

Resources to Help During the Wildfires

Friday, August 28, 2020

To All Financial Journey Partners Clients,

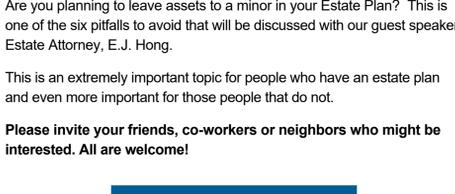
With over 10,800 lightning strikes sparking several hundred fires in just 72 hours, along with other challenging conditions, California is experiencing some of the largest wildfires in history¹.

We appreciate all the firefighters who are working so hard to contain the fires. The latest information is that some of the fires are starting to become contained, but there is still much work to be done before they are all fully under control and extinguished.

This week, we compiled helpful resources to help people through these times, from creating a Go Bag, to checklists to use during an evacuation. We have been in contact with our clients and some are under evacuation as their homes are in danger from the fires. Many families have been impacted and four families have had to evacuate. We are here to provide support in any way that we can.

Six Estate Planning Pitfalls to Avoid Webinar

Our "Six Estate Planning Pitfalls to Avoid" webinar on **Wednesday, September 16 at 4 PM**, is just a few weeks away. Are you registered?



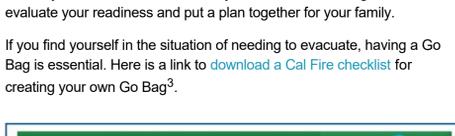
Are you planning to leave assets to a minor in your Estate Plan? This is one of the six pitfalls to avoid that will be discussed with our guest speaker Estate Attorney, E.J. Hong.

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](#)

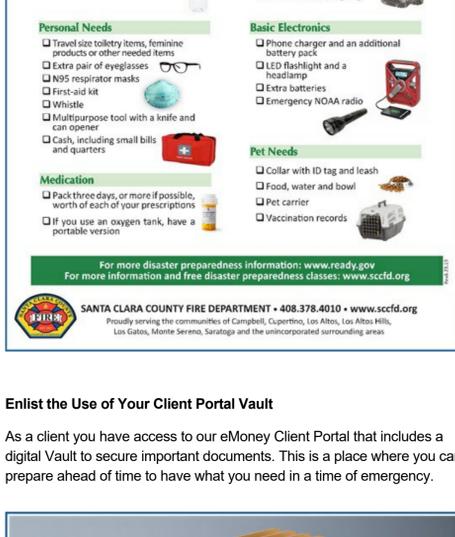
Resources to Help During the Wildfires



Creating a Go Bag for an Evacuation

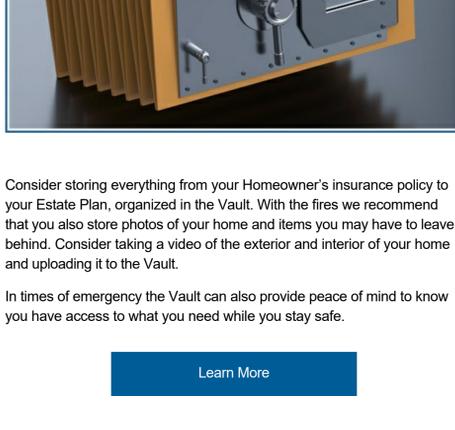
Even if your home is not immediately threatened now is a good time to evaluate your readiness and put a plan together for your family.

If you find yourself in the situation of needing to evacuate, having a Go Bag is essential. Here is a link to [download a Cal Fire checklist](#) for creating your own Go Bag³.



Enlist the Use of Your Client Portal Vault

As a client you have access to our eMoney Client Portal that includes a digital Vault to secure important documents. This is a place where you can prepare ahead of time to have what you need in a time of emergency.



Consider storing everything from your Homeowner's insurance policy to your Estate Plan, organized in the Vault. With the fires we recommend that you also store photos of your home and items you may have to leave behind. Consider taking a video of the exterior and interior of your home and uploading it to the Vault.

In times of emergency the Vault can also provide peace of mind to know you have access to what you need while you stay safe.

[Learn More](#)

Partnership Between City of San Jose and Hotels for Evacuees



The city of San Jose announced on August 21 a program called "San Jose Cares". It is a program coordinated by the city with local hotels to offer reduced rates starting at \$99 a night for evacuees and fire victims. To book a room, visit the website sanjose.org/sanjosecares.

If you do find yourself needing to evacuate, we recommend you contact your home insurance agent to see if you are covered for "Additional Living Expenses (ALE)" during your evacuation and "Loss of Use" while making repairs or rebuilding. Time permitting, contact them before you evacuate to give notice, take notes of your call and keep your receipts.

Ready? Set? Go! - Wildfire Checklists from Cal Fire

Cal Fire has many useful checklists and action plans for the steps to take in advance of a wildfire and once a wildfire begins⁴. You will find several great resources on their website.



Here are links to a few of the wildfire downloadable brochures:

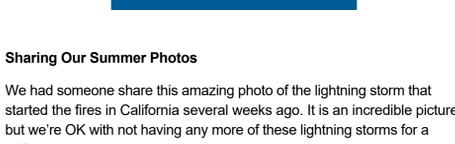
- [Are You Ready?](#)
- [Are you Set?](#)
- [Are you Ready to Go?](#)

[See Cal Fire Resources](#)

Stay Informed

Wildfires can change their direction and intensity quickly. In Santa Clara County there is an emergency alert service that you can register for where alerts are sent to your phone with links for more information². Visit [AlertSCC](#) to learn more and register.

This service can help you know when your area changes from warning to evacuate and to stay informed on other areas impacted.



Do you have family or friends impacted in another geography? Research their county emergency management office for a similar service and you can also receive alerts to help monitor their situation and be available to help.

The local alert systems are just one source of information. Monitor your local news for regular updates and in the case of the California wildfires, the [Cal Fire website](#) provides daily in-depth status reports, maps and videos to help you stay informed.

In times of emergency, it is important to have a plan, be prepared, assemble critical items and documents with a checklist and if you must leave – do so early. Remember to also have a plan to return home only when it is safe.

We are here to help and we encourage you to keep us informed.

Please Share our Newsletter and Encourage Sign-up

