

## My Last Florida Hurricane by Charles Wendel

Sunday September 10. While I usually write about financial services, being a newly minted Miamian, Hurricane Irma is way more on my mind. Besides, let's face it, *most bankers know what they should do; they just do not want to do it.* FIC is still happy to help.

Miami did not get hit as badly as initially thought. That said, as I begin to write this the sound of the storm is almost deafening. Being in a condo presented a better option to a shelter (cocktails and privacy) and, by the late time we tried to fly (my mistake) the flight option was gone. We also received kind offers of refuge from friends and family in Dallas, New Jersey, New York, Orlando, Philadelphia, and Portland. Thank you. We will be sending you our vacation schedule and menu requirements shortly.

As for driving out, we likely would have driven to an even more dangerous area on the Florida west coast. (The daughter of a colleague fled Miami for Naples...bad idea.) As the news showed, traffic jams were huge, and gas availability was becoming increasingly sketchy. More to the point, my wife said that she would rather die in Miami than be stuck in a ten-hour traffic jam with me. Go figure.

We live on Brickell Avenue, a headquarters area for many banks and location of some great hotels. Our condo has not had AC but the electricity has been operating. We prepared with ice, vodka, champagne, and, yes, food. The area is deserted.



Staying inside is safe, but it seems unwise to leave your door open as someone at the Northern Trust building did.



While we feel relatively safe (those windows better keep strong) concern over the storm crept over to a dream. Saturday night I was visited by the worst boss (when I was a banker) I ever had. He (initials AC) is still alive (I checked. Damn.) How bad was he? Thirty years ago he tried to get me fired while I was going through a *major* life threatening health event. Fortunately, I had more credibility with the home office than he did. In some ways worse than the dream, I woke up concerned that I am the bad guy in someone else's dream. Hope not.

About the storm:

- As terrible as the storm had been, it has resulted in some great humor.

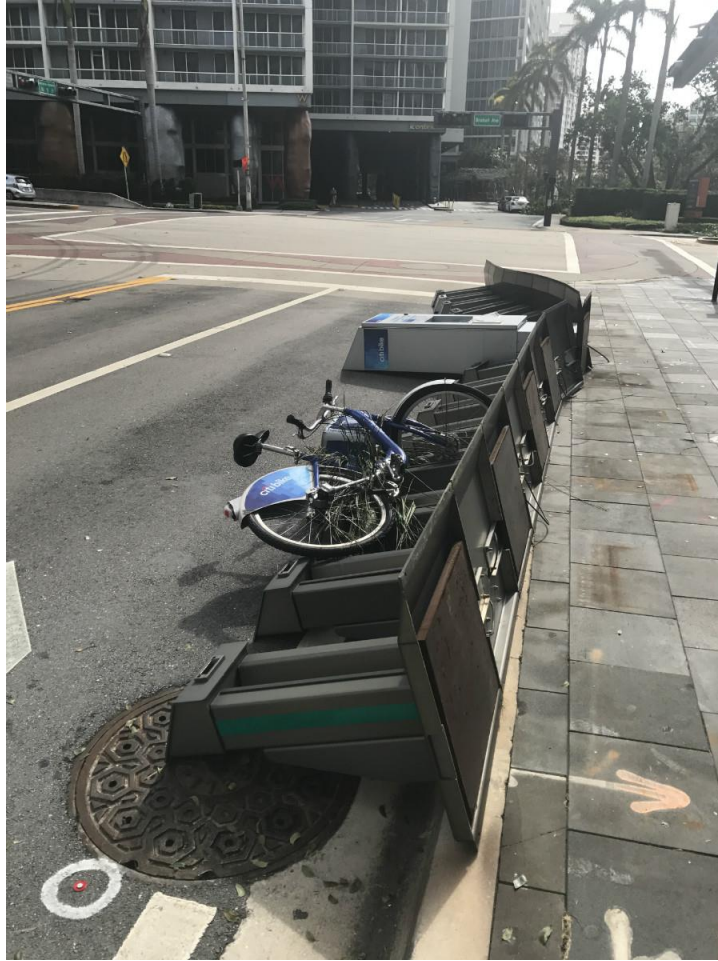


- Miami is CLOSED. In NYC there would definitely be a neighborhood bodega or corner store that would remain open no matter the storm. During Hurricane Sandy I remember the streets being empty save for one Chinese deliveryman on a bike pedaling through the storm on a delivery run. Not here.
- While we have plenty of water, of course we filled our bathtub. It is somewhat disconcerting to see that water move back and forth as the building itself moves.
- Jennifer Lawrence may be hot, but she is an idiot. Mother Nature (Sorry, Jennifer, but she is not real) did not cause the storm because she was mad at Donald Trump. If so, why was She also mad at Richard Branson, Puerto Rico and poor Barbuda?
- Great storm songs (I researched) include: This is the End (the Doors). The End of the World (Skeeter Davis) The End of the World As We Know it (REM); Hurricane (Bob Dylan); Summer Wind (Sinatra). Apparently, some people attended the 1975 Bob Dylan benefit concert for convicted killer Hurricane Carter thought it was to benefit survivors of a real hurricane.

Monday September 11. By Sunday night the storm is over except for some lightning.



But our first time out after two days in “lock down” shows that we were lucky rather than smart in our decision to stay. Mother Nature can be fierce and unforgiving even to the point of beating up on Citibank’s bikes.



While personally we have been largely unaffected, some have died and many thousands are a very long climb back. The website [cidi.org](http://cidi.org) provides some ways that your dollars can help to rebuild people's lives.