that got hit. The one thing that I searched for and wish I could have found was a way that I could have connected with businesses, especially restaurants in Nashville and area counties/cities. I wanted to connect with those folks so I could say, 'Are you doing anything different, or is there something else out there that could help me?' With as much social media and networking that goes on these days, I would think that would be something very easily put into place. It would have been a lifesaver to me just to be able to call a restaurant in Nashville and say, 'Your restaurant suffered damage, too. What are you doing on a daily basis to get back on your feet?' That's how I found the Help Desk: I was looking online late one night for a way to connect with other businesses in the same circumstances. Then I found the Help Desk phone number and was able to call you. If someone could've provided a way for disaster-affected folks to connect with other people, I think that would be something helpful.

One big decision we faced was whether or not to try to rebuild when I had no insurance, no money at all, to tear down. I made the right choice by getting rid of all the old and started new, but I may never ever recover financially from it. I'm here fighting the battle every day to try to do it, and like I said, once we had that community support and the family and friends who got behind us to show us that they care, it was the right decision for us to tear down, start over new, and bite the bullet to rebuild the restaurant.

Help Desk: You've been focused on recovery and likely tucked away these experiences into the back of your mind for years. I'm trying to unfold them as they might help others.



Kim Bates: Absolutely! Yes. Just as that lonely night, after I'd cleaned up all that mud in the restaurant, I was so discouraged, and I called you. It was a lifeline. It was so great just to be able to talk to somebody. That's the way I feel today.

Looking back two to three years at this, are there any resources for folks now? It's the same question I asked you years ago, but I wouldn't be smart if I didn't ask now. There are folks who are still struggling just to get things back in order. We just struggle to try to make our payments on a daily basis. We pay thousands of dollars to our loans on a monthly basis just to pay for this building. I'm just wondering if you know of any resources available—and not necessarily financial.

There are things I may not have done prior, and I completely can't do them now because of financial reasons. But something that can help is how to address customer service or hospitality issues. I have 15 employees, and I'd love resources to provide them with training on customer

service or something to help the business run better—not just where someone gives me money to pay the electric bill but something where it's good for everybody, and everybody learns and grows and it gives us ideas to improve our revenue stream. That would help. I went to a couple of SCORE classes on accounting—not anything to do with the flood but I found as a result of the flood.

Help Desk: Chambers, SCORE, SBDCs are all resources for you, and there may be others, so let me check on that for you.

Kim Bates: Thank you for helping us. I hope this was helpful in return.

Keep the Pace

By Mark Rohr, City Manager, City of Joplin

When the tornado hit Joplin, I was like most people: I had planned for a disaster but never really thought it would happen to me. In my 25 years as a city manager, I could not imagine a tragedy like the May 22, 2011 tornado striking my community. I was overwhelmed for a brief moment, but I knew that we had to get to work immediately. I took a deep breath, told myself that if the city was going to recover, we needed to get to work—and that's what we did.

Looking back over the past two years, it is difficult to summarize all that we have learned, but one important lesson is that a lot of the work must be done pre-disaster. Cooperative agreements and collaborative work with our community partners to provide services and amenities for our citizens are important—and should be on the books beforehand.

Other elements of managing the recovery were part of a learning process for me and many others. Therefore, to help other city officials and community leaders, I wrote a book, *The Miracle of the Human Spirit*, to summarize these lessons learned. In it, I list 10 tenets of disaster management. Below is a summary of each one.

- **1. Get organized.** This speaks for itself, but with countless issues pulling at you, it is imperative that you put together your team and make assignments as necessary. Keep in mind that each person will handle the stress differently. Some will disengage, while others will kick it up a notch or two.
- **2.** Understand that there will be trial and error. Don't be afraid to implement something if it makes sense and to abandon something if it is not working. There is no "how to" book for every disaster.
- 3. Find a way for everyone to participate, by either donating or volunteering. People want to help; they want to be part of the solution. Let them. We did and more than one million volunteer hours have been provided in Joplin—and these are just the volunteers we were able to document. This documentation was doubly rewarding, as the Federal Emergency Management Agency (FEMA) reimburses a



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percentage of the value of donated goods, including volunteer hours, so it is very important to document that time.

- **4. Don't get seduced by the limelight; stay focused on what is important.** There will be many things, events, people, and so forth, demanding your time. As group leader, you must separate key items that you personally need to oversee from those that you can safely delegate.
- **5. Stay directly connected to the area and people impacted by the disaster.** In your work, you will find that you often stay in the office, going from meeting to meeting, and making decisions. Step away at times and get into the disaster area. It helps to see the progress, meet the people, discover how they are doing, and hear any concerns they may have that you and your team have not yet addressed. It is the human side of disaster management—and the side that keeps you motivated and informed about what people really need.
- **6.** Designate one spokesperson to update progress and reassure the public. By keeping the same spokesperson, the audience can better relate to the city because they have become accustomed to the person's tone and demeanor. As time passes, his or her presence becomes reassuring to viewers and listeners who rely on the spokesperson for critical information.



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- 7. Local leadership is the essential ingredient. Many groups will come to assist you, including FEMA and the Missouri State Emergency Management Agency (SEMA)—both helpful organizations. But as time passes, the individuals change. The organization is still there, but their representatives have changed, which can impact the process, depending on their scope of knowledge of the situation, as well as work ethic and personalities. It comes down to the local leadership. We are the ones setting the pace, and these agencies are working with us. You have to provide the direction of where you want them to go.
- **8.** Be aware of the mood of the community. There are different stages a community goes through following a disaster. We kept this in mind as we moved through the process of debris removal, demolition, and rebuilding. As everyone tries to pull their lives together, it is important to give them a goal to strive for—and one to keep in mind as they face the hard work of cleaning up their property and rebuilding their lives. By announcing a community goal, people tend to rally behind it, giving them a sense of purpose.

9. Use the attention created by the event to benefit the community; don't be overwhelmed or victimized by it.

Before that May 22, Joplin was known in the state and the region, but with more than 300 news agencies covering the disaster—along with the many stories of hope and resilience of our citizens—our community was thrust onto center stage for a time. Numerous speaking requests poured in. Prioritizing these was important because we still had work to do, but we wanted to tell our story. We developed a strong speaker's bureau with accurate information and appropriate photos; as a result, we were able to express our needs. We did not go out seeking attention, but we decided to use the opportunities in a constructive way.

10. Limit the number of people given access to the actual operations center. This may seem simple, but when too many are involved, the atmosphere becomes chaotic and the focus can get cloudy. The task is too important to allow this disorganization to happen, so unless the personnel are key to the operations, they can phone in.

Disaster recovery is not a sprint; it is a marathon. It will be long and hard, with hills to climb when you're tired. But remember that there are many on the sidelines, cheering you on, keeping you going, and helping you toward the finish line. Just keep the pace.

Keeping Jobs, Keeping Hope: A Chamber as "First Responder"

By Rob O'Brian, President, Joplin Area Chamber of Commerce

Having a disaster response plan is critical for any business. Whether it's a fire in the building or a man-made or natural disaster that hits a community, there are always threats to a business's ability to operate.

At the Joplin Area Chamber of Commerce, we thought we had a pretty good disaster response plan. Our plan was—and still is—used by the U.S. Chamber of Commerce as a "best practice" document for other chambers. But nowhere in our plan did we address or even imagine a day when the local chamber office was standing while more than 500 employers' buildings were destroyed or substantially damaged and, consequently, 5,000 jobs were lost.

Immediately following the tornado, with landlines and cell towers down, the best way I could communicate with the chamber staff was via text. It was slow but workable. We were fortunate. Reaching out through the evening, I found all of my team members safe. Although there were some anxious moments, their family members were found safe as well. Only 1 of our 17 employees had a home in the direct path of the storm. It was completely destroyed, but she and her family were safe.

Our team members went right to work. Our communications director was on our social media channels one hour after the storm, posting relevant updates. Late that night, I went to our main office building and adjacent innovation center to see if we even had a place to go. Both were intact, although power was out. Regardless, we had a place to mount a response for the business community.

The morning after the storm, we needed to figure out how many employers were impacted and what the potential job loss would be. We used our GIS system to plot the storm's path and cross-referenced our membership roster. We found more than 400 businesses and medical offices in the path.

We felt that the only way to find the businesses was to go to them. With limited communication, our team members set out. We began compiling lists of things businesses need after disasters, like general contractors, generators, building materials, and phone numbers for insurance agencies, banks, and attorneys.

Late morning on that first post-storm day, good fortune stepped in. The first public information officer for the Small Business Administration (SBA) came through the door. He told us that SBA would be setting up a full disaster recovery center in a few days and to let businesses know. We asked him if the center could be housed with us so that the SBA, small business technology development center (SBTDC), and the local chamber resources could be a one-stop shop for businesses. It wasn't the typical way SBA operated, but our innovation center had about 800 feet of training space, which was approved by SBA. By Thursday, four days after the storm, the Business Recovery Center opened with SBA staff, SBTDC counselors, assorted CPA and attorney volunteers, and others to provide the one-stop resource for businesses. SBA told us it was one of the quickest and easiest disaster center openings they had ever done. It gave us a real, physical place with resources that we could get to the impacted businesses.

Now we had to find the businesses. We initially had four of our staff going out into the storm area. They stayed away from the hardest-hit places, where search and rescue was still in full force. They worked along the fringes, where businesses were damaged but not gone, pushing farther in as time went on.

We learned to offer resources rather than to ask what was needed. If we asked, "What do you need?" the response was always that they were doing fine and someone else needed help more. But when we offered a specific resource, like a list of contractors or a generator, they always opened up and told us what they needed. In the first few days, we had large Post-it notes of "haves" and "needs" on the wall.



Melissa Brandes / Shutterstock com

We would not have gotten to the businesses without the help of our sister chambers in the region. They provided a continuing resource of two to three people per day in those first few weeks to help answer phones, update lists, and generally help us stay focused on getting businesses back on their feet. The net result of the effort was that in the first two weeks after the tornado, we made in-person contact with 400 businesses. By the end of week three, that number was nearly 1,000.

The list of destroyed or substantially damaged firms went from more than 400 to nearly 530. We tracked the status of every one of them, and we continue to track them more than two years later.

We had great partnerships with the city and the schools. We believed that if the city reopened streets and removed debris, and if the schools reopened on time, we could focus on the businesses. Our residents would then have hope and would stay in Joplin.

Fast action and real resources were the logical steps and exactly what was needed. We have heard from experts in disaster recovery that most communities work hard to help residents and to get rebuilding under way but often neglect businesses—they can't and they shouldn't. Businesses and jobs go hand in hand with opening schools and rebuilding houses. They all need to work together to be successful.

In July, more than two years after the storm, I was asked by the Federal Emergency Management Agency to speak to a group of public-sector first responders about the need to think about business recovery if their community has a disaster. I talked about our approach and how we worked together as a community. At the end, a city fire chief from California said, "I never thought of it, but chambers can be first responders too." I hadn't thought of it like that either, but that's our team, staff, and volunteers: people with big hearts, great talent, and a willingness to act fast. I couldn't be more proud of the role they continue to play in Joplin's recovery.

We're Back Baby!

By David Starrett, Owner, Joplin Medicine Shoppe

To quote Charles Dickens' *A Tale of Two Cities*, "it was the best of times; it was the worst of times." The tornado of Sunday, May 22, 2011, certainly gave my wife, Sheree, me, our employees, family, and friends cause to feel a vast sea of emotions, ranging from overwhelming loss to humble gratitude, which would be our "tale" since that tragic day.

