

COVID-19 Local, State and National Update

Friday, August 14, 2020

To All Financial Journey Partners Clients,

We wanted to give you an update on some of the latest news we are seeing related to COVID-19. We will include information for the US, then drill down into news for California and Santa Clara County, where many of us live.

We have clients across the country and we enjoy hearing how you're doing and how things are going in your local area. We'll share some of those insights in this week's newsletter.

Do you have the Right People Listed on your Estate Documents?

We invite you to register to our "Six Estate Planning Pitfalls to Avoid" webinar. We will be joined by Attorney E. J. Hong as our guest speaker on **Wednesday, September 16 at 4 PM.**

Having an up-to-date estate plan is a critical part of your comprehensive financial plan. This is an extremely important topic for people who have an estate plan and even more important for those people that do not.

Please invite your friends, co-workers or neighbors who might be interested. All are welcome.

[Register Here](#)

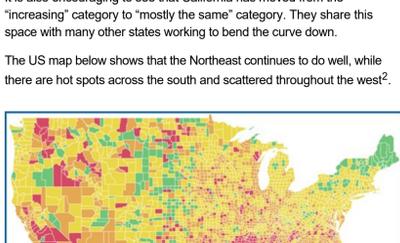
COVID-19 Local, State and National Update



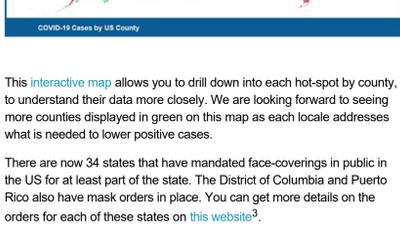
COVID-19 National Update

In our newsletter on June 26, we noted that according to the New York Times, just a few weeks ago, they listed 39 US states with an increasing level of the virus.

Today, the overall cases in the US has been trending down over the last two weeks.



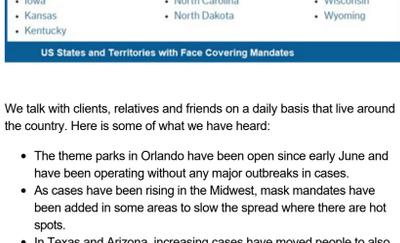
As of this writing there are only 5 states and 3 territories with cases increasing¹. That is very encouraging.



Of note are the island-based areas. We know they have restricted travel but are still combating a spike in cases.

It is also encouraging to see that California has moved from the "increasing" category to "mostly the same" category. They share this space with many other states working to bend the curve down.

The US map below shows that the Northeast continues to do well, while there are hot spots across the south and scattered throughout the west².



This [interactive map](#) allows you to drill down into each hot-spot by county, to understand their data more closely. We are looking forward to seeing more counties displayed in green on this map as each locale addresses what is needed to lower positive cases.

There are now 34 states that have mandated face-coverings in public in the US for at least part of the state. The District of Columbia and Puerto Rico also have mask orders in place. You can get more details on the orders for each of these states on [this website](#)³.

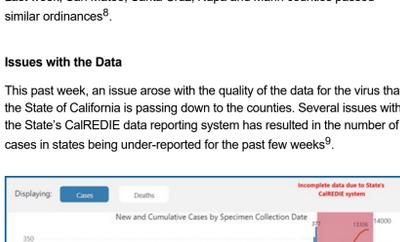
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| • Connecticut | • Mississippi | • South Carolina |
| • Delaware | • Missouri | • South Dakota |
| • District of Columbia | • Montana | • Tennessee |
| • Florida | • Nebraska | • Texas |
| • Georgia | • Nevada | • Utah |
| • Hawaii | • New Hampshire | • Vermont |
| • Idaho | • New Jersey | • Virginia |
| • Illinois | • New Mexico | • Washington |
| • Indiana | • New York | • West Virginia |
| • Iowa | • North Carolina | • Wisconsin |
| • Kansas | • North Dakota | • Wyoming |
| • Kentucky | | |

We talk with clients, relatives and friends on a daily basis that live around the country. Here is some of what we have heard:

- The theme parks in Orlando have been open since early June and have been operating without any major outbreaks in cases.
- As cases have been rising in the Midwest, mask mandates have been added in some areas to slow the spread where there are hot spots.
- In Texas and Arizona, increasing cases have moved people to also begin using masks and they have closed some businesses and moved some restaurants to outside dining only.

COVID-19 California Update

A month ago, the areas with the most cases were focused more around the large cities and highly populated areas. This prompted more stringent guidelines in these areas which have since started having less cases. Currently, the highest number of new cases has shifted to the California Central Valley⁴.



Even with stalling the rate of increase in California, the overall count of cases continues to grow, adding over 60,000 cases, in just the last seven days. Some areas of California have gone to stricter rules and fines to combat community spread and ensure adherence to social distancing orders.

Los Angeles Mayor, Eric Garcetti, announced that he is authorizing the city to shut off utility service to properties where large parties and gatherings are held⁵.

Monterey county will now issue fines of \$100 for anyone found not wearing a mask⁶. We've been told by clients that live in the area that undercover police officers are walking through the town and looking to give citations to violators.

