

# Louisiana



2020 Issue 2

8 1 1 M A G A Z I N E S



This issue is dedicated to  
**White Lining**





**Crimson  
Gulf, LLC**  
a division of Crimson Midstream, LLC



## RESPONSIVENESS



## RELIABILITY

## RELATIONSHIPS



Crimson Gulf was established in June 2012 with the acquisition of offshore pipelines located in the Gulf of Mexico. The pipelines are operated from offices in Gray, LA. The Louisiana pipeline network, which traverses approximately 800 miles, is comprised of 10 pipeline systems connecting to more than 100 offshore oil platforms located on the outer continental shelf of the Gulf.

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  - PHMSA (DOT)
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- The safety of the public and employees, the environment, and property is the company's number one priority.

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from the desk of

## Brent Saltzman



Stating that 2020 thus far has been interesting would be a gross understatement! The COVID-19 situation has turned everything upside down and slowly, but surely, we're recovering from this historic event that we'll certainly never forget.

Amid all the chaos, I'm extremely proud to see how our call center has responded throughout this ordeal. Our administrative staff has done an outstanding job of keeping up with their workload while working remotely. I've been just as proud of our customer service representatives who have been conducting "business as usual" remotely. I feel confident that none of our stakeholders have noticed any differences in how we've operated during the last few months and, hopefully, no one has incurred any lapse in the customer service you've come to expect during this pandemic.

As we move forward in 2020, the future seems uncertain to many. Numerous conventions, Digger's Night Out programs and other events have either been cancelled or postponed indefinitely. It makes me sad that we won't be able to network with each other and share our important safety message like we had planned. But rest assured knowing that we'll be here for you – whether it's a web-based training session on how to use our software or a damage prevention presentation – we've got you covered. It's what you've been accustomed to and what we expect of ourselves – our best effort.

Please know that our staff and board of directors will continue to make the most of our situation and will strive to look for new and innovative ways to improve our program. If you have any suggestions on how to make us better, I'd appreciate your feedback because open lines of communication help everyone in the end. And don't forget to contact us if you'd like to take advantage of any training opportunities.

Until next time, please stay safe and God bless you all!

Brent Saltzman  
Executive Director  
Louisiana 811

# Louisiana 811

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L



**Paradigm/LA811**  
Houma Digger's Night Out Program  
08/04/20  
Houma Civic Center, Houma



The LA811 Board of Directors is pleased to announce the selection of Brent Saltzman as Executive Director. Brent previously held the position of Manager-Damage Prevention for LA811 since 2013.

Brent brings a wealth of knowledge to the Executive Director position. In his role as Manager-Damage Prevention, he was responsible for providing presentations regarding LA811's operations, the Louisiana Underground Utilities & Facilities Damage Prevention Law (Dig Law) and safe digging practices. He has worked with various stakeholders across Louisiana including utility operators, excavators, local and state political subdivisions and enforcement agencies.

Prior to joining LA811, Brent's background included work at Allen Construction Company as Construction Manager/Public Relations and at East Ascension Telephone Company (EATEL) as the Business Manager and Outside Plant Engineering Supervisor. He has served on various boards and committees including the LA811 Board of Directors, Ascension Parish Utility Council, Livingston Parish Utility Council, Association of Louisiana Utility Councils and the Capital Area Utility Risk Partnership. He's a Leadership Ascension graduate and has earned a BS Degree from Louisiana State University.

Please join me in welcoming Brent Saltzman.

Sincerely,

James Martarona

Chairman, LA811 Board of Directors



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# Cole Vanderlick

*Manager - Damage Prevention  
Louisiana 811*

Louisiana 811 is very pleased to announce the hiring of Cole Vanderlick as our manager-damage prevention. Cole was formerly with Brown & Brown Insurance serving as their commercial insurance and risk advisor and has worked for Enertech where he was the manager of damage prevention and public awareness for their program in Louisiana. He has a degree in petroleum engineering from Louisiana State University and brings a considerable amount of knowledge to this position.

Cole's overall responsibility will be promoting public awareness of our program and assisting in leading, directing and promoting Louisiana 811's vision, strategy, principles and initiatives. Cole will be responsible for providing presentations regarding Louisiana 811's operations, the Louisiana Underground Utilities & Facilities Damage Prevention Law (Dig Law) and digging safely. He'll be working with various entities including utility operators, excavators, local and state political subdivisions to help prevent underground and submersible utility damages.