Thankfully, on that day we were out of town, celebrating a high school graduation of our niece in northern Missouri. After making a stop in Kansas City, we headed south as we received a text message from one of our employees. It said, "STORE GONE." What?!? We had no idea what it meant, no clue about the storm pounding down on Joplin and the surrounding area. Next came a call from a neighbor who was in Texas at the time: "Did we lose our houses?" Again, we did not have any idea, but we soon learned of the tragic events. My cell phone was lighting up like a Christmas tree. As we traveled on, talking nonstop with family and friends, we were able to tune to a Joplin radio station to hear the details. That last hour of travel seemed like forever.

Finally in Joplin, we navigated around the outskirts to reach our home in the south of the city. We arrived at the house to find darkness, no electricity, and spotty cell-phone service. I left my wife and daughter at home and proceeded to drive the mile north to 20th Street to try to "find" the Shoppe. Three checkpoints later, I stood there, flashlight in hand, looking at total devastation. The most vivid memory etched in my mind is one of silence. I saw many people walking the streets and sidewalks in total silence. Absolute shock! The fire and rescue crews were already at their tasks. (Later the next day, I heard with sadness that lightning had struck near the 20th and Connecticut command center and an out-of-town volunteer had been killed.) For us, that night was just the beginning of what was the longest week of our lives.

You see, we were open for business the following Saturday! How, you might ask? We were blessed with a multitude of caring people: friends, family, business associates, employees, and fellow business owners. We were fortunate in so many ways, and timing was key. We did not allow ourselves a long pity party, maybe just the first night. By Monday morning, six people sat around our kitchen table

and began to plot and plan. We were coming back, and it couldn't happen soon enough.

Very early in the week, we found a space to lease. How fortunate we were! Looking back, that find was crucial to reopening as quickly as we did. Had we delayed even for a day longer, we would have been at a loss like many others. Another key point was that we were able to secure a store full of fixtures from a pharmacist in Mexico, Missouri, who had just remodeled. The items were free if we would come and get them. Associates made the trip within 24 hours. That donation was so important because buying new fixtures would have cost money and time.

By day two, we made contact with our insurance carrier. They were already on the ground in Joplin. I cannot stress enough how important it was that we were well insured. Many businesses and individuals were underinsured. We also had off-site backup of all our data. Our Shoppe has three different computer systems linked together. I use three different off-site data storage companies, one for pharmacy data, one for our myQuickBooks application, and the last for everything else. My accountant also had copies of all my tax and payroll records stored in his office. This record backup saved us.

We were so overwhelmed with the outpouring of love and care from our customers, neighbors, and friends. Many stopped by just to check on us and to let us know they were still alive. In the weeks to follow, we spent a lot of time shedding tears and listening as each one told their story. There were stories of loss, stories of survival, and stories of frustration. Eight of our customers died as result of the storm. Many others lost their homes. Four of our employees lost their homes. We cried with them; we listened and shared our sorrows. We were encouraged by those who lost a lifetime of memories in their homes—of 40 to 50 years in some cases yet chose to take time to visit and encourage us. We were so thankful.

Even though we were closed for only six days, we were concerned for our employees. One of their first questions was, "Will we be paid this week?" The answer was yes, and it

was even covered by our insurance. Donations from around the world poured into Joplin. Some dollars made it our way, not a whole lot, but we gave that to our employees. It felt like the right thing to do. Without them, our business could not have survived.

Many people asked, "How can we help?" A longtime customer and friend suggested that I let him and his wife call all of our customers to give them our new address. Over a three-week period, that precious couple called everyone they could from a call list of more than 10,000 names. We also purchased radio and television ads. We wanted to be

sensitive to the community's loss, yet we wanted to shout from the rooftops, "We're back, baby!"

Even though we moved about a mile south of our original location, our business has grown as time has passed. I am reminded of one fact that I learned early on as a small business owner: if you take good care of your customers, they will take care of you. This phrase certainly holds true for us. We have been blessed with an amazing group of people and are honored to serve our patients, customers, friends, and neighbors.



Community Helps Students Get Back to Class After a Tornado Destroys Their School

By Ed Woods, Director-Enterprise Philanthropy, State Farm



When a devastating tornado struck Henryville, Indiana, the town's only school was destroyed along with many homes and businesses. While many community members were unsure about what to do next, the children, teachers, and parents were asking when they could return to school.

"I made contact with parents and within a week had made it to every house to personally see each student and give them a hug," said teacher, Dawn Daniel. "It took some time for it to set in, and then I realized I had lost 10 years of classroom material."

Daniel knew she had to stay strong during this devastating time, not only for her 25 students but also for her two young daughters who were present in the school when the tornado hit.

"I was at the school in a closet. I was there with my two daughters," said Daniel. "I had two pillows over them and I was laying over that. My heart was racing, but I wasn't really scared. All I can remember is knowing I needed to stay calm for them."

With emotions running high and debris from the storm all around, getting everything under control and back in order can be a daunting task. Daniel, along with several teachers, lost years' worth of school supplies and had the challenge of rebuilding with limited resources. Thankfully, Daniel and other Henryville teachers were able to turn to DonorsChoose.org for assistance.

DonorsChoose.org is an organization that helps schools and classrooms get the materials they need. State Farm partners with DonorsChoose.org to help schools impacted by storms and catastrophes recover from these often devastating events.

It is a simple process for public school teachers to post classroom project requests. Once the requests are on the site, anyone can donate to help fund the project. After a project is completely funded, the materials are shipped to the school directly. Since the tornado, State Farm and DonorsChoose.org have had the opportunity to support 34 teachers and classrooms in Henryville, including Daniel.

"I have a personal connection with State Farm. My dad, Don Compton, has been a State Farm agent for 30 years," said Daniel. "Dad held a session to help teachers get started on creating projects that would be funded through DonorsChoose.org. He worked many hours to help the teachers of Henryville."

Along with supporting 34 teachers, State Farm and DonorsChoose.org have donated more than \$40,000 to the school to help fund 71 projects and impact the lives of 1,295 students in Henryville's elementary, junior, and senior high schools combined. About a month after the tornado, all students were able to return to school in a temporary location. The projects have been a great learning experience for the children, and the teachers were able to capture these memories for parents and community members to see.

Through these donations, Henryville's residents have been able to come together to rebuild their community. The teachers were able to give back to the children the learning resources that were suddenly taken away from them, and parents are relieved that their children can continue with their education. Recovering from the unexpected can take time and patience, but the relationships built throughout that recovery process will never be forgotten.





CHAPTER TWO: THE SYSTEM: HOW COMPANIES ARE PLUGGING INTO THE BROADER DISASTER STRUCTURE

Connect for Success

By John Odermatt, Managing Director, Office of Emergency Management, Citi



I joined Citi in 2004, after two decades in public service at the New York City Police Department and Office of Emergency Management (OEM). During my career with the city, I worked to engage the private sector in public-sector efforts; now I get to use my prior experience and relationships to ensure Citi stays fully integrated into the public resources available for disaster management.

Whether you're in the public sector or the private sector, strong partnerships are essential to mitigating and recovering from any disaster. Here are a few tips I've learned during my career:

Secure emergency access. During my time as commissioner of NYC OEM, we introduced the Corporate Emergency Access System (CEAS) as part of the city's economic development plan. CEAS authorized essential employees to access restricted areas following an emergency. When barricades are up, CEAS-credentialed employees can get inside and work to shut down or sustain core business functions until normal entry is restored. Employees can rescue assets from a vault, locate vital records, or retrieve critical equipment. A dozen local governments in six states now offer the CEAS program. Check with your local police department or emergency management agency to see if CEAS or a similar program is available in your area.

Build and maintain relationships. Whether it's through attending industry conferences or setting up job-shadowing exchanges, make sure you're using your time between crises to build and maintain relationships. You'll be able to rely on a strong network when you need one. Our relationships with nonprofits helped us, among other tasks, to quickly redeploy more than 9,000 surplus meals, 42,000 bottles of water, and a truckload of ice to a New Jersey food bank after Hurricane Sandy.

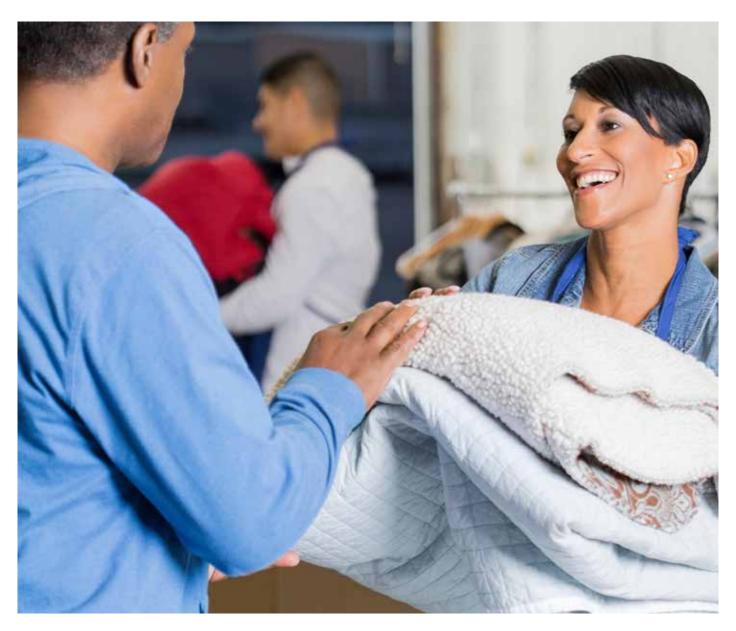
Position your people. There's no substitute for having some of your teammates at the center of public decision making. When NYC OEM opens its crisis command center, we make sure a Citi colleague is in the rotation to represent the financial services industry. That way, one of our teammates is physically present as decisions are being made, getting firsthand information and reports. Leverage your teammates'



subject-matter expertise as well as relationships with experts in real estate, financial markets technology, and other fields.

Hire employees with public-sector experience. Several of my Citi colleagues joined us from NYC OEM and the NYPD. Before, during, and after any crisis, they're able to leverage their relationships and their understanding of the city's approach to help us ensure Citi's response is effective and appropriate.

Practice, practice, practice. Rigorous tabletop testing and role-playing scenarios keep you ready so you're on top of your game when a disaster strikes. In fact, we'd tested our backup trading capabilities the week before Hurricane Sandy hit. In addition to practicing frequently, make sure your drill team is comprehensive. Citi has recently helped plan exercises that bring together government, industry, and business leaders to test our resilience for emerging threats like cyberattacks. In late 2013, Citi helped coordinate a Pandemic Tabletop Exercise that brought together the Federal Emergency Management Agency (FEMA), industry organizations, and 77 financial services firms. Fostering a partnership between the public- and private-sector players, the drills tested organizational resilience for a pandemic outbreak, identifying special considerations and materials to protect the health and safety of employees. We'll regroup this



fall for a new drill that applies lessons learned and takes an even more challenging approach.

Ensure your plans evolve. Good crisis planning means monitoring the changing threat landscape. A massively destructive hurricane striking New York City once seemed unthinkable. Preparing for new and different threats is a challenge when budgets are tight, but it's still critical. This fall, we'll participate in a FEMA-led exercise to help companies in the Northeast and mid-Atlantic prepare for the next big physical disaster. Additionally, today's emerging threats include cyber-risks, with adversaries like criminal syndicates, nation-states, terrorists, hacktivists, and rogue insiders. Proactive sharing of intelligence with government agencies is key. Plan, prepare, and anticipate what might be ahead.

