

Meet Pat White.

Poster Child For Plan B.

By Angie Hartman

Former Dolphin Pat White once suffered an injury that served as a reminder that success can be quickly taken away.

One thing we all have to be comfortable with today is that tomorrow may bring an unexpected and different set of economic challenges. The country was freely spending in 2007, but how were most people feeling at Christmas time in 2008? Challenging and changing environments are just part of nature, sometimes literally. Every day is not filled with warm sunshine, pretty flowers, and fluffy clouds. Pat White, the former Miami Dolphins backup quarterback, learned this the hard way on January 3, 2010. White's experience, just like the recession, taught us that fortunes can change in an instant, and we should have a Plan B.

Plan B

Every reason to feel confident and secure

Prior to being drafted into the NFL by the Dolphins two years ago Pat White was a senior at West Virginia with a spectacular list of accomplishments. He had been the starter in West Virginia for three years and held the NCAA record for rushing yardage by a quarterback. White was also the first starting quarterback to win four bowl games in NCAA history.

He rightly would have had every reason to believe that he would get good job in the NFL. Sure enough, he was hired during the draft and in his first year served as the backup quarterback in nearly all the regular season games behind the starter Chad Henne.



Out for the count

Fast forward to the final game of the 2009 NFL season. The Dolphins were playing the Pittsburgh Steelers in a last ditch effort to save their chance at a playoff appearance. During the first half Chad Henne was repeatedly hit and hassled by the Steelers defense. An eye injury prevented Henne from coming back at the start of the 2nd half. Pat White was tapped to take over. Just like that Pat White was thrust into the spotlight during the Dolphins' most critical regular season game. This was White's chance to leverage all of his past successes and skills into the most meaningful victory of this career up to that point. Everyone moved a little closer to the edges of their seats.

On the 7th snap Pat White took in the third quarter he was unable to complete the pass. With the Steelers defenders bearing down on him he tucked the ball away and ran toward the first down as he had done successfully so many times in college. At that moment, White's incredible opportunity to shine was taken away from him in dramatic fashion. The Steelers' defender Ike Taylor collided with White so hard that White was immediately knocked unconscious. For the next 8 minutes the stadium

DISASTER PLAN



Now what?

was hushed as doctors flocked together to determine the severity of Pat White's injury. While White laid motionless, many feared the worst. He was taken to a hospital and diagnosed with a concussion after much worried speculation.

After the initial concern for his health was calmed one could ask the question what would Pat White's next career move be if he was unable to play football again? Fortunately, he was able to return the following year, but his accident served as a reminder to all of us that everything can be going great, and yet it can all be immediately taken away. If we don't have a backup plan it could mean economic disaster.

Are you prepared for economically impactful problems?

What would you do if you ran into problems that kept you from work? What if you are unexpectedly laid off and faced a paycheck drought? What if your car is destroyed, your child's daycare closes, your neighborhood is flooded, or your identity is stolen?

Everyone is going to be faced with challenges at some point in their lives. Those challenges will have an economic impact on individual's standard of living. Accepting that fact now and taking precautionary measures will ensure that the quality of life you and your family have come to enjoy will not be permanently scarred.



- **Doing well today shouldn't preclude you from planning for a bad tomorrow.**
- **We've seen care free economic times (2007) quickly deteriorate into horrific economic trouble (2008).**
- **Prepare now and have a backup plan in place before potentially disastrous economic problems occur.**
- **The Great Recession proved that no one's lifestyle is completely safe from the economy's reach.**
- **Planning ahead for economic problems will lessen any negative impact you may experience.**

Think about your own situation. Do you feel you are protected against economic troubles? A casual acquaintance with statistics would suggest that's probably not true. What potential threats do you see on the horizon that could hurt your quality of life? What steps can you take now to ensure you are adequately prepared to handle it? What happens if you or a family member loses a job, gets injured or sick, has property stolen or damaged, or is harmed by natural disaster? What did wise Ben Franklin say? An ounce of prevention is worth a pound of cure! **TQR**

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