We're excited to have Cole on our team so please join me in welcoming him!

Brent Saltzman 



A message from Entergy New Orleans, LLC and Entergy Louisiana, LLC  
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# Failure to Communicate = FAILURE

The ticket said, 'to mark the front of property'. To the locator, front of property means property in front of the house. To the caller, front of property meant property in front of the back fence which would include both sides of the property. When the excavator arrived to do the work, he was frustrated because what he expected to be located was not. When the locator came back to the same site, he was frustrated because he thought he marked what the ticket called for.

This is not to say, the caller was wrong, but it is to say that the directions were unclear to the locator. Consequently, frustrations occurred for both the excavator and locator and both suffered down time as the result.


Not marking the entire work site is a common occurrence, in many cases, it is the direct result of unclear instructions on the ticket and almost always compounded by the lack of white lining associated with the locate request. White lining combined with clear language on the ticket improves the communication process and minimizes the potential for damages and reduces the possibility of down time for both the excavator and locator.

White lining and utility marking are effective methods of communicating on a job site, whether large or small. However, there are times when the locator and excavator must talk to one another on the phone. To make that happen, the locator must have a good contact number. Not that it's not enjoyable to talk to the folks in the office, but oft times they don't really know what's going on at the job site. So, having the cell number of the site supervisor or the contact person on site becomes a critical component of a successful job.

When asked who should initiate the call to keep the job running smoothly, most say, "There are a couple of important things to note. First, let's make sure that we have exchanged phone numbers. Now let's talk... The locator and the excavator need to understand each other's schedule. Who initiates the call is not as important as when the call is made, the phone is answered. How else can it work smoothly?"

We've all learned that sometimes we must learn the difference between what is said and what is meant. While all stakeholder groups have their frustrations under the best of circumstances, many of them are self-inflicted.

At the end of the day, both the excavator and locator have the same goals. Both want to take fantastic care of their customers, they want to keep the public and their employees safe and they want to make a profit.

It becomes much easier to be successful and certainly less frustrating, when we learn to consistently and clearly communicate with one another. It starts by exchanging phone numbers and answering the call! 



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VISION  
PIPELINE SAFETY  
CONFERENCE

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Atmos facility in Prairieville, employees Terry Thibodeaux in purple and Kevin Landry in blue showcased not one but two Louisiana 811 banners, one on each side of the building. Thank you Atmos! We sincerely appreciate your support of our program.

## Share the Dig Safely Message

*Louisiana 811 provides these banners free of charge to our stakeholders to help promote our safe digging message in Louisiana. For those who would like a customized banner with their company logo, the service is free. The company can then print as many banners as they would like at their expense to show their support for the 811 dig safely message. (see CenterPoint Energy example below) *



the work goes on...



In late May, Louisiana 811 held the Livingston Parish Utility Council meeting in person. Of course, all necessary safety precautions were observed in light of COVID - 19.



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# The Advantage is

## White Lining Saves Time

“**W**hen the excavation site cannot be clearly and adequately identified on the locate ticket, the excavator designates the route and/or area to be excavated using white premarking, either onsite or electronically (when available through the one call center) prior to or during the request for the locate ticket.” As an excavator, this Common Ground Alliance (CGA) Best Practice (Version 16.0) is one of the easiest tools you can use to increase the efficiency of your excavation process. The 1997 safety study “Protecting Public Safety through Excavation Damage Prevention” by the NTSB reached the conclusion that premarking is a practice that helps prevent excavation damage.

Excavators who take the time to “white line” their job sites create a win-win

situation for both themselves and the locators marking their jobs. Even clear and accurate information relayed verbally or in writing to one person may not be clear to another.

Sometimes it can prove rather difficult for excavators to effectively communicate the exact locations of their dig sites to the Call Center. Marking your job in white paint can drastically decrease the amount of time it will take to explain the exact location of your dig site. Exact site information is not limited to the address. It also includes specific descriptions within the site address such as front, back, right or left side (when facing the structure); directions (north, east) from a describable and non-moveable point of reference; and accurate distances from known points. Sometimes it’s

almost impossible to accurately describe a job site.