Building Public-Private Relationships for Disaster Recovery

By Rachelle Loyear, Director, Operational Business Continuity Management, Time Warner Cable



With a geographic footprint spanning from Hawaii to Maine and covering 27 more states in between, Time Warner Cable (TWC) is among the largest providers of video, high-speed data, and voice services in the United States. TWC operations face exposure to almost every type of natural or man-made disaster you can imagine—earthquakes, fires, floods, hurricanes, blizzards, tornados, chemical or biological accidents, power failures, and many more.

Voice and data services are considered "essential," carrying vital 911 calls and other emergency communications and connecting people to critical information during a time of crisis. With those services at stake—plus provision of cell-tower backhaul, medical monitoring, cloud hosting services, and even telecommunications services to local and state emergency-service providers in many areas—it's critical to our business and the communities we serve that we respond and recover services as quickly as possible.

However, in disaster response and recovery, no man (or company) is an island. Emergency response involves a massive collaborative effort on the part of local, state, and federal emergency agencies as well as many private companies.

Historically, TWC has had strong relationships with many offices of emergency management (OEMs) in the locations we serve, and we have seats in many emergency operations centers (EOCs). But our efforts to develop these relationships were always based on an ad hoc, local process, and we did not have any kind of national program to ensure recovery relationships nationwide. That approach changed in 2012 after our experiences in New York City during Hurricane Sandy.

Before, during, and after Hurricane Sandy, the NYC EOC was up and running and staffed 24 hours a day. As the hurricane was ravaging the city, TWC representatives sitting in the EOC

were able to provide a direct communications link from us to the recovery coordinators. Our data, along with those from other private-industry representatives and public agencies, allowed the EOC to have a more complete view of which areas of the city were hardest hit based on essential service outages, and to deploy emergency responders to areas based on the most up-to-date impact situation reports.

After the storm passed, TWC participated on the Downed Tree Taskforce. Through it, we were able to know which places would soon have streets clear for access, which areas of the city would have power restored next, and how we could deploy our resources most effectively and restore services most quickly to the approximately 350,000 impacted customers. The direct collaboration of the utilities and telecommunications companies through the EOC enabled our recovery efforts to be more efficient than they possibly could have been without the critical link of the EOC.

Our experience in New York during Hurricane Sandy made us determined to build similar OEM relationships across the enterprise footprint. In 2013, the TWC Business Continuity Management team kicked off a program to develop a comprehensive network of partnerships in all the states and localities we serve—building the bridges during normal operations that can so clearly assist both sides during an actual crisis or disaster.

This program continues to grow in 2014 as more local contacts are identified and more relationships are formed. We have identified contacts at more than 450 city, county, and state emergency offices, and have assigned a responsible TWC representative to each of them to foster relationships and improve our ability to work with these offices during a crisis.

All TWC OEM representatives identified for this program are fully trained for deployment to an OEM or EOC during a crisis. They are required to receive TWC specific training





in how to communicate and act as a liaison between the company and emergency agency during a crisis, and then they must complete a series of online courses in emergency response topics provided by the Federal Emergency Management Agency (FEMA).

Our trained representatives are reaching out to the contacts we identified across the country. We are meeting with the OEMs to tell them about our program, explaining how both TWC and the OEM can benefit from a strong relationship, participating in local emergency exercises, and fostering ties that will serve both TWC and the communities we operate in for many years to come.

Supporting the Nonprofit Community Is Supporting Disaster-Impacted Communities

By Tyler McKee, Program Manager, National Voluntary Organizations Active in Disaster



Capacity-building is one of the buzzwords in today's disaster sector. Indeed, at the foundation of most disaster nonprofits' missions is building capacity in the communities they serve to not only restore disaster-affected homes and neighborhoods but also to leave them better than they were—to achieve resilience for future disasters. The ongoing challenge these organizations face, however, is the balancing act to building and sustaining their own ability to fulfill that mission to serve communities.

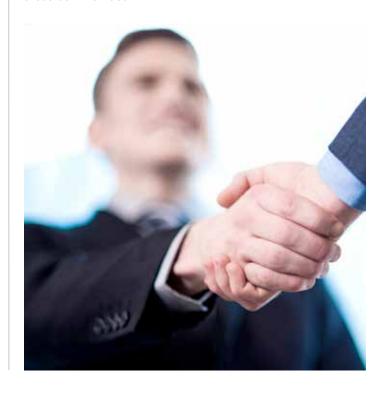
The member organizations of National Voluntary Organizations Active in Disaster (National VOAD), 56 in number plus 56 state/territory VOADs, have found ongoing assistance in this often unsupported demand for restoring and replenishing equipment and other items after their response efforts are completed in communities. The UPS Foundation realizes that these national nonprofits need to be supported in a meaningful way; they have committed not just to supporting the communities themselves but also to partnering with the organizations that mobilize to serve them.

In 2013, the UPS Foundation and National VOAD announced the Oklahoma Mini-Grant Program; its success quickly led to the similar Colorado Mini-Grant Program. These mini-grant programs allowed National VOAD members and members of the affected state's VOAD to apply for up to \$5,000 in assistance to replace or repair supplies and equipment; offset travel and incidental travel experiences for skilled volunteers deployed to the communities; technology replacements (computers, tablets, mobile phones, etc.); implementation costs of recovery programming, such as printing and communication needs; and outreach activities that inform the community about available resources and assistance.

This new facet of the longstanding partnership of UPS and National VOAD provided dramatic support to the organizations actively involved in restoring the tornado-, flood-, and wildfire-impacted communities of Oklahoma and Colorado. By helping to offset miscellaneous costs and

to repair and replace equipment—efforts that were seldom supported by partners in the past—the UPS Foundation made it possible for National VOAD members to maximize their impact in dozens of U.S. communities.

This program's overwhelming success has laid the foundation for similar programs in the future; by supporting cost-of-doing-business functions of nonprofits, companies allow the donor dollars from the public to be funneled directly to communities while also helping to increase the overall effectiveness of the nonprofit and each dollar donated. Capacity-building partnerships, like those with the UPS Foundation, have a direct and tangible linkage to the projects in disaster-impacted communities, and provide a force-multiplier by which those nonprofits can deliver meaningful support and capacity building to the survivors in those communities.



Cross-Sector Crisis Management in Virginia

By Ryan Garnowski, Private Sector Liaison, Virginia Department of Emergency Management



In a world of ever-changing threats, emergency management communities nationwide strive to find new and innovative solutions for increasingly complex problem areas. Equally concerning are the expanding needs of impacted communities. What were once considered luxuries are now undeniable necessities; electronic transactions, lines of credit, online commerce, and much more have all become essentials for everyday living. To cope with this reality, agencies such as the Virginia Department of Emergency Management (VDEM) have worked to integrate into their disaster response and recovery frameworks private-sector partners who can assist in sustaining or restoring these services.

One of the most dependable and longstanding partnerships through the agency's Private Sector Liaison Program has been with a statewide coalition of community and large-scale financial firms, known as Virginia 1st. Besides being a valuable resource for information on the financial sector, the coalition has offered an incredible nexus for building bridges with larger regulatory partners, such as the Federal Reserve Bank. In return, Virginia 1st has gleaned from VDEM participation as a Strategic Partner, receiving access to important information with regards to potential hazards, security threats, imminent weather events, and much more.

But these mutual benefits are just part of a bigger picture. Organizationally, Virginia is broken down into seven "emergency management regions," each headed by a coordinator and lead hazmat officer. Virginia 1st has aligned with this structure, separating itself into seven, parallel regions. Much like in the state, each of these jurisdictions plays host to a head point of contact for the financial sector. These individuals partner with local emergency planning committees and municipal responder groups throughout all phases of the emergency management cycle.

In addition, VDEM makes it a priority to ensure that there is constant transparency between the agency and its private-sector partners, with Virginia 1st being one of the many participating groups. Situational awareness is established through the state's multiagency response system, the Virginia

Emergency Response Team (VERT), which constantly sends and receives information between the private sector and the Virginia Emergency Operations Center. Such a practice is imperative, because it creates a common operating picture for the state of public and private resources throughout the commonwealth. For instance, when a bank is back online, or an ATM is stocked and powered, this can be one of the many indicators that a community is beginning to bounce back. At that point, localities and VERT staff can work together to begin planning for the gradual tapering off of government-supplied commodities, as consumers return to privately owned companies for their needs.

This institutional symbiosis between the private and public sectors helps foster an important synergy that has undoubtedly increased the durability and effectiveness of Virginia's emergency management programs. Because of partnerships between groups like VDEM and Virginia 1st, industries such as those in financial services have become better equipped with the data required to feed their continuity plans, while the commonwealth continues to gain valuable insight into the physical and economic impacts of disasters. At the end of the day, both parties walk away with a more collaborative and efficient system for coping with adverse effects on cash flow, supply chain, and commercial markets, as well as the consumer's ability to tap into those elements.

For more information on the Virginia Department of Emergency Management/ Emergency Response Team: http://www.vaemergency.gov

For more information on the Private Sector Liaison Program: http://www.vaemergency.gov/em-community/em-resources/logistics/Private-Sector-Liaison-Program

For more information on Virginia 1st: http://readyhamptonroads.org/va1st/Home.aspx

Changing the Game: Business Matters, Period.

By Ramesh Kolluru, VP for Research, University of Louisiana at Lafayette and Clayton Rives, Associate Director, National Incident Management Systems and Advanced Technologies Institute



For those uninitiated in the world of emergency management, the lingo and system of disaster response can be intimidating and frustrating. When Hurricanes Katrina and Rita devastated the Gulf Coast in 2005, I experienced a level of frustration as a volunteer that was shared by many businesses unfamiliar with how things were supposed to happen. An "all-hands-on-deck" approach quickly evolved during the Hurricane Rita recovery, setting the stage for many innovations to come.

Almost a decade later, there is a movement afoot across the nation to develop public—private partnerships before the next disaster strikes. The experienced among us understand that adding the private sector in the mix brings great efficiency, effectiveness, and reliability to disaster response. Craig Fugate, director of the Federal Emergency Management Agency (FEMA), describes it best as the "whole community" approach to disaster management. However, what has really defined the success of these public—private efforts is their focus on pre-crisis planning and preparation. Such efforts are facilitated by the emergence of business emergency operations centers (BEOCs).

Based on our experiences, researchers at the National Incident Management Systems and Advanced Technologies (NIMSAT) Institute at the University of Louisiana at Lafayette. working under the leadership of Mark Cooper, then director of the Louisiana Governor's Office of Homeland Security and Emergency Preparedness, established the Louisiana (LA) BEOC. The LA BEOC provides a platform for privatesector entities to communicate, collaborate, and coordinate with government before, during, and after a disaster. This integration leverages the capabilities of the private sector and contributes to a community's overall ability to manage a disaster. For example, during Hurricane Gustav in 2008, Governor Bobby Jindal used the BEOC concept to locate and support mass feeding operations through local sources. This infused much-needed revenue into the hurricane-damaged economy and offered people displaced from their homes hot jambalaya instead of more costly FEMA-purchased mealsready-to-eat (MREs), saving taxpayers approximately \$1.5 million.



Today the National Business Emergency Operations Center, developed under Dan Stoneking, then director of the FEMA Private Sector office, adds to the growing trend at local, state, and regional levels that use their BEOC to plan with the private sector as a whole community. Resilience in our nation is being served one plate of jambalaya at a time, by one company making payroll after a disaster, by one community springing back fully after disaster strikes.

Although we are making progress, there is more to be done. As a nation, it is time for us to tap into the collective capabilities of our research community to develop models and technologies to further enhance our critical infrastructure and community resiliency. As seen in many disasters, large-scale failures in one part of the system can cascade into failures in all systems. We need research- and evidence-based resilience frameworks to model, benchmark, and measure resilience of systems and communities. We need our emergency managers to better understand the private sector—its supply-chain capabilities and interdependencies.