COVID-19 Update in Santa Clara County

In Santa Clara County, a map of cases by zip code shows the greatest concentration of cases in the south and east sides of the county⁷.



On Tuesday, August 10, the Santa Clara County Board of Supervisors voted unanimously to adopt an ordinance that would allow a maximum of \$500 civil fine to be imposed for non-business violations and a \$5,000 maximum fine for business violations.

This went into effect immediately. These rules were intended to allow for a grace period of 24-72 hours, during which people and businesses may work to eliminate the violation and report back to the county to avoid the ticket. Alleged violators may also appeal the fine, in writing, within 10 days.

Last week, San Mateo, Santa Cruz, Napa and Marin counties passed similar ordinances⁸.

Issues with the Data

This past week, an issue arose with the quality of the data for the virus that the State of California is passing down to the counties. Several issues with the State's CalREDIE data reporting system has resulted in the number of cases in states being under-reported for the past few weeks⁹.



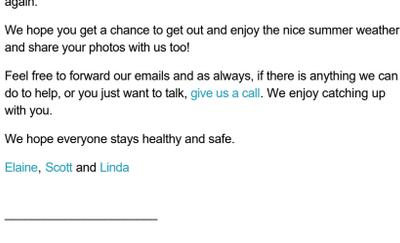
The concern by officials is that in order for them to make good decisions that are data driven, it is important that the data for the number of cases be accurate.

Business Moving Outside

To comply with local virus-related ordinances, more and more businesses are moving outdoors. Restaurants have been doing this for months. Recently hair salons have been moving outdoors.

A recent addition is the trendy, high end stores at the local Santa Clara Westfield Valley Fair mall, now have an open-air market that has been successful⁸.

The resourcefulness of businesses to innovate and find a way to work through limitations is impressive. As Elaine would say: "now that's turning lemons into lemonade".



Pulling it All Together

It is encouraging to us to see the overall numbers of the virus going down across most of the US. It will take a combined effort of everyone following the recommended procedures to slow the spread of the virus.

In the meantime, there are over 100 teams worldwide working on vaccines, and therapeutics to speed the recovery once someone gets the virus. There are several groups currently in phase 3 trials for vaccines. A phase 3 trial to test an experimental drug is when the testing is conducted with people to confirm the safety and effectiveness of the earlier phases of the trials.

We can all hope that a safe and effective vaccine is found for the virus as soon as possible.

Forward This Newsletter and Encourage Sign-up

We send this email newsletter out to all our clients. Please share this newsletter with your family, friends and co-workers. We welcome introductions and the newsletter is a great way for them to get acquainted with us.

If you are not a client and would like to register to receive this newsletter, please [select this link](#) to sign up now.

[Sign Up Today!](#)

Sharing the Summer Photos from Our Team

Arielle, on our team, spent the past week on vacation with her family in Rio Del Mar in Santa Cruz at the beach. She saw more of the bioluminescent waves that Linda saw last week as well and was able to play with her daughters on the beach. Thanks for sharing your photos with Arielle!

A Few More Weeks to Share Your Summer Photos!

We have been sharing the photos from the summer outings of our team each week in this newsletter. We would love to see lots more photos from your summer adventures - big or small.

You can submit your photos until August 31. Perhaps a view from your golf or fishing outing or a family hike. Don't forget there will also be prizes!

[Learn more here](#) and send your photos to Arielle at arielle@financialjourney.com.

Where Do We Go From Here?

We are now in the middle of August and the summer is nearly over. Our team has been getting out to enjoy the summer and we hope you have had the opportunity to do that too!

Some of the kids in our area are already starting back to school this week. The local schools have chosen to start the school year with online learning. Kids are being asked to drive by the schools with their parents to pick up their books. We look forward to the day when it is safe for our kids to go back into the schools and see all their friends and teachers again.

We hope you get a chance to get out and enjoy the nice summer weather and share your photos with us too!

Feel free to forward our emails and as always, if there is anything we can do to help, or you just want to talk, [give us a call](#). We enjoy catching up with you.

We hope everyone stays healthy and safe.

Elaine, Scott and Linda

[COVID-19 Resource Page](#) – This page has lots of great resources available for many areas related to the Coronavirus, including where you can get free COVID-19 testing in Santa Clara county, stats, government programs, and the latest information on what businesses are open and closed.

References

- ¹ New Times – [Coronavirus in the U.S.: Latest Map and Case Count](#)
- ² Harvard Global Health Institute – [How severe is the pandemic where you live?](#)
- ³ AARP – [State-by-State Guide to Face Mask Requirements](#)
- ⁴ New York Times – [California Coronavirus Map and Case Count](#)
- ⁵ CBS News – [Los Angeles to shut off water and power to homes hosting large parties or gatherings](#)
- ⁶ The Californian – [Monterey County threatens fines for maskless amid the coronavirus](#)
- ⁷ Santa Clara County Public Health – [Cases by Zip Code and City](#)
- ⁸ San Jose Spotlight – [South Bay malls turn to open-air shopping during COVID-19](#)
- ⁹ Santa Clara County Public Health – [Santa Clara County COVID-19 Cases Dashboard](#)

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