

The Earthquake Drill

Four scenarios, scored honestly, once a year, before the ground moves on its own schedule.

In 2020, my company finished the year down three percent. I hadn't planned for that specific shutdown. I'd planned for the shape of the problem years earlier, without knowing what would eventually fill it in - contractors instead of employees, every dollar variable, nothing borrowed bearing load.

A structure that survives one crisis by accident is not proof it survives the next one on purpose. Engineers who build in earthquake country don't wait for the ground to move to find out whether the retrofit worked. They run drills, on a schedule, long before anyone needs the building to hold.

This is that drill. Four scenarios - lose the top client, the platform account, the key person, the funding line - each scored honestly on a one-to-five scale. Fix only the worst one this quarter. Run it again next year.

01 The four scenarios you run, once a year

Once a year, sit down - alone, or with whoever runs the business alongside you - and run four scenarios on paper, as though each one already happened this morning. Not a thought exercise you skim through in your head on the drive home.

SCENARIO	WHAT "GONE" LOOKS LIKE TOMORROW MORNING
Top client	Gone, no warning, no exit call where you talk them back in.
Platform account	The one account your business runs through - CRM, ad account, marketplace listing, payment processor - locked or shut off, no appeal that resolves in time.
Key person	An employee, a contractor, or you yourself, out with no notice and no timeline for coming back.
Funding line	Whatever you draw against to breathe through a slow month - credit line, investor, factoring, your own savings propping up payroll - gone, effective immediately.

These four are the borrowed, load-bearing walls the Dependency Ladder exists to find, run once a year before anyone forces the question for real.

02 Score each one honestly, not hopefully

For each of the four, ask the same three questions before you write down a score.

- ☐ **Runway.** How many days does the business survive on what's already in the bank, doing nothing else to fix it?
- ☐ **Notice.** How many people, systems, or clients would notice inside twenty-four hours?
- ☐ **The plan.** Do you already have a documented next move written down, or would you be improvising it live, for the first time?

Then score it, one to five, for how prepared you actually are - not how prepared you'd like to believe you are. One means relearning a crisis from the beginning with no shortcuts. Five means you already tested the replacement, and the loss barely shows up as a blip.

03 The worksheet

Write your own tomorrow-morning question for each scenario if the ones below don't match how your business works. Score it. Name the fix.

SCENARIO	TOMORROW-MORNING QUESTION	PREPAREDNESS SCORE (1-5)	THIS QUARTER'S FIX
Top client	What share of revenue walks out the door with them, and how many days of runway is that?	_____	_____
Platform account	Who else has admin access, and where does a tested, exported copy of the data live right now?	_____	_____
Key person	If they're out with no notice, who else already knows how to do this - and is any of it written down?	_____	_____
Funding line	If this line closes tomorrow, what covers payroll and for how many weeks?	_____	_____

04 Fix the worst one - never one leg at a time

Run all four the same sitting, not one this month and another next quarter. Seeing all four scores side by side is how you find the one that's genuinely worst.

- 1 **Score all four, honestly, in one sitting.**
Resist the pull to only check the one already worrying you.
- 2 **Find the worst score and make it this quarter's project.**
A deadline and an owner, the same as any other piece of work that matters to the business. Leave the other three alone until then - one leg fixed well beats four fixed thin.
- 3 **Rerun it next year and compare.**
A score that never moves is telling you the fix never actually happened.

05 Reading the ground between drills

The drill runs once a year. These signals run all the time. Watch for them like a barometer, not a scoreboard - a scoreboard tells you how you did, a barometer tells you what's coming.

- ☐ **Ease that doesn't match the fundamentals.** Money getting unusually easy in a business that used to require real friction to get paid isn't proof everyone got smarter.
- ☐ **Rules loosening around you while nobody says so out loud.** The standard that used to get real scrutiny starts getting waved through everywhere except at your own desk.
- ☐ **Being the only one still asking the hard question.** Not proof you're the smart one. Usually the loudest signal in the room.
- ☐ **The people closest to the money changing behavior first** - customers stretching payment terms, vendors tightening theirs, a platform changing its rules with no explanation.

None of these prove the roof is coming down tomorrow. Write down the moment you notice one anyway, on the same page as this year's scores, so you can see next year whether the pattern grew or faded.

06 Put it on the calendar

1 **Pick a fixed date.**

Tie it to something you'll remember - the anniversary of starting the business, the first working week of January - recurring and non-negotiable, set before the year gets busy enough to make you skip it.

2 **Block half a day.**

Not a week, not a strategic offsite. Four scenarios, honestly scored, about a business you already know everything about. Run it with whoever's closest to each risk, or run it solo with a notepad.

3 **Write the scores down somewhere you'll find again.**

Next year, read last year's numbers before you run the drill a second time.

How to use this. This is a thinking tool built to help you reason about your own business. It is not legal, tax, or financial advice, and it does not replace a conversation with your own accountant, attorney, or lender - especially where the funding-line and platform-account scenarios touch real credit terms, contracts, or account rules. As of July 2026, confirm the specifics that apply to your situation before you rely on anything here.

How to use this. This is a thinking tool, built to help you reason about your own firm. It is not a compliance guarantee and it is not legal advice. Where it states a rule, it states the rule as of 2026-07, and the law moves, so confirm the current rules in your jurisdiction with your own counsel before you rely on anything here.

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