Further, there is a great need for a common national platform for information sharing that provides a 360-degree connected view for public- and private-sector stakeholders at all levels and jurisdictional boundaries. Among notable early efforts



in this area is the National Virtual BEOC platform under development by the NIMSAT Institute. Technologies developed by Department of Homeland Security Science and Technology, such as the Unified Incident Command Decision Support System and the Next-generation Incident Command System, offer significant promise to address these ecosystem needs. Innovation drives the business of emergency response.

And, finally, it is time to professionalize the craft of emergency management. We need to provide greater opportunities for the professional growth and career advancement of our emergency managers. This becomes especially important as practitioners from both public and private sectors plan together, train together, and respond together.

When we do these things—and do them well—we will have catapulted our disaster response industry into the *20th* century. We have miles to go!

Putting People First in Disaster Response: The Telecoms Industry and Typhoon Haiyan

By Gwi-Yeop Son, Director, Corporate Programmes Division, United Nations Office of Coordination of Humanitarian Affairs



When Typhoon Haiyan smashed into the central Philippines in November 2013, the United Nations (U.N.), the government, and the private sector made rebuilding telecommunications infrastructure a priority.

When the first U.N. team members arrived in Tacloban in the hours after Typhoon Haiyan carved its way across the central Philippines, they found a city that had almost been wiped from the face of the earth. The storm—the strongest to ever make landfall—had damaged or destroyed every single building in the city. Thousands were dead, and the roads were strewn with debris.

The team's first, devastating reports back to Manila were made over satellite phones. Telecommunication networks were down. On November 10, two days after the storm hit, President Benigno Aquino III appealed to the global community for help to reestablish these networks.

When disaster strikes, the international humanitarian community deploys dedicated telecommunications capacity; however, this resource—known as the emergency telecommunications cluster (ETC) and run by the World Food Programme (WFP)—normally focuses on meeting the needs of responders.

"It Makes Business Sense to Partner"

But in the Philippines, for the first time, the aid community was able to use this resource to help restore communications for people affected by the disaster. The U.N. Office for the Coordination of Humanitarian Affairs (OCHA), working alongside WFP, was able to do this by drawing on a network of telecommunications partners.

"In the Philippines, we demonstrated that it makes business sense to partner," said Patrick Gordon, chief of OCHA's Information Technology Section. "We demonstrated that it makes business sense to take advantage of each other's networks."

In recent years, OCHA had started working closely with GSMA, a telecommunications industry body that represents

the interests of about 800 mobile operators worldwide. Most tangibly, in June 2013—almost six months before Haiyan struck—the U.N. and GSMA held a disaster preparedness workshop in the Philippines that brought together aid groups and Filipino mobile network operators (MNOs).

Tangible Benefits

The familiarity that came from this workshop, and the trust that had built through the partnership with GSMA, immediately yielded tangible benefits in post-Haiyan Tacloban and surrounding areas.

One of the ETC's first tasks in the wake of a disaster is to provide internet connectivity for aid groups. In Tacloban, the ETC quickly established a VSAT link; however, this technology is expensive (as its name implies, it involves the use of a satellite) and slow. But in partnership with SMART—one of the Philippines' two largest MNOs—the ETC was able to prioritize the restoration of a fiber-optic link. In most disasters, aid groups will rely on VSAT for up to six months. In Tacloban, the VSAT was decommissioned in less than three weeks.

SMART and GLOBE also started to share their network data with the U.N. MNOs are typically unwilling to share this type of information, especially when competitors are involved.





However, their willingness provided the U.N. and its partners with invaluable information about the impact of the storm and access to isolated communities. It helped them plan their response with more accuracy and fluidity.

The benefits of these partnerships were also felt directly by people affected by the storm. Ericsson donated 1,200 mobile phones. OCHA and GSMA rallied SMART and GLOBE to provide SIM cards and airtime, and these phones were distributed to community centers throughout the disaster zone, giving people their first opportunity to contact family members and friends and let them know they were safe.

Proof of Concept

These experiences in the wake of Typhoon Haiyan show the undeniable value of U.N./private-sector partnerships; however, for OCHA's Patrick Gordon, they provide only a glimpse of what could be achieved. "These experiences provide a proof of concept," he said.
"They demonstrate what can be done when we broaden our networks. But our ambition is much bigger than what we achieved in the Philippines."

OCHA is the department of the United Nations Secretariat responsible for bringing together humanitarian actors to ensure a coherent response to emergencies. Its mission is to mobilize and coordinate effective and principled humanitarian response and preparedness in order to alleviate human suffering in disasters and emergencies, and to advocate the rights of people in need. For more information on opportunities to support the United Nations in disaster response, please contact Helena Fraser, Chief of OCHA's Private Sector Section, Partnerships and Resource Mobilization Branch: fraser@un.org.

Xylem and Mercy Corps

By Michael Fields, Director, Corporate Citizenship and Social Investment, Xylem



Describe the challenge that your organization faced.

Every water emergency has its own unique challenges, but the greatest water-related challenge we've faced to date is the Syrian refugee crisis we're dealing with right now in Jordan. The fourth-driest country in the world, Jordan already struggles to provide enough water for all of its citizens—and now the population has increased with an additional 600,000 Syrian refugees. With aging infrastructure throughout the country, the amount of water lost underground nationwide could satisfy the needs of 2.6 million people—more than a third of Jordan's current population. In the present situation, Jordan faces a perfect storm of pressures: refugee demands layer over long-standing challenges of scant supply, unsustainable management, and out-of-date infrastructure.

What steps did you take to overcome it?

Xylem's corporate citizenship and social investment program, Xylem Watermark (www.xylemwatermark.com), is committed to providing and protecting safe water resources around the world. In 2013, we began our work in Jordan, through a partnership with Mercy Corps to help address the added stress of the refugee influx on the national water supply by supporting the construction of two new deeper-water wells in the Zaatari refugee camp. The initial project was funded by Xylem Watermark's Emergency Response Fund, a resource we have created purely to address water-related crises around the world. Xylem's contribution to the projects at Zaatari helped catalyze additional funding for Mercy Corps' work in the region from UNICEF, ensuring that refugees and residents in northern Jordan receive the attention and long-term aid that they will need.

What were the outcomes of the work that you did?

Through our initial partnership, Xylem Watermark, Mercy Corps, and UNICEF built two deep-water wells that were able to meet the daily water needs of nearly 70 percent of the more than 100,000 Zaatari refugees. In June 2014, Xylem announced an additional \$100,000 grant which will aid Mercy Corps efforts to install a third well. When operating at full capacity the wells will now meet the needs of virtually

100 percent of the Zaatari refugees. The expansion of a sustainable water supply will also lessen the need for delivery of truckloads of clean water - saving an estimated \$58,000 per month that can be spent to meet other refugee needs. But we are not only providing clean water. By relieving water stress throughout communities in northern Jordan, we are helping to mitigate underlying tensions of human displacement, ethnic conflict, and war.

There is no way to "fix" water scarcity in Jordan. The multifaceted nature of the country's water crisis requires an integrated response and one that coordinates across actors—the government of Jordan, companies like Xylem, and NGOs—to address immediate problems. Future efforts, however, must be implemented with an eye to long-term sustainability. Pumping water out of Jordan's aquifers does address today's immediate need, but there is more to be done to help mitigate a drier tomorrow.

Why do you think you were in a unique position to help?

As a leading provider of water treatment and transport technology, Xylem brings a wide range of high-quality products to Mercy Corps' initiatives, as well as a commitment to sustainable solutions. Through our partnership, we've been able to access proven product systems, such as dewatering pumps and filtration systems, in order to respond promptly after devastating floods. In Jordan specifically, we lent our expertise throughout the construction of the deepwater wells, helping to ensure a successful and functional installation.

In other parts of the world we have had the opportunity to pilot new Xylem products, such as a stepping pump designed specifically for the 1.5 billion subsistence farmers worldwide who need proper irrigation equipment, including Saajhi water pumps, to maximize their yield-to-land ratios. Xylem, with Xylem Watermark, has an eye to not only what makes our business successful, but what positive impact we can have on the water crisis.



What do you hope that readers will learn from your story? How can others apply your lessons to their work?

Since 2011, Xylem Watermark and Mercy Corps have been working together to pilot and deliver sustainable water solutions and provide best practices in emergency management around the world. We will continue to push these boundaries as we work together in Jordan and elsewhere.

Mercy Corps has been consistently working in Jordan's water sector since 2006 and, based on this experience, has recently published a white paper providing recommendations for any future efforts in the region:

 Invest in long-term development. To relieve pressures on host communities and protect pre-crisis

- development gains, development dollars must be strategically increased—with a focus on upgrading and maintaining existing infrastructure.
- Bridge the governance gap. Government actors are under-resourced and understaffed; their capacity badly needs an upgrade. Investing in infrastructure makes little sense if new projects are handed over to agencies that have neither the resources nor expertise to run and maintain them.
- Address conflict and conservation. Crises are inflection points. They can result in deteriorating social conditions, resource mismanagement, and violence. Yet a crisis can also foster opportunities to transform attitudes and, in an environment of scarcity, promote sustainable practices.

Building Back Better: Three Years Strong in Tohuku

By Hiromi Tabei, Program Coordinator and Yuko Okamura, Communications Associate, Architecture for Humanity







Describe the challenge that your organization faced.

More than three years have passed since the Tohoku region was devastated by the Tohoku Earthquake and Tsunami of 2011. Much rebuilding progress has been made, but many residents still struggle to build back better and stronger.

As often seen in post-disaster situations, reconstruction has focused on immediate needs, overlooking long-term plans, such as the restoration and creation of livelihoods. This region of Japan was already suffering from an aging population and depopulation. Without job opportunities, the situation will worsen. We assessed that business owners and entrepreneurs were motivated to revitalize their community but lacked the necessary resources.

What steps did you take to overcome it?

At Architecture for Humanity, our expertise is in longterm response. While we immediately mobilize to gain an understanding of the needs and resources on the ground, we launch our programs only after the immediate relief phase has ended.

Following the Tohoku Earthquake and Tsunami, we began working with funders, local building professionals, and local stakeholders to launch a number of community-based architectural project. Through a partnership with Prudential Foundation, we opened our field office "MakiBiz" in the city of Ishinomaki in late 2012. MakiBiz helps affected businesses and community members with the support of local partners through consultations, referrals, seminars, and events. Establishing this office has allowed us to embed ourselves in the community and further understand its long-term needs.

Through our work, it became apparent that business owners were having difficulty accessing construction capital. So, we partnered with the Prudential Foundation

again in September 2013 to award small businesses with construction funding. Here, we chose nine businesses with clear ambitions not only to support themselves but also to elevate their entire community. The projects are moving forward, and we will continue to help these businesses create and execute their sustainable business strategies.

Such partnerships have enabled us to continue our support for the communities today and strengthen the Tohoku community network.

What are the outcomes of your work?

Through our services, we are rebuilding a more resilient economic structure within affected communities. To date, through MakiBiz we have supported more than 160 businesses to create or recover almost 120 jobs. We have worked on 20 architectural projects, including nine through our partnership with the Prudential Foundation, involving almost 800 local architects and contractors, providing them with jobs. Our MakiBiz office seminars and events have enabled us to train and connect more than 100 community members. We continue to actively seek opportunities to widen our impact.

Why do you think you were in a unique position to help?

