

Major Renovations of our Metro Plaza Office Complex

Friday, September 18, 2020

To All Financial Journey Partners Clients,

There was light rain in some areas of the Bay Area this past week and it helped to improve the air quality. We were grateful for that.

It is less than two months until the election on November 3rd. This year there are a large number of measures on the ballot. Our next event will help educate you on the pros and cons of these ballot measures. See the article below for more details.

A major renovation project has begun for the buildings where our office is located. **Our office is not changing**, but there are major changes to the buildings around us. Access into the buildings is no longer possible through the lobbies or from the street. The building and our office are only accessible through the parking garage on the upper levels. Please see the article below for more details.

Join us for our next Webinar - Voter Empowerment on October 8

Election Day is Tuesday November 3. In addition to choosing our next President, there are many ballot measures that people will vote on in California.



We will have guest speakers from the League of Women Voters. In our [Voter Empowerment Webinar](#), we will cover topics including:

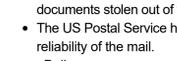
- California State Propositions Pros and Cons
- Voter's Edge and League of Women Voters Forums
- California and Santa Clara County Voter Experience

We hope you are registered to vote and will join us to become more educated on all the ballot measures.

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

[Register Here](#)

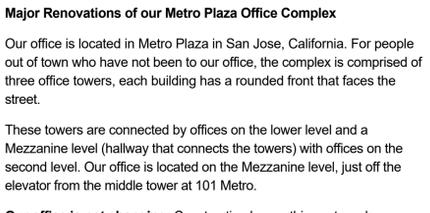
We Recommend eDelivery for Your Fidelity Documents



You have the option of receiving your documents from Fidelity (monthly brokerage statements, trade confirmations, etc.) hardcopy by mail or electronically by email. We encourage our clients to get your Fidelity documents electronically by eDelivery for several reasons:

- eDelivery eliminates the possibility of getting your hardcopy documents stolen out of your mailbox.
- The US Postal Service has been having trouble recently with the reliability of the mail.
- eDelivery saves paper and is more environmentally friendly.

You can make the change at Fidelity.com. And if you have questions about this, [contact your financial advisor](#).



Major Renovations of our Metro Plaza Office Complex

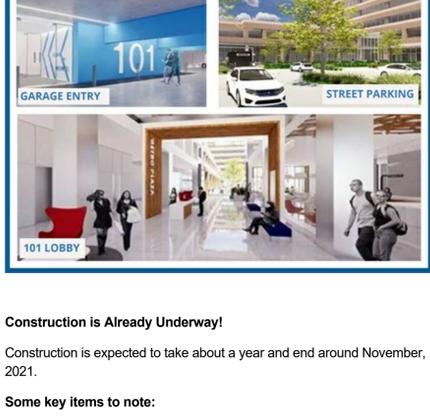
Our office is located in Metro Plaza in San Jose, California. For people out of town who have not been to our office, the complex is comprised of three office towers, each building has a rounded front that faces the street.

These towers are connected by offices on the lower level and a Mezzanine level (hallway that connects the towers) with offices on the second level. Our office is located on the Mezzanine level, just off the elevator from the middle tower at 101 Metro.

Our office is not changing. Construction began this past week on a major renovation for many areas of this office complex. Upgrades include:

- Replacing the round driveways in the front (that include 20-minute parking) with larger square parking lots between the towers. We expect this parking to become one- or two-hour parking and there will be many more parking spots.
- Elimination of the two entrances to the parking garage from the front of the complex. In the future, access to the parking garage will only be possible from doors on the ends of the complex on Technology Drive and First Street.
- The conference center is being relocated from the second-floor mezzanine, to the first floor of the 101 Metro center tower.
- The lobbies of all three towers are being completely renovated.
- All the offices on the first floor between the towers are being remodeled and the front walls are being pulled forward to be flush with the second floor.

Here is a look at what to expect our future building to look like:

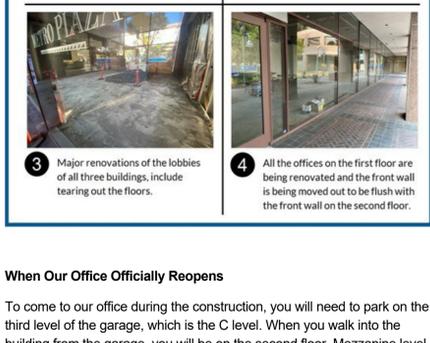


Construction is Already Underway!

Construction is expected to take about a year and end around November, 2021.

Some key items to note:

1. No parking in front of the building
2. Temporary walls outside our office and a pathway to nearby restrooms
3. Lobbies are closed and will have a new modern look
4. Ground floor offices will be expanded



When Our Office Officially Reopens

To come to our office during the construction, you will need to park on the third level of the garage, which is the C level. When you walk into the building from the garage, you will be on the second floor, Mezzanine level, where our office is located. Additional signs are being added to help direct people to our office.