For example, the ticket said, ‘to mark the front of property’. To the locator, front of property means property in front of the house. To the caller, front of property meant property in front of the back fence which would include both sides of the property. When the excavator arrived to do the work, he was frustrated because what he expected to be located was not. When the locator was called back to the same site because the utilities had not been marked where the excavation was actually taking place, he was frustrated because he thought he marked what the ticket called for.

This is not to say, the caller was wrong, but it is to say that the directions were unclear to the locator and the wrong site was located that didn’t benefit

# Clear...

## Time and **Time** is Money!

either party. Consequently, frustrations occurred for both the excavator and locator and both suffered down time as the result. And the down time cost both companies in their bottom lines.

White lining makes the job easier to understand for locators, too. The locators are looking for specific information that lets them know where to mark. White lining around a proposed excavation area tells them where to spend time finding underground utilities once they arrive on site. Because the locator has a clear indication of the excavation area, less time is spent on areas where excavation will not occur. This gives the locator the time to accurately locate underground facilities that need protection during excavation.

Not marking the entire work site is a common occurrence. In many cases, it is the direct result of unclear instructions on the ticket and almost always compounded by the lack of white lining associated with the locate request. White lining combined with clear language on the ticket improves the communication process and minimizes the potential for damages and reduces the possibility of down time for both the excavator and locator. White lining and utility marking are effective methods of communicating on a job site, whether large or small.

However, there are times when the locator and excavator must talk to one another on the phone. To make that happen, the locator must have a good contact number. Not that it's not

enjoyable to talk to the folks in the office, but oft times they don't really know what's going on at the job site. So, having the cell number of the site supervisor or the contact person on site becomes a critical component of a successful job.

In this very difficult time of coping with "social distancing", never has it been more important to minimize face to face discussions. White lining and sharing good contact numbers can go a long way to not only promote a healthy lifestyle, but can create a safer environment even after we overcome this national crisis.

Help one another out. Share those phone numbers and try white lining for profitability and safety! 🚧

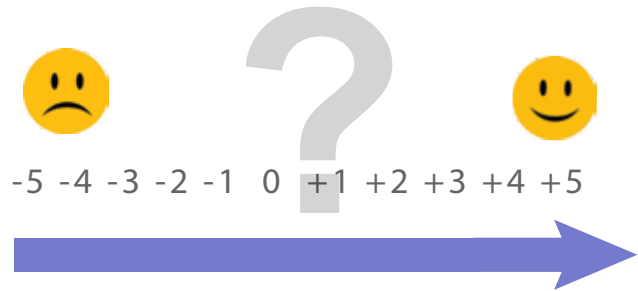


By Larry Cole, Ph.D.  
TeamMax

# What Tough Times Teach Us About Ourselves

Let's begin this psychological journey with discussing our internal chatter, e.g., it has been said that we have 50,000 independent thoughts a day. Our brain continues to talk to us spontaneously throughout our waking hours. You're not going to shut your internal dialogue down. Thus, this article focuses on using this psychological phenomenon to our advantage during the tough times in our lives.

Throughout the day our thoughts and, therefore, our attitudes are going to cycle between being positive and negative. The interesting dilemma is that our default attitude at birth is one of happiness. Living, though, takes its toll. It's been estimated that 80% of adult thinking is negative in some fashion. Using the following continuum, each of us has a default position on that scale. Where would you put you? Where would your family and employees put you?



It may appear that negative thinking is not necessarily a friend. But a closer examination of the role negative thinking plays in our life's highlights shows it is designed to protect us from either physical or psychological harm. That's a story for another time. It has also been suggested that negative thinking prevents us from being Pollyannaish.

Fast forward to today. We've been faced with and are living through a worldwide pandemic. (I'm using the pandemic as an example, but the psychological muscles introduced in this article apply to any stressor.) What do our thoughts tell us about ourselves? Yes, our initial thought response is probably one that would be categorized as negative, e.g., "Dang, I hate this." We might not be able to control this initial thought, but what is our second thought to our initial thought? Because this one is under our control. Do we dwell on the negative aspects or accept it and make the best of it? What does this second thought tell us about ourselves?