Architecture for Humanity is a leading organization in disaster reconstruction and resilience. Over the past 15

years, we have collaborated with affected communities on long-term solutions to design and build sustainable and resilient spaces to live, learn, work, and play.

In response to Hurricane Katrina, we paired families with professional designers to design new homes that were affordable and sustainable and that met the region's new building requirements. Following the 2010 earthquake in Haiti, we established the Haiti Reconstruction Center to support communities in building back better, providing community planning, architectural design, construction, training and mentorship, land tenure, and mapping services.

What do you hope that readers will learn from your story? How can others apply your lessons to their work?

Global communities offer large amounts of support following a natural disaster, mainly allocated toward short-term relief. Although this initial support is crucial, the long-term effects of a disaster are often overlooked because they are not immediately apparent.

Our mission is to advocate for architects to play a larger role in post-disaster reconstruction by helping to implement resilient community-development strategies to protect citizens against future destruction by natural hazards. We urge companies to do the same by looking beyond short-term response and allocating resources toward long-term reconstruction and resilience.



Helping Commerce Flow and Communities Recover: The Role of Transportation and Logistics in **Disaster Response**By Bob Fatovic, Executive Vice President, Chief Legal Officer and Corporate Secretary, Ryder System, Inc.





Anyone who has ever been impacted by a disaster knows the welcome sight of a truck delivering relief supplies. It's an iconic image, often highlighted in the news coverage following any significant disaster event. But the role of transportation in preparing for and recovering from a catastrophe goes well beyond that critical delivery.

As a transportation and logistics provider working behind the scenes to support more than 43,000 commercial customers, Ryder plays a significant role in helping businesses "get back to business" following a disaster. These recovery efforts by the business community, alongside those of first responders and disaster-relief organizations, enable communities to recover that much quicker. Additionally, when businesses can return to normal operations, relief and charitable organizations are able to focus their resources on those who need them most.

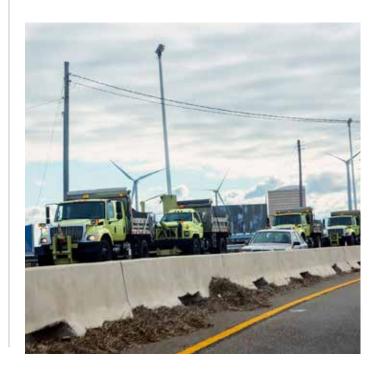
At Ryder, we not only have comprehensive disaster and business continuity plans to ensure the safety and security of our people, facilities, and vehicles, but we also help our customers prepare for and recover from a disaster. Many of our customers—from food distributors to pharmacies, to home improvement retailers—are critical to recovery efforts in impacted communities. The sooner these businesses can get back up and running, the sooner their valuable products and services can get to the people who need them. That means Ryder people and our operations must be well prepared and ready.

In advance of a storm, we often move additional vehicles closer to impacted cities in order to support anticipated increases in rental demand from local businesses and recovery organizations. Many of our vehicles are also equipped with onboard telematics technology, which can help customers reroute their deliveries to avoid road closures.

We also leverage our extensive fuel network to mitigate supply disruption for our customers. In advance of a storm, we will top off fuel supply at Ryder service facilities. In times when production and distribution have been disrupted by natural disasters, we have been able to redistribute fuel from within our national network to impacted areas and ensure that

our commercial customers have access to the fuel they need. We also perform remote monitoring of all fuel storage tanks in our national network 24/7/365 so we know where we can get customers fuel immediately. Ryder has also invested in an inventory of heavy-duty generators to keep our maintenance and rental facilities open and to keep fuel pumping for customers. Generators are staged at strategic locations across the country and moved as necessary in anticipation of potential storm impacts. Communicating with customers is also key. During the recent winter storm now known as the polar vortex, our sales and operations teams shared tips with customers about how to keep their vehicles running in historically cold temperatures.

The work that goes into helping our supply-chain customers prepare for a disaster is even more complex. In anticipation of a storm, our team of logistics engineers will work with clients to move critical freight forward, find alternate suppliers, and divert shipments where feasible. For example, to prepare for Superstorm Sandy, we repositioned inventory for a home





improvement retail customer and shipped 90 truckloads of fast-selling hurricane supplies (bottled water, gas cans, etc.) on the Friday before the storm. We worked with a major automotive manufacturing customer to identify the most critical inventory and pull ahead material from suppliers in the path of the storm. Our transportation-management team also worked secure carrier capacity in advance, so customers could move freight as soon it was safe to do so.

In our business, we understand the complexity and depth of timely resources needed to respond to disasters. It is this strong linkage between Ryder's business and the American Red Cross's operational needs that drove us to select the Red Cross as Ryder's primary national charitable partner in 2009. In addition to being our national charitable partner, the American Red Cross has also been a national truck rental customer of Ryder's since 1989. The Red Cross relies on Ryder to provide access to well-maintained vehicles when and where they need them, at a moment's notice. We are proud to say that we recently extended our commitment as a Red Cross Annual Disaster Responder with a new, four-year, \$1 million commitment.

At Ryder, we play a unique role to keep commerce flowing, and we take seriously our responsibility to support the communities where our employees and customers work and live.

Saglam Kobi—Building More Resilient Small Businesses

By Eduardo Martinez, President, The UPS Foundation



Each year, millions of people all over the world are impacted by natural disasters. Hurricane Sandy and Typhoon Haiyan are two recent events that resulted in significant losses to families and local businesses, severely impacting local economies. According to statistics, on average 40% of local businesses impacted by disasters never rebound afterward.

In partnership with the U.S. Chamber of Commerce Foundation, The UPS Foundation is working to assist communities that are at high risk for natural disasters by strengthening the preparedness of their small and medium-size businesses. We believe that by collaborating with our partners and helping communities better prepare for the unexpected, we can help reduce any subsequent human suffering.

Working in partnership with the World Economic Forum's Global Agenda Council on Catastrophic Risks, we have launched a business resilience campaign in an international community at high risk for natural disasters to strengthen the preparedness of their small and medium-size businesses. Our belief is that if a business can withstand interruption during a crisis, its employees, services, and commodities will remain available—thus enabling the surrounding communities to rebuild and normalize faster.

To put this theory to action, The UPS Foundation formed a public–private partnership that included our UPS Turkey country team, the U.S. Chamber of Commerce Foundation, the World Economic Forum, and the Corporate Social Responsibility Association of Turkey (CSR Turkey) to determine whether the business community in Turkey, a country prone to natural disasters, would be interested in heightening awareness on the techniques and tools available to make businesses more resilient. The exploratory discussions with various chambers of commerce, government agencies including the AFAD (Turkish version of FEMA, the U.S. Federal Emergency Management Agency), academia, and civil society organizations proved positive; they quickly embraced the idea.

The idea quickly turned into a community-based program named "Saglam Kobi," which means "strong small and medium enterprises" in Turkish. The UPS Foundation funded the Saglam Kobi initiative as part of the UPS Humanitarian Relief Program to help strengthen the resilience of the Istanbul business community. The project is designed to address the three main reasons that small and medium-sized enterprises (SMEs) are not prepared for disasters: they don't have the time to create their own disaster preparedness programs, they lack funds to pay for existing tools, and they need training in how to apply the tools once they acquire them. Saglam Kobi leverages the U.S. Chamber Foundation's expertise in business preparedness by adapting the Disaster Resistant Business (DRB) Toolkit to Turkish culture in order to provide more than 300,000 businesses in Istanbul with access to disaster mitigation tools via a new website, www.saglamkobi.com. The website was launched as part of a broad awareness campaign in September 2013 in collaboration with the Istanbul Chamber of Commerce. Since then, our





implementing partner, CSR Turkey, has been conducting Saglam Kobi education and training forums with small businesses, industry groups, and associations throughout Turkey. The website offers access to preparedness and disaster mitigation planning tools, including a step-by-step guide to creating a business continuity plan, a checklist for companies to assess their preparedness levels, and a top-20 list of simple preparedness activities businesses can take.

Our strong expertise in logistics and supply-chain management demonstrates the value we place on equipping individuals and businesses with the skills, information, and resources to ensure communities are better prepared. Over the past year, the project team has successfully adapted disaster-preparedness tools and techniques for use in Turkey. Most important, the team developed partnerships among business, community, government, and academic leaders in order to create collaborative public-private partnerships that will expand over time. Our goal is not only to help build stronger and safer communities in Turkey but also to enhance preparedness of the international business community on a global scale.

The Long View: Recovery and Rebuilding in Moore, Oklahoma

By Mary Wong, President, The Office Depot Foundation



No matter how well prepared a community might be for a disaster, the aftermath is often overwhelming. Such was the case in May 2013 after an F-5 tornado bore down on Moore, Oklahoma, cutting a swath of destruction through the city.

Stories of tragedy, hope, and resilience quickly captured the world's attention and—as should be the case in such situations—government, nonprofits, the business community, and concerned individuals responded swiftly and generously to support the relief efforts. But after the news crews moved on, the work of rebuilding Moore was just beginning.

The Office Depot Foundation is the independent, nonprofit foundation that serves as the primary charitable giving arm of Office Depot, Inc. One of the Foundation's three strategic priorities is "helping communities prepare for disasters, as well as recovering and rebuilding afterward." We were unusually well positioned to assist in Moore because of our close working relationship with Feed The Children, the Oklahoma City–based international relief organization. The Foundation immediately made a contribution to Feed The Children for food and relief supplies. We also pledged to donate 3,000 sackpacks containing essential school supplies to Moore public schools to help children affected by the tornado.

As is our practice, we also took a longer view of how we could assist the Moore community in the weeks, months, and even years ahead.

One strategy was already in place. Since 2007, the Office Depot Foundation has been the primary sponsor of the U.S. Chamber of Commerce Foundation Corporate Citizenship Center's National Disaster Help Desk for Business. Ines Pearce, senior advisor to the Corporate Citizenship Center and manager of the Help Desk, immediately reached out to the local chambers in Moore and Oklahoma City.



Pearce connected the Oklahoma chamber officials with chamber presidents in three other cities that have been hit by devastating disasters: Joplin (the 2012 tornado), Galveston (Hurricane Ike), and Manhattan (Superstorm Sandy). "They could offer expertise because they have walked in their shoes," Pearce said. "The Help Desk provided a link between these chambers (and their businesses), and several set up special funds or fundraisers to assist Moore."

The Help Desk also assisted displaced owners of homebased businesses in finding aid and connected volunteer groups and resources with local Voluntary Organizations Active in Disaster (VOADs) and the logistical management group American Logistics Aid Network (ALAN).

On a second front, recognizing the vital role of collaboration in addressing compelling community needs, the foundation began making plans to convene a "Community Conversation on Recovery and Rebuilding Oklahoma" in July—approximately eight weeks after the tornado struck. This



event, which was hosted by Feed The Children, provided an opportunity for community stakeholders to leverage their spirit and determination to move forward. Speakers included Ines Pearce from the Help Desk and Lindsay J. K. Nichols, communications director for GuideStar, who discussed strategies for nonprofit capacity building and business recovery. They engaged the more than 35 participants in an interactive discussion about strategies and next steps for the community.

"Just as the country came together to support the Oklahoma communities devastated by last May's storms, we too joined with many organizations to support each other in the

recovery efforts," said Kevin Hagan, Feed The Children's president and CEO. "The gathering was instrumental in opening up the dialogue about ways we can better work together and help serve communities touched by tragedy, no matter where they are."

The Office Depot Foundation's response to the Moore tornado shows that there are many more ways to help in the aftermath of a disaster than simply making financial donations, important as those are. As the arduous process of recovery and rebuilding begins, the business community can invest time, expertise, products, services, volunteerism, and many other intangibles that will yield significant future dividends.