If you are coming to our office, please [call Ingallil](#) or your advisor and we will give you more detailed directions. We may even come and meet you in the garage if needed, to help you find our office.

We are excited to get our office buildings upgraded, but we know there will be some challenges along the way for the next year during the construction.

The Reopening of California

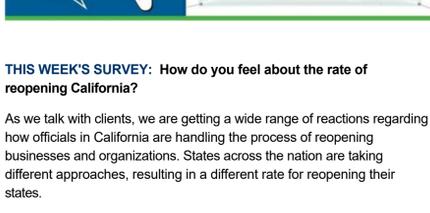
Last week, we talked about the [four-tier system](#) mentioned by Governor Newsom implemented for the reopening of California.



This is a more complex system for reopening than many other states, with California reopening at a pace that is slower than others.

For example, all the theme parks are open in Florida, and none of the theme parks are open in California. Many states have started indoor dining, yet it is still prohibited in most counties in California.

So, we thought it would be interesting in this week's survey to get everyone's view on the current speed of the reopening of California.



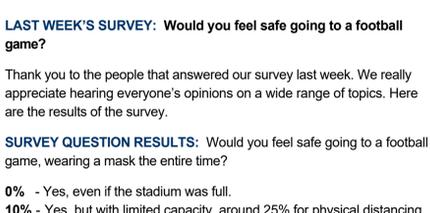
THIS WEEK'S SURVEY: How do you feel about the rate of reopening California?

As we talk with clients, we are getting a wide range of reactions regarding how officials in California are handling the process of reopening businesses and organizations. States across the nation are taking different approaches, resulting in a different rate for reopening their states.

We can see that it is a balance of considerations that include keeping the spread of the virus minimized, business issues, mental health issues, education issues and more. So, this week we would like to get your opinion on how you feel about the rate of reopening California.

Please complete this [one question survey](#) to let us know what you think. We will publish the results of the survey in our next newsletter.

[Submit Your Answer](#)



LAST WEEK'S SURVEY: Would you feel safe going to a football game?

Thank you to the people that answered our survey last week. We really appreciate hearing everyone's opinions on a wide range of topics. Here are the results of the survey.

SURVEY QUESTION SURVEY: Would you feel safe going to a football game, wearing a mask the entire time?

0% - Yes, even if the stadium was full.
10% - Yes, but with limited capacity, around 25% for physical distancing
90% - No

The results were pretty clear from this survey that most people are not ready to go to a football game. Watching games at home on your couch seems to work just fine.

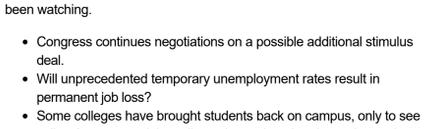
Scott is looking forward to the future when we can go back to the games safely and have fun tailgate parties in the parking lot before the game.

2020 FJP Summer Photo Contest Results

Thank you to everyone who has submitted photos to our Summer Photo Contest. We received lots of great photos. Watch for your opportunity soon to vote on your favorite finalists.

We are planning a fun [Virtual Client Appreciation Event](#) where we will announce the winners on **Thursday, November 5, at 5 pm**. We hope you can join us. You can register for the event at our website, or at the button below.

[Join Us!](#)



Where Do We Go from Here?

Each week we talk with clients, business partners and relatives around the country. Everyone seems to agree that it will be good to put 2020 behind us. It has been six months since the first shelter-in-place orders were introduced and now a new fall season is on the horizon, and we can finally say farewell to a summer like none other.

A lot has happened this year and we are monitoring many areas in the remaining months of the year. Here are just a few of the things we have been watching.

- Congress continues negotiations on a possible additional stimulus deal.
- Will unprecedented temporary unemployment rates result in permanent job loss?
- Some colleges have brought students back on campus, only to see spikes in cases and the colleges have closed and sent the students home, or put the campus and students on lockdown for several weeks.
- Return of college Big 10 football with new rapid testing protocols similar to professional sports. Will this be a model for getting more organizations back together?
- Israel signs a historic peace deal this week with two Arab countries, UAE and Bahrain.
- The first Presidential debate is on September 29. The election is now only about 6 weeks away and all eligible voters in California will receive a mail-in, postage-paid ballot.
- The Federal Reserve continues their programs to support the economy and markets.
- The economy and stock market have rebounded off of lows in March and April, but will the recovery continue or stall out?
- Did you know that large cruise ships have been sailing in Europe for the past several months? Is this a sign that cruising will begin again in other areas and other opportunities for increased travel?
- When will theme parks, concert venues and movie theaters open again?
- New COVID-19 testing availability, promising COVID-19 tests as well as vaccine development and distribution.

We appreciate you reading our newsletter and the issues above are some of the topics we are looking to discuss in more detail in upcoming newsletters.

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

We've had a few clients visit us in our office the past few weeks. It was great to see you in person. We look forward to when we can safely reopen and welcome you back into the office again.

We hope you all stay safe and have a good week.

[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.



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