Remember that 80% of our thoughts are negative in some manner so it would be very easy to simply continue that line of thinking to focus on the negative aspects of COVID-19.

### Learning Points

**Learning Point Number One:** Continuing to focus on the negative would suggest you tend to be a negative thinker and reside on the left side of the continuum.

**Learning Point Number Two:** If you are one of the lucky ones who can very quickly shift from accepting the fact the COVID-19 virus is disrupting your life to finding ways

to enjoy life during this pandemic, then you may be one of the more positive thinkers with a default position on the right side of the continuum.

If you are asked if you want to be sad or happy, my guess is that you would pick the latter over the former. The fact is negative and positive thinking are mutually exclusive, so we will not be happy thinking ugly thoughts.

**Learning Point Number Three:** Do you have the necessary self-control to shut off your internal switch of negative thinking and to turn on your positive one? You do that by directing your thoughts to the more positive characteristics in your life. Remember the cliché: We are what we think about most.

Let's leave the COVID-19 world for a moment while I mention a former colleague and dear friend who suffered a devastating stroke 10 years ago that left him partially paralyzed. In the words of Dale Carnegie, *How to Win Friends and Influence People*, he learned to accept the worst that might happen and enjoy the daily blessings life has to offer.

Let's look at positive thinking from another perspective. As mentioned, research shows our default position may be a 1:4 ratio of positive to negative thinking with 80% of our thoughts being negative. Barbara Frederickson, in her book, *Positivity*, introduced the notion to strive for a 3:1 ratio. To do that, look back to Learning Point Number Three: We become aware of our propensity to think negatively, shut off that switch and turn on our positive switch by thinking about the blessings in our lives.

**Learning Point Number Four:** Like any other muscle, this psychological muscle becomes stronger with focused practice.

**Learning Point Number Five:** In paraphrasing the words of a recent politician — the challenge is not simply to win the battle with the COVID-19 virus, but to ensure that this experience teaches us how we can be better and to prevent future viruses from having this enormous impact.

The bottom line is to take advantage of the adverse events in our lives by using

them to become a better person – or nation. Shame on us if we don't.

**Learning Point Number Six:** The worldwide pandemic is bringing the world closer together as everyone fights the same enemy. The lessons for all of us are: 1) the collective intelligence is smarter than any one individual, and 2) the degree of cooperation in the scientific community tells us that collectively we can achieve more than individual nations. It's just a shame that it takes an emergency to remind us of these basic facts.

In closing this article, you need to know numerous studies have shown positivity leads to improved health, thus longevity, more and closer friendships, improved personal and professional productivity, and positive people make more money.

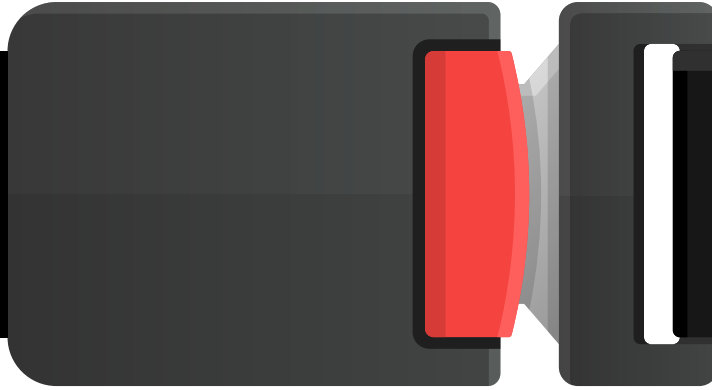
Now you have it. What are you going to do with it? Your choice. 📞

*Larry Cole, Ph.D., is founder of TeamMax a consulting company that helps people work together. Please send questions and/or comments to Larry at [teammx100@gmail.com](mailto:teammx100@gmail.com).*

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# Why I Wear a Seatbelt Behind the Wheel

By Joe Igel

**A**s a young teen, when I initially started driving, I did not wear my seatbelt. In truth, given the age of cars I could afford at the time, seatbelts were not even part of the equipment and were certainly not required to be worn, even if they were there. Thus, early in my driving “career,” I never got into the habit.

That changed in the late sixties when I became a delivery and pickup driver for the family business. They provided me with a relatively new pickup truck to drive, one equipped with seat belts and extremely hard bench seats (not broken down by years and miles of service). I wish I could say I changed my behavior with and my attitude towards seatbelts for some altruistic reason, but the truth was, when driving across a rough job site, it was the only way I could keep myself behind the wheel, within adequate reach of the steering wheel and the brake pedal without sliding across the hard bench seat and away from the wheel and pedal. I resigned myself to wearing the seatbelt it was equipped with and envisioned myself as Parnelli Jones or Junior Johnson strapping in before a race. But thankfully, the habit did take.

So where am I going with this, and how could it possibly relate to white lining?

I am sure that my wife, who kindly reviews every article for me will ask the same question. I learned this behavior, this habit, not because it was the right thing to do or because someone else told me that I should do it; I learned it, ingrained it into myself, because it achieved results, the results I needed. It worked. When it comes to white lining, I am asking all of you to do the same.

In Ohio, our Revised Code requires white lining in many circumstances but allows some alternatives and exceptions. Yet it seems that we see too many entities with obligations under this part of the law failing to use this tool. I agree that some sites do not lend themselves to pre-marking or that in some cases, white lining would create more of a safety hazard than it would solve, on a roadway, for example. But overall, it “paints” a clearer picture of the excavators’ intentions. And if it allows a more efficient marking process, then the time saved can be used to correctly, accurately mark utilities on that job or another job, all of which promote safety to the industry.

Years ago, we were extending a roadway and were continually requesting locates yet not receiving the markings we knew we needed for safe excavation. The problem was that the intersection

where the roadway was to begin “jogged” several hundred yards across another road with a different name and resumed on the other side. Both intersecting road names were included in our locate request and at the time, white lining was not a common practice. Once, after visiting the jobsite, I went by the part of the intersection where the road started to “jog,” 500 yards or so from our intended excavation. It was covered with an array of flags. Those responsible for marking the utilities had done their job, correctly to them, and we had as well. Nonetheless, we did not get the results we needed. Clearer communication would have helped, and white lining is a very effective way of doing that.

So, the message is that, whenever possible, to internalize the safety precaution, not looking at it as a necessary requirement or as a waste of time, is a more efficient way of getting the results needed for safe excavation. And if it allows you to think of yourself as Parnelli Jones or Kyle Busch, so much the better. 🚒

*Mr. Igel recently retired as vice president of the George J. Igel & Co., Inc. after working there for more than 35 years.*



# **DON'T ignore me.**

What? You don't think that you should pay attention to a little yellow flag? Well, I'm the best thing to keep your crew safe. Call 811 before digging, and Atmos Energy will plant me and my pals wherever natural gas lines are buried. Trust me, you'd rather have us get your attention than a natural gas line.



**Know what's below.  
Call before you dig.**



# First-Ever Online Training and New Best Practices for Working Safely Near Underwater Pipelines

By Ed Landgraf  
Chairman  
Coastal and Marine Operators



**T**he United States has a wealth of natural resources—everything from habitat to petroleum reserves is unequalled. Many US citizens work in fishing, marine, waterways and energy related industries. Pipelines safely convey an array of liquids and gases within and well beyond our coastlines. Dredging and many other types of marine construction and excavation activities occur daily. Land building and navigation all are vital to the US economy. Altogether, these riches of natural resources, economic activity and restoration efforts pose special challenges with pipeline safety in marine environments.

New pipelines and utilities are being installed or updated every day, combined with increasing dredging and marine construction activity in the same waters. The chance of a marine vessel contacting underwater infrastructure continues to grow. Accidental interactions and incidents have caused spills, outages, gas releases, injuries and loss of human life. Closing the safety and damage prevention

gaps within lakes, bays, rivers, bayous, inlets, oceans and gulfs is the primary focus of Coastal and Marine Operators (CAMO) – “Marine Damage Prevention” and calling 811 for underwater locates are not equally understood as they are on-land.

## **Best Practices:**

Oil and gas pipelines, along with a wide array of utilities, crisscross US waterways in record number; therefore, a new recommended best practices guide titled “Working Safely Near Underwater Pipelines” was released 2019 along with a corresponding “Safety and Emergency Tip Card” for jobsite use. Both documents will help to ensure the continued safety and environmental protection that we all strive to maintain and enhance.