IBM and Typhoon Haiyan Response

By Diane Melley, Vice President, Global Citizenship Initiatives, IBM

When Typhoon Haiyan hit the Philippines on November 8, 2013, it was the strongest typhoon ever recorded at landfall and, unofficially, the strongest ever in wind speed. The satellite image was shocking for the storm's girth and formation. Haiyan slammed into the Visayas section in the eastern Philippines, hitting the islands of Leyte and Samar. Making matters worse, the storm tracked into a particular configuration of islands and waterways that served to channel the storm surge into and over the city of Tacloban with amazing force. Ultimately, this Category-5 super typhoon caused more than 6,200 deaths and 28,000 injuries, and rendered more than 4 million people homeless.

For years, IBM has recognized how vulnerable the Philippines is to natural disasters and has worked with the Philippine government to help mitigate the risks and better respond when disasters occur. In 2006, following landslides in southern Leyte, we worked closely with the Philippine government to customize and deploy Sahana (owned by the Sahana Software Foundation)—an open source disaster management application—to help reunite families and track needed supplies. In addition, the Philippines has hosted a dozen IBM Corporate Service Corps teams, three of which have focused specifically on disaster preparedness. These activities created a foundation, before Haiyan, that clearly demonstrated our corporate commitment to providing assistance for all phases of disaster.

There is a common thread between what we are now doing in the Philippines and our disaster response history with other countries, and the strategy is simple: we listen for the critical unmet needs that directly affect lives and livelihood, and we act quickly when our technology and innovation can make a difference. The effort often involves IBM volunteers who bring their work skills and expertise to help us deploy and establish these in-kind gifts.

In the wake of Haiyan, IBM teams in the United States and Philippines recognized both the enormity of the crisis and the opportunity to provide cutting-edge technology. These tools would address the government's need for better decision-making support and, at the same time, provide a starting point to better manage future responses. Building on





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the trusted relationships between the local IBM Philippines team and the national government, IBM acted quickly to mobilize and launch two particular solutions.

Within two weeks, we began deployment of our Integrated Communications System, which included IBM Sametime and servers, as well as technology known as RadioConnect™ for Sametime from UnifiedEdge, an IBM business partner. This technology enables cross-radio frequency communications—a radio-over-IP environment—to improve communications for first responders and emergency personnel. Field operators have real-time push-to-talk voice communications with the command center and with each other using two-way radio systems, smartphones on mobile data, and workstations with satellite uplinks.

Also within weeks, we put in place an IBM Intelligent Operations Center (IOC) with a robust platform of hardware, software, and analytics, supplemented with software called Touch Assisted Command and Control System, or TACCS™, from another IBM business partner, Priority 5 Holdings, Inc. The integrated IOC for emergency management solution provides emergency management operations capabilities that streamline and integrate government response field operations. It pulls data from disparate sources into a

common operating picture. Analytics optimize planning and response based on real-time data.

The system provides situational awareness—real-time understanding for a more accurate and prioritized response. It also supports action following extreme weather alerts based on potential impacts. Our government partners—the Department of Science and Technology (DOST) and the National Disaster Risk Reduction and Management Council—can now work seamlessly, using analytics to better anticipate and plan response and recovery operations, and using a shared platform to communicate readiness when threats are present and situational awareness as disaster unfolds.

By April 2014, the IOC for emergency management solution was fully operational at DOST. A real-life case—the approach of Tropical Depression Domeng (Peipah)—was an opportunity for the team to identify scenarios for planning based on numerous projected storm tracks. Using data from Project NOAH—the Nationwide Operational Assessment of Hazards, which provides research in natural disaster risk mitigation in the Philippines—the team was able to quickly assess locations at greatest risk.

IBM's grant comes with full skills transfer and two years of support, including an IBM-led transition team for six months to ensure that the government will continue to maintain the skills and expertise needed to fully maximize the power of this new technology for the good of the Filipino people.



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Calm Before the Storm: Preparing Local Communities for Natural Disasters

By Rudy Koenig, Marketing Leader, U.S., Aon Global Risk Consulting



As a leading global insurance broker and risk management consultant, Aon is fully engaged in the business of disaster preparation and response. Aon offers clients a broad range of risk expertise and services to help them not only recover financially and operationally from a disaster event, but also to plan, quantify, and mitigate risk before a natural catastrophe occurs. Whatever the size of a business, and whatever the nature of a business, the importance of risk management and preparedness cannot be overstated.

Aon is uniquely positioned to deploy risk and insurance professionals to client locations across the United States and the world when a natural catastrophe strikes. Within hours after Superstorm Sandy in October 2012, Aon professionals were on the ground in New York and New Jersey, assisting clients in attaining resources to expedite the resumption of business operations. Throughout the insurance process, Aon personnel worked to advocate on behalf of clients to ensure their claims for loss were properly documented, while also working with the insurance carriers to ensure quick and appropriate payments were delivered. This same measure of dedicated and expert response was also evident after Hurricane Katrina; the Thailand floods of 2011; the Japanese earthquake and tsunami in March 2011; the Joplin, Missouri, tornado in 2011; and the Midwest tornado outbreak in May 2013.

Although Aon was able to drive positive outcomes for clients, the devastation visited upon communities and small businesses—entities often lacking or totally bereft of disaster management planning and response capabilities—was sobering. In too many cases, the storm literally washed or blew away their ability to withstand the loss. Some small businesses simply never recovered.

As a firm, Aon has a strong commitment to community. Reflecting on their experiences and expertise led senior Aon team members to think about how they could provide advice and support to the owners of small businesses.



Bringing Disaster Planning Resources to Local Communities

In early 2013, Neil Harrison, group managing director of Aon's Risk Control, Claims & Engineering (RCCE) practice, began to discuss this issue with Zack Rosenburg, CEO of the St. Bernard Project (SBP). Harrison and Rosenburg had been introduced through a mutual business acquaintance at Zurich Insurance Company. Developed in 2006, after Hurricane Katrina, the St. Bernard Project is an established and award-winning nonprofit organization whose mission is to ensure that disaster-impacted communities recover in a prompt, efficient, and predictable way. SBP has been extremely active (and influential) in local relief efforts on housing rehabilitation, and it builds in communities hardest hit by superstorms, notably Hurricane Katrina–impacted areas; Joplin, Missouri; and Sandy-devastated areas of New York and New Jersey.

Over the course of several weeks, Harrison and Rosenburg, with representatives from the Aon RCCE and SBP teams, collaborated to develop an informed, yet extensive approach for risk planning and response at the community and local government levels.



At the core of the discussion was SBP's Disaster Recovery Lab (DRL), a results-driven model designed to ensure that disaster-impacted communities have a prompt, efficient, and predictable path to recovery. Pre-disaster, DRL's goal is to educate communities about risks and how to best mitigate them. After a disaster, DRL shares its model with local communities so that nascent recovery organizations can use SBP's standardized, scalable, and replicable model.

As a strategic partner of SBP, Aon will play a central role in strategy and execution, with a primary focus on the predisaster component of DRL. Aon risk management experts are also creating a series of disaster-planning educational guides specifically geared to the needs of homeowners, small business, and local government.

- "Be Prepared" Checklist—Catastrophe Planning for Small Businesses
- Understanding the Value of Your Business—Risk Exposure Analysis Guide
- How to Successfully Partner with Your Insurance Carrier—Tips and Tricks
- Capabilities and Qualities of a Restoration Firm—A Guide to Your Recovery
- A Comprehensive Guide to Understanding Your Insurance Policy
- An Introduction to Risk Management—For Small Business Owners, CFOs, and COOs

As further outgrowth of the strategic partnership, the Aon team members have become involved in SBP's mentorship program. The intent of this program is to better arm SBP team members with the knowledge base to drive further awareness on the fundamentals of specific risk-management functions.

Boots and Grassroots: Support for Disaster-Impacted Communities

As awareness of the partnership spread, Aon's RCCE team members volunteered to support SBP-sponsored Sandy recovery and rehabilitation efforts on Staten Island, New York. Many of Aon's property-risk professionals experienced the wrath of the storm and were intimately aware of the loss and devastation throughout the tri-state area, having experiencing it firsthand.

In October 2013 and March 2014, teams from Aon and Zurich Insurance participated in several SBP-sponsored home rehabilitation projects on Staten Island to rebuild houses impacted by Superstorm Sandy. The dedicated team of risk and insurance professionals applied elbow grease and unwavering commitment to demolish, drywall, and paint these houses, making them once again habitable for their displaced owners. "These events are truly humbling," said Harrison, "and simply a great way for us to provide direct assistance to those in need."

While Sandy's landfall may be a vague memory for some and merely something seen on TV news for others, there are still countless hours of work to be done to return homeowners to their communities. Through SBP and Aon's commitment to drive better disaster-planning and recovery at the local level, there is reason to believe that we can help communities take meaningful steps to mitigate loss well before an event occurs—and help drive calm before the storm.

For more details on Aon's approach to help local communities plan and respond to natural disasters, visit aon.com/propertyrisknewsletter. Go to www.stbernardproject. org to learn more about the St. Bernard Project and how you or your organization can get involved to effect change in your community.

Mobile Broadband Helps Communities Prepare for and Recover from Disasters

By Shawn Covell, Vice President, Government Affairs, Qualcomm Inc



India is the world's fourth-largest fishing nation. One-third of the families affected by the devastating 2004 Indian Ocean tsunami had links to the country's fishing industry. Since then, mobile phones and a mobile application called Fisher Friend are helping the industry recover from that catastrophic event.

Devandant, a local fisherman from a small coastal village in Puducherry, India—where the economy was devastated by the 2004 tsunami—takes a 3G-enabled mobile phone with him every time he puts his boat in the water. Using the Fisher Friend mobile application, he can access helpful information, such as weather conditions, places to fish, and market prices. As a result, Devandant may see the value of his catch go from approximately US\$3–6 a day to US\$10–16 a day. "I use the phone to get information on wind speeds, wave heights, and potential fishing zones, and then I tell others in the village," he says. Fisher Friend provides crucial information that enables him to decide whether he can venture into the sea.

Based on technologies pioneered by Qualcomm, Fisher Friend was developed through a project supported by Qualcomm Wireless Reach and tested with 500 fishermen who were concerned about their welfare after the tsunami. A study found that 93% of fishers used the information provided through the mobile application for informed fishing. Similarly, 15% have reported that information on Fisher Friend saved their lives from potential disasters while at sea.

Fisher Friend, originally developed for feature phones, has now been migrated to the Android Smartphone platform. Additionally, Fisher Friend's coverage area has been expanded to the state of Andhra Pradesh. The application's Android version provides the benefit of GPS functionality, which alerts the fishermen in Tamil Nadu of the international boundary line between India and Sri Lanka, and additionally enables the fishermen to chart a course back to their home harbors.

Wireless Reach is a strategic program that brings wireless technology to underserved communities globally.



Wireless Reach projects demonstrate innovative uses of Qualcomm technology for social good and help drive human and economic progress in underserved areas. Wireless Reach invests in projects that aid public safety, foster entrepreneurship, enhance healthcare delivery, enrich teaching and learning, and improve environmental sustainability. To date, Wireless Reach has nearly 100 projects in more than 35 countries.

For the Fisher Friend project, Wireless Reach provided technical expertise, acted as the primary funder, and worked closely with public- and private-sector organizations. The Tata Consultancy Services developed the Android mobile application; the M.S. Swaminathan Research Foundation obtained the information requirements desired by the fishermen on the wind speed, wave height, and potential fishing zone from the Indian National Centre for Ocean Information Services (a state-of-the-art research institution of the federal government of India) and provided field-level support to the fishermen.

Unfortunately, disasters are a global issue for which all people need to prepare. In China, for example, natural disasters affect millions of people every year. However,



limited resources exist there to help individuals prepare for such potential emergencies.

Let's Get Ready!, a Wireless Reach project in China, uses 3G-enabled smartphones, a mobile application, a mobile website, and fun, interactive content featuring Sesame Street characters to encourage and enable families with young children to learn about emergency preparedness.

Let's Get Ready! demonstrates how mobile technology can help fill the disaster resource preparation gap. Participating children (ages three to six) and their families use the wireless tools to learn how to create an emergency plan, pack an emergency kit, and undertake other aspects of emergency preparedness. Children can also learn things like how to write their name and address, dial their home phone number, and draw pictures of their home or a family meeting place.

Parents liked the mobility of the program, which enabled them to interact with their children in many locations other than the home, and one-quarter of parents recommended Let's Get Ready! to others. In fact, the program proved so successful that the mobile application is currently available nationwide for free download, expanding access to these

important safety lessons to millions of young children and families throughout China.

This effort also involved strong collaboration between private- and public-sector organizations. Wireless Reach provided technical support and funding; Sesame Workshop, the producers behind Sesame Street, oversaw the implementation as well as the development of the mobile application, mobile website, and content; the mobile operator, China Telecom, hosted the application and provided wireless connectivity and data plans for the families; and the China Youth Development Foundation advised on content and assisted with recruiting families.

With an estimated 6.6 billion total cellular connections worldwide, mobile is the largest technology platform in history. As Let's Get Ready! and Fisher Friend demonstrate, access to mobile broadband can provide tools that make it safe to return to the water and prepare the young and their families for disaster—two outcomes that have a global, positive impact on people's lives.

To learn more about Wireless Reach, visit www.qualcomm. com/wirelessreach.

After the Storm: How Skills-Based Support Can Help Communities Recover

By Dave Porges, National Director of Citizenship, Deloitte LLP





At 5:34 p.m. on May 22, 2011, a tornado touched down in Joplin, Missouri. Initially, it seemed as though it might pass through with relatively little damage, but eight minutes later, it hit again. This time, the damage was catastrophic.

Soon afterward, the Federal Emergency Management Agency (FEMA) invited Deloitte to provide guidance on managing the community's recovery funds. We've continued to serve as Joplin's recovery administrator and, to date, we've supported the distribution of more than \$1 million in homebuyer assistance funds. We've also provided financial management support to the city, helping them reconstruct physical infrastructure projects, and we've advised on the construction management needs of 25 public-sector infrastructure efforts.

The support of empathetic people who are experts in putting lives, homes, and businesses back together is critical to the reassurance of those affected by a disaster. Deloitte is proud

to be able to deploy professionals with deep experience in disaster recovery and crisis resilience to help meet that need in Joplin and in other areas hit hard by catastrophes—such as Staten Island, New York, after Superstorm Sandy in 2012. Since that time, Deloitte has helped a New York—region nonprofit oversee more than \$70 million in relief funds to the hardest-hit tri-state residents. And we're working to help small businesses on Staten Island access the recovery resources they need to succeed. We understand that these types of disasters require more than the "one and done" of cash donations and that our people have the skills needed to help communities address the challenges that arise months and years following disasters.

Our goal is not just to help communities manage the after-effects of disasters but to support communities in preparedness and resilience—to help ensure that, when future crises hit, first-responder and humanitarian organizations are equipped to do what they do best, with



direct support to those in need. To that end, our crossdiscipline recovery team has hosted more than 50 nonprofit organizations for a symposium on disaster preparedness in the New York area. In addition, the Deloitte Touche Tohmatsu Limited (DTTL) global network of member firms has banded together to leverage our skills and services to help communities around the world prepare for and have greater resilience in the face of crises. In 2013, DTTL launched the Deloitte Humanitarian Innovation Program to provide a globally coordinated effort to co-create innovative solutions that bolster the operational effectiveness of humanitarian organizations before crises strike. Through the DTTL member firm network, this program has already delivered successful pro bono projects in crisis leadership with the United Nations Office for the Coordination of Humanitarian Affairs and operational response with Save the Children International. And this year, the Deloitte member firm network has embarked on projects with AtrocityWatch and the International Organization for Migration to help design technology solutions to improve how organizations communicate, coordinate, and deliver on-theground help during crises.

At Deloitte, we understand that disaster preparedness, recovery efforts, and on-the-ground services can have an even greater impact than cash solutions, and these things allow us to use our skills and experience to quickly and assuredly support those in need. Working together, we enable communities to heal and lay the groundwork for future sustainability.

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Developing Emerging Leaders: How Target İs Preparing Üp-and-Coming Emergency Managers for Their Future Roles

By Nicole McKoin, Senior Business Partner, Corporate Security, Strategic Partnership, Target

Jill Raycroft is learning to deal with threats of all kinds—from earthquakes to cybercrime—every day. It's all in a day's work as the leader of the San Francisco Department of Emergency Management's training and exercise program. "Our city is relatively small and densely populated with many diverse communities," she says, "so we focus our preparedness efforts around the needs of our various neighborhoods and groups." Across the country, other emergency management professionals like Raycroft face similar challenges unique to their own cities and neighborhoods.

Luckily, they don't have to navigate those challenges alone. Raycroft is one of 15 leaders from cities across the United States who recently came together at Target's Minneapolis headquarters to take part in an Emerging Leaders training program. It's an opportunity for the next generation of emergency management professionals in early- to middlemanagement roles within their organizations to learn leadership and business management skills while building their network of peers and partners. The program was developed in partnership with Big City Emergency Managers, Inc., and Target has hosted training sessions since 2010. (http://bigcityem.org)

"This program is just another way to do what we've always done—and that's giving back and helping prepare the communities where we do business," says Ralph Boelter, vice president, Corporate Security at Target. "It's a win-win for Target as we gain access to these influential emergency management leaders and in turn are able to share leadership best practices and resources."

Big City Emergency Managers, Inc., Director Ron Prater says the information sharing that happens with the program is essential for these new leaders.

"The first step in growing our leaders is helping them understand and share what it takes to be a leader in the emergency management environment," says Prater. "This Emerging Leaders program brings together the 'up-andcomers' with the more experienced emergency managers



to exchange lessons they've learned and ideas on how to improve the discipline across the country."

At this year's session, which took place over three days in February, participants met with Target team members and leaders to learn about such topics as leadership essentials, marketing, and communications basics. They toured Target's crisis management and security operations center, known as



the Corporate Command Center (C3), and heard case-study examples of Target's preparedness and response efforts and crisis management. The session also included a leadership panel featuring guest experts in the field of emergency management, including Joe Bruno, commissioner of the New York City Office of Emergency Management, and Jim Featherstone, general manager of the Los Angeles Emergency Management Department.

"Opportunities for leadership are all around us," says Bruno, "and the principles used by business and government leaders—such as sharing information, setting common goals, and putting personal agendas aside—are the same ones emergency management was founded on as a coordinating agency."

At the session, participants were grouped into teams to work on projects that apply new lessons to their current work. Throughout the spring and summer, they'll keep in touch with their partners, despite the distance, via regular conference calls, email, and social media. They'll also have the chance to participate in webinars, hosted by Target, covering additional areas of interest. Participants will

reconvene at a Big City Emergency Management meeting this fall to present their finished projects and celebrate their graduation from the program—with many of their Target colleagues there to cheer them on.

"Local government alone can't ensure that communities are prepared and safe," says Robert Troy, another of this year's Emerging Leaders participants. As manager of Emergency Management Services for the City of Chicago, Troy and his team support 911 calls and dispatch for police, fire, and emergency medical services, as well as other nonemergency services and management. "We greatly rely on partnerships with other levels of government, companies like Target within the private business sector, and the community itself to build a city that is prepared to withstand, respond to, and recover from disaster."

Visit the Safety and Preparedness page on Target.com to learn more about how Target works with partners to help keep communities strong, healthy, and safe. (https:// corporate.target.com/corporate-responsibility/safetypreparedness)

Dollars-and-Sense Partnerships: How to Activate Additional Value

By Zack Rosenburg, Director, St. Bernard Project

Nonprofit organizations, like any type of business, operate to deliver a service. Nonprofits are, and should be, unfettered by a need to yield profits to owners and shareholders; instead, they can focus myopically—as long as cash flow is proper—on volume and quality of services delivered. For the St. Bernard Project (SBP), our services relate to helping communities, small and mid-sized businesses, and homeowners prepare for and recover from disasters. We are best known for our post-disaster rebuilding work where—in Joplin, New Orleans, and New York—we have rebuilt more than 750 homes in the past eight years. Presidents Obama and Clinton have recognized SBP as an innovative and highly effective model for post-disaster recovery.

SBP's model for post-disaster residential recovery is relatively simple: we serve citizens whose homes have been impacted by disasters and who lack the funds to rebuild. We are a vertically integrated organization; instead of hiring subcontractors for skilled work, we hire licensed master tradesmen (often war veterans) and build them teams comprised of AmeriCorps members and under/unemployed veterans and local residents. We also use between 100 and 300 volunteers each day, serving under direct supervision of our trained AmeriCorps members.

Although there are many drivers to our successes, the key drivers have been learned, not bought. To be sure, nonprofit organizations need revenue, which frequently comes from corporate financial support. We have found, however, that our corporate partners' most impactful investments in SBP often come in the form of skill-based support. In other words, we work with corporations to benefit not just from their dollars but also from their "sense."

Below are examples where skill-based support from three of SBP's key corporate partners has had a robust and long-term impact on SBP's ability to serve our clients.

Four years ago in New Orleans, we hit a wall. Our efficiency was not improving, despite four years of success in a place where SBP had rebuilt more homes than had any other

New Orleans organization and despite the fact that the post-Katrina recovery work was far from complete. (It is important to note that the recovery is still far from over—we receive 10+ applications each week from homeowners who, without help, cannot afford to rebuild their homes.) We were fortunate to meet the head of Toyota's Foundation, who told us about the Toyota Production System Support Center (TSSC). TSSC was founded more than 25 years ago with a goal of helping Toyota suppliers embrace the Toyota Production System (TPS) and increase quality and efficiency while reducing cost. Over the years, TSSC—by firmly embracing the Japanese notion of *yokoten* ("sharing what works")—expanded its client base to out-of-industry businesses, sometime-competitors, and select nonprofit organizations.

Long story short, TSSC spent nine months working with SBP's leadership and construction teams, and achieved tremendous results: we decreased construction time per house by 48%—from more than 120 days to 61 days. The lessons that TSSC taught SBP, however, have not been limited to our construction work; they instead relate to our identity, culture, and how we view our work. Three key lessons were:

First, Toyota helped us fundamentally change our culture. We became an organization that, at our core, is driven by talking about problems. Our ethos is something that we call "constructive discontent" (a term that itself is an amalgam of the Toyota culture and UPS's ethos of constructive dissatisfaction).

Second, Toyota taught us that we needed to know every day whether we were ahead or behind on every key process. Third, with Toyota's guidance, we moved our construction monitoring from computer-based to white boards. Using white boards, we learned, does not allow us to hide delays and ugly facts.

Toyota's main lessons—talking about problems and a making public daily our understanding of where our 30+



construction projects stood—were keys that improved not only our construction process but also our overall organizational culture and efficiency.

Our skill-based partnership with UPS has also been keenly effective. UPS has taught SBP that our biggest resource is our people. Although it is important to invest in technology, it is vital to invest in our team—the people who do and facilitate our work.