Debuted at the annual Coastal and Marine Safety Emergency Response Workshop on November 6, 2019 in New Orleans, LA, the two new publications were distributed. The meeting is co-hosted by the organizations that prepared these new tools: the Coastal and Marine Operators Group (CAMO)

and the Lake Pontchartrain Basin Foundation (LPBF). It should be noted, support and funding from multiple partners and agencies made this project possible.

The picture-packed, best practices guide leads personnel involved with underwater or marine projects through long-term and short-term project planning steps. It includes guidance during construction and the new pocket-sized, waterproof safety and emergency tip card also serves as a checklist or safety meeting topic at the jobsite.

## **Nationwide Online Training:**


In summer of 2020, the first-ever national online and interactive pipeline safety training will be released for working safely near underwater pipelines. It complements the recommended best practices and tip card highlighted above. This online training has something for everyone no matter what their responsibilities entail, even if it's land based. Although designed for mariners, underwater construction and the pipeline industry,

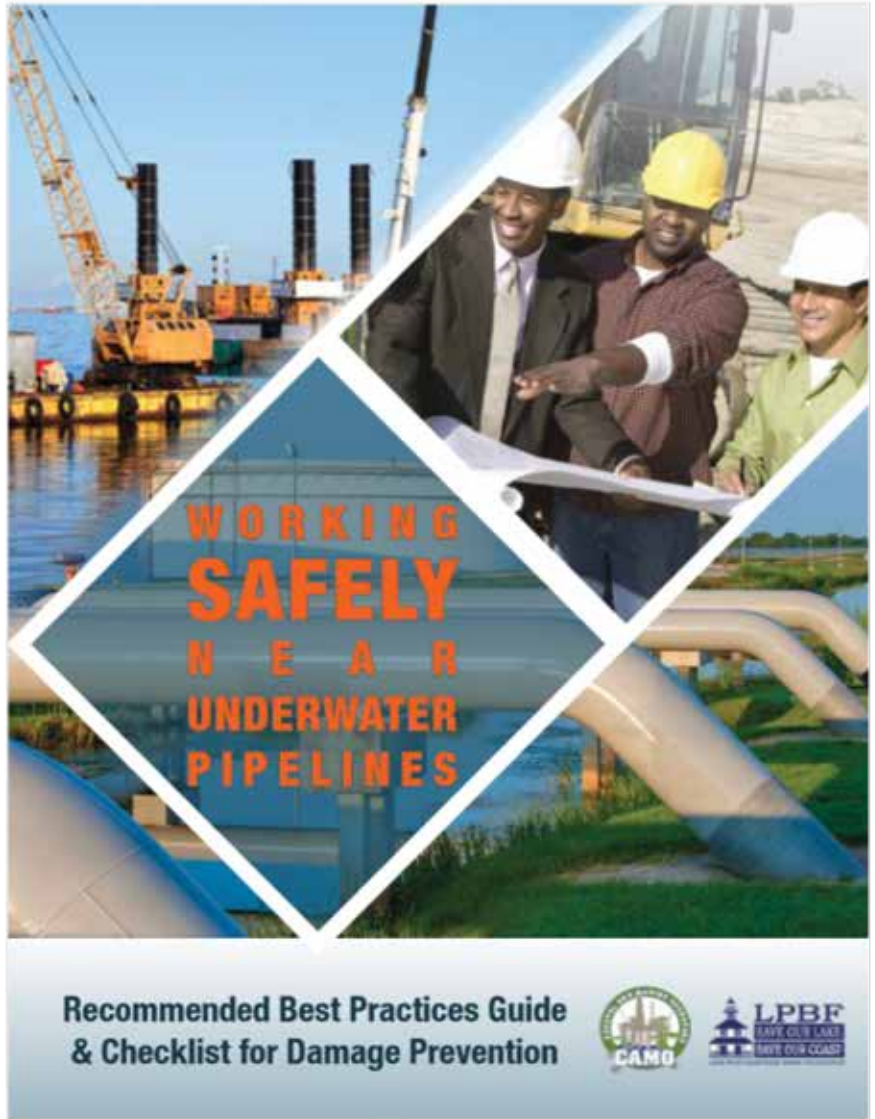
it addresses general safety and damage prevention that can apply to all facilities. Telecommunications, electric, water and other utility lines often traverse some type of waterway.

This one hour online training has seven (7) training sections that can be completed at different intervals—on a desktop, laptop, phone or finish it on a tablet, whatever fits your lifestyle. The training covers One Call, project planning, personnel roles, communication, timing, marking, tolerance zones and emergency response. The training is FREE for the first 500 users and only a one-time \$5 administrative fee afterwards. All contractors and pipeline personnel engaged in marine construction, pipeline safety or related activities should consider this online training as a valuable resource when working near underwater pipelines. Closing gaps in all aspects of damage prevention gets everyone closer to ZERO accidents!

Download “Working Safely Near Underwater Pipelines” Best Practices Guide and Tip Card for FREE at [www.camogroup.org](http://www.camogroup.org).



To register for the online training at Damage Prevention Academy: enter in the URL: <https://pages.dpa.training/camo-reg/> or find the online training link at [www.camogroup.org](http://www.camogroup.org).

For more info on joining CAMO or questions contact Ed Landgraf, Chairman at [ed@camogroup.org](mailto:ed@camogroup.org). 



**WORKING SAFELY NEAR UNDERWATER PIPELINES**

**Recommended Best Practices Guide & Checklist for Damage Prevention**



**COVID - 19 PUBLIC SERVICE  
ANNOUNCEMENT**

**Call Before  
You Clear**




**A**s a result of the unprecedented COVID-19 pandemic, many Americans are working from home and making health and cleaning a top priority. Disinfecting wipes are helping people combat the spread of germs, but some individuals are not properly disposing of the wipes and are flushing used wipes instead of disposing of them in the trash.

This is leading to sewer blockages across the US and increasing the risk of “activating” existing cross bores. Newspaper articles quoting water and sewer board officials from New York to Los Angeles; from Miami to San Francisco are reporting higher drain cleaning activity in laterals and even in sewer system mains.

If you are a utility receiving this publication, please consider providing your customers the safety message - “Avoid flushing disinfectant wipes and dispose these types of wipes in waste bins!” If you are an excavator, especially our great plumber friends receiving this publication, please consider and share with your associations to “call before you clear” to confirm that a cross bore does not exist in the sewer line that is to be cleared.

Cross bores are typically created when underground utilities are unknowingly installed through unmarked sewer laterals. Cross bores can lay dormant for months to years with their exact locations unknown.

Cross bores of sewer lines can result in unintended sewer blockages that may cause a backup of wastewater into buildings or homes creating dangerous consequences for residents. In order to clear these blockages, plumbers may choose to use a mechanical rotary tool, or root cutter, to clear a sewer line. This can damage a natural gas line that has been unknowingly inserted into a sewer line.

Cross bores are an important consideration everyday but especially in this time of crisis and heightened awareness of the need to be cautious, calling before you clear will be seen as the responsible thing to do. 



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# Flood Coverage

## *What Do You Mean I Don't Have It?*

By Virginia Reames  
The Policy Center  
Jackson, MS

I had a call the other day from a customer who was smoking mad – his house got flooded in a rainstorm, and his agent told him it wasn't covered!

Nope. Probably wasn't.

You see it on TV all the time; here comes a big rain, water cascades down a small hill behind the houses, through the front yards, across the street and into the next front yards. Water flows down like Niagara Falls – OK, maybe not that much, but enough to notice, enough to wash out your yard. It gets into the houses, usually in a new subdivision, and here's the newscaster holding a mic in front of a homeowner who's saying, "And insurance won't pay for this. I don't know what we're going to do."

What kind of insurance doesn't cover flood?

EVERY kind of insurance doesn't cover flood. It's a completely separate policy – and that's the only risk it does cover. Flood is never "included" in a homeowner or property policy. Ever. The only place to even get Flood Insurance is the Federal Government. Your agent, of course, is where you apply for it.

Where to start? Who's at fault? Who to blame?

Let's "blame" the bank. They require fire insurance, don't they? But, if the

house or office building (because flood is flood – personal or business) is not in a flood zone, the bank is not going to require flood insurance. That's right -- if the address for which the loan is for happens to be outside of a "high risk" zone, you'll never hear the words "Flood Insurance requirements."

Using the scenario above, just because the bank doesn't require it doesn't mean you won't wish you had it at some point, nor does it mean flood can't happen to your property. Flood Zones deal with the probability of having flood damage.

FEMA classifies risk by using three overarching flood zones based on the likelihood of flooding in that area:

- High-risk or Special Flood Hazard Areas are letters A or V -- flood insurance is federally required. Zone V is the most hazardous flood zone, and it is usually found in beachfront and coastal areas.
- Moderate-risk areas are Zones B and X.
- Low-risk areas are Zones C and X.

Obviously, the nearer you are to water, the likelier you are to have water damaging your property. The further away you are from water – coastline, river, pond, stream – the less likely you will have flood damage. But don't let the word "likely" lull you into a false sense of security. There's NO area totally free of the potential for flood.

Likely. Probability. Potential. How do you ever feel secure?

When you are talking about coverage with your agent, are you interested in hearing what's available to get or only what you have to get? If you just ask about what you have to have to satisfy those loan closing requirements, you're not going to know what you could have to protect that large investment you are about to make.

Unless FEMA requires it, the bank, who's also in as big a hurry as you are, doesn't care whether you get flood insurance AND unless Flood Insurance is for a loan closing, you're gonna have a 30 day wait to get it anyway. They're a lot more interested in protecting their interests (their collateral) than in protecting your interests. That's up to you.

Cheap insurance is not cheap. But it becomes even more expensive when it doesn't cover what you need covered when you need it covered.

Your home, your business property – that's what you work all your life to have and enjoy. This is not the place to bargain hunt.

At least have your agent explain what's available to you to protect everything you've got!

Let the facts help you decide. 📞



## White Lining

One of my favorite books is *The Seven Habits of Highly Effective People* by Stephen R. Covey. I find it hard to believe that it has been more than 30 years since it was first published. My focus today is Habit 2 - "Begin with the end in mind." Habit 2 is based on the principle that all things are created at least twice. First there must be a concept or idea. Once the concept is established, the second step is to make the concept a reality. More concisely, pick the right thing to do, then do it RIGHT.

White lining is a combination of both the conception of a project (putting something in the ground) and the safest possible way of getting whatever it is in the ground. How is white lining part of the conception of a project? If you want to get technical, white lining is probably not part of the basic purpose of a project (e.g., the purpose of an underground utility is to move a quantity of something from point A to point B). The quantity to be moved and the route between Point A and Point B are critical factors in estimating the cost of the project and how long it might take to implement the project. That is where white lining comes in. White lining requires the developer to actually look at the site – not just maps or aerial photos. By white lining a route, the developer or contractor gets a good look at the situation and makes the job of the line locators infinitely easier. If conflicts are discovered, changes to the route and/or the end locations are possible without incurring the cost of last minute re-routes or, even worse, the cost of shutting down a job while damage to existing utilities is repaired. The likelihood of an injury or a death is minimized when white lining is used.

As I write this (the Ides of March), the Coronavirus has hammered travel and mass gatherings. Schools

and churches are closed. March Madness has been cancelled as have all professional sporting events. They even cancelled the Houston Rodeo!! Stores cannot keep supplies (toilet paper and hand sanitizer to name just two) on the shelves. Non-essential employees have been told to stay home. The DOW has dropped from 29,000 to 22,000. Lots of bad things have happened. Everyone has their own spin on the nature of the Coronavirus and how to protect themselves and their loved ones.

How can a pandemic be white lined? There are lots of maps available, but the reality appears to be that, at least for the moment, the spread of the disease is more or less under control. Here is where the white line comes in – how soon can we get back to "normal"? Who gets to draw the white line? i.e., who gets to decide when the pandemic is over? It appears to me that the national press is "all in" with the concept of never letting a good crisis go to waste. The best advice I have heard is to not panic. Sooner or later we WILL get through this and we WILL recover. It would be nice if we, as a nation, could all pull in the same direction to get through this. I don't necessarily agree with everything that is going on, but I work hard at trying to be part of the solution and NOT part of the problem.

I hope that by the time these thoughts reach you, a vaccine or some other solution has been developed and that none of you have suffered any more than absolutely necessary. 🙏

*John Jacobi retired from PHMSA.  
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