UPS has invested many components into our skill-based partnership, and the most impactful has been the UPS-curated mentoring program. Driven by UPS values, this

program provides six months of one-on-one mentoring to many members of SBP's nationwide management team. SBP works with UPS to recruit corporate mentors, from both UPS and other key corporate partners. UPS and SBP then match the mentors with SBP's management protégés. Protégés then identify areas where they want to grow, and they work with their mentors to reach set goals. More than 30 SBP leaders have been through this mentoring program; all are better positioned to meet their work and personal goals.

To be sure, organizations like SBP often need corporations' financial support. But corporate dollars get spent; corporate "sense" builds and grows.

Meaningful Ways to Engage Employees in Times of Disaster

By Carolyn Berkowitz, Managing Vice President, Community Affairs, Capital One Financial Corporation, and President, Capital One Foundation



At Capital One, humanity is at the core of our business. Our associates are committed and connected to our communities, and, year after year, they donate time, money, and expertise to strengthen individuals and families across our footprint. Our associates are especially quick to react in the wake of disasters, which is why Capital One creates channels that help associates respond quickly with monetary contributions and other modes of support.

Over the years, in response to disasters, associates with good intentions would often mobilize through ad hoc, associate-directed food and clothing drives. In absence of information about best practices or what is needed on the ground, our leadership sometimes facilitated these drives to support these efforts. We learned quickly that very few or no organizations were equipped to accept and redistribute unsolicited donated goods, so items remained in our storage space until they were donated to unrelated nonprofits months later.

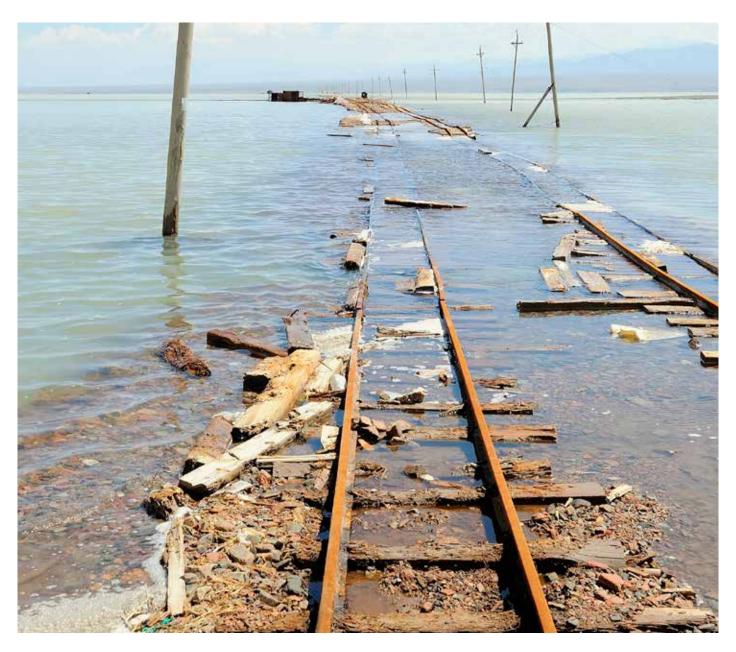
Through these experiences, we learned the following lessons:

- We owe it to our associates to provide tangible ways to give back to communities impacted by disasters.
- Coordinated communications are key to proactively and successfully crafting our response.
- Understanding the collection and distribution models of our nonprofit partners is essential to an effective response.

Today, when disasters strike, Capital One's Department of Community Affairs coordinates responses that are substantive and transparent, and meet the needs of the community. The department communicates directly with executive leadership to ensure its teams have the information and understanding to assist in ways that produce meaningful outcomes.

From there, we engage our employees the right way:

- We facilitate monetary donations to front-line nonprofits. Within 48 hours of a major disaster, we work with our partners internally to determine if we will support no-fee customer donations through our No Hassle Giving website. Depending on our matrixed assessment of the impact of the disaster, we match associate and customer donations made through the site to any of the 501c3 nonprofits we support. Often, we identify a few key charities, feature these organizations on our site, and sometimes—offer them matching grants. Customers are not limited to these beneficiaries and can choose to donate to any of the nonprofits in our database. If a disaster happens within our corporate footprint and does not reach the level of matching customer donations, we can set up an internal site to facilitate additional donations. This provides an outlet to associates who feel more impacted by the disaster.
- We communicate what we're doing. We always want our associates to feel proud of Capital One's commitment, and we have found that they will share their feelings via social media. By engaging associates' friends and family who are customers and encouraging them to donate through No Hassle Giving, we create a ripple effect of associate engagement that extends to our customers and bolsters our associates' pride.
- We coordinate with our nonprofit partners to ensure the things we provide are the things they **need**. When a disaster happens, our community affairs professionals immediately connect with key partners locally to assess their needs and understand what goods or volunteer services we



can provide. When Hurricane Sandy hit, two of our nonprofit partners requested assistance in response to our outreach—one for hygiene kits and the other for volunteers to help remove debris in hard-hit homes. Our Richmond associates tackled the hygiene kit appeal, while our New York-based employees provided physical volunteer support.

We care for affected employees. In the wake of Sandy, we created the One-to-One Fund, which enables associates to donate directly to employees impacted, with no tax implications for those donating or receiving. Developed in partnership with a community foundation, the fund enables our associates to do something tangible—like host bake sales, car washes, or other fundraisers—instead of simply writing a check or swiping a card. This fund also increases our associates' engagement and fosters our strong team culture.

When Is a "Shakeout" Good for Your Business and Community?

By Mark Benthien, Executive Director, Earthquake Country Alliance



Merriam-Webster defines the term "shakeout" as "the failure or retrenchment of a significant number of firms in an economy." Although this is often due to financial crises or changing markets, natural disasters such as large earthquakes can also lead to the closure of many businesses due to physical damage, employee or owner casualties, transportation or utilities being disrupted for weeks to months, families being displaced from their homes, and many other sources of reduced revenue capacity. Many businesses are unable to reopen, and many more do not make it through the recovery period. Those that were prepared in advance are more likely to survive, just as certain businesses will survive an economic shakeout due to their advanced planning and market position.

In 2008, the definition of "shakeout" was given a new meaning (and a capital O) when the Earthquake Country Alliance (www.earthquakecountry.org) adopted it as the name of a major earthquake drill: "The Great California ShakeOut." More than 5.4 million people in schools, businesses, government agencies, and other organizations participated. The basis of the drill was the "ShakeOut Scenario," a study of the effects of a major earthquake on the southern San Andreas Fault, including losses from business interruption. The ShakeOut website (www. ShakeOut.org) was created and features a registration system so participants can be counted and recognized, motivating additional participants.

ShakeOut is designed according to social science research about what motivates preparedness behavior: people are more likely to get prepared when they talk with each other about preparedness and when they see others like themselves taking action. The core activity of a ShakeOut Drill is to practice "Drop, Cover, and Hold On"—the internationally recognized protocol for self-protection during earthquakes (www.shakeout.org/dropcoverholdon). Participation is free and at minimum takes only a couple of minutes. By focusing on a simple activity that nearly everyone, everywhere, can do together, ShakeOut fosters a sense of community that facilitates further dialogue and preparedness at work, school, and home. Although

conceived as a one-time event, ShakeOut has since become a national and worldwide movement with nearly 25 million participants in 2013. Extensive media coverage each year educates millions more.

Participating businesses have included retailers, banks, movie studios, insurance companies, hotels, grocery stores, and many others—from large multinational corporations to small mom-and-pop shops. Businesses use the ShakeOut as an opportunity for advancing their overall preparedness, such as creating or updating disaster plans. With ShakeOut held nationally on the third Thursday of October every year, companies can plan their participation and take advantage of media coverage to help spread word of their involvement and encourage others to participate. Coordination is strongly encouraged among partners, including suppliers, clients, tenants, government agencies, and neighboring businesses, because such networks will be key for recovery (from earthquakes or other risks, including financial downturns). Workplace preparedness is essential for employees to be safe and have needed resources, but this effort must also be matched by preparedness at home so that employees are able to resume work quickly. Better-prepared businesses and communities can mean fewer impacts, a shorter recovery, and, therefore, a stronger economy post-disaster.

To begin your participation, register today at **www.ShakeOut.org**. Then encourage your vendors, suppliers, and others to follow your lead. Your company and your community will benefit from this simple and free solution when the ground starts to shake.





Grainger and the American Red Cross Make Volunteer Connections

By Laura Coy, Senior Manager of Corporate Social Responsibility, W.W. Grainger, Inc.



Finding the right fit is the key to any successful partnership. For Grainger and the American Red Cross, that fit was matching the skills and expertise of a company's employees with an organization's need to grow its volunteer capacity.

Grainger, a national distributor of industrial supplies, is known for its supply chain expertise and strong culture of customer service. These same traits make the company a natural fit to help in disaster preparedness and response. Since 2001, Grainger has donated more than \$14 million in cash and products to the American Red Cross, but the company's hallmark partnership has been its role as National Founding Sponsor of the Ready When the Time Comes® volunteer program in the United States and Canada. Ready When the Times Comes started in Chicago in 2001 as a way for the local Red Cross chapter to recruit, train, and engage large groups of corporate volunteers—an outreach designed to help diversify and strengthen the local chapter's volunteer corps. For Grainger, it was an opportunity to pretrain volunteers to be ready to help the community when a disaster strikes.

The program quickly took off in Illinois, Colorado, and Florida. After Hurricane Katrina, the American Red Cross asked Grainger to help deploy the program across the United States. From 2005 through 2011, Grainger leveraged the passion of its people to help the American Red Cross launch Ready When the Time Comes in more than 55 cities across the United States and Puerto Rico. Grainger also became the National Founding Sponsor of the program in Canada. More than 450 other companies have joined the Red Cross as partners of the program, training more than 15,000 new Red Cross volunteers. In some cities, the program was able to train enough corporate volunteers to increase local volunteer capacity to respond to disasters by 40%.

More than 1,500 Grainger team members have been trained as Red Cross volunteers. Grainger volunteers have deployed to more than 50 disasters over the past few years, assisting the Red Cross with disaster assessments, shelter operations, mass feeding, bulk distribution, and call-center support. In 2013, Grainger volunteers were instrumental in helping the



Red Cross respond to the historic floods in Alberta, Canada, flooding in the Midwest and Oklahoma, and tornados in Illinois.

Volunteering during times of disasters is life-changing. One Grainger volunteer shared, "I volunteered because I like helping people. I worked at the Red Cross answering phones five years ago when Hurricane Katrina hit New Orleans. Just to be able to talk to some of the disaster victims really gave a true sense of what was going on. All of the people were very appreciative of any help you could give. At the end of the



day, I felt I had made a small contribution to someone's life. It was very gratifying."

In 2013, the American Red Cross launched Volunteer Connection, an online volunteer management system to better recruit and engage its 500,000 volunteers across the country. Grainger stepped up as the National Launch Sponsor, donated \$3 million to support the initiative, and worked closely with the American Red Cross to help ensure a smooth implementation. Since Volunteer Connection went live in March 2013, the Red Cross has recruited more than 94,000 new volunteers through the system.

Employee engagement is a key force in helping communities respond to disasters. Ready When the Time Comes trains employees as volunteers before a disaster strikes. By aligning interests, competencies, and opportunities, Grainger and the American Red Cross formed a meaningful partnership that continues to thrive.



U.S. CHAMBER OF COMMERCE FOUNDATION

1615 H Street, NW | Washington, DC 20062-2000 Phone: 202-463-3133 | Fax: 202-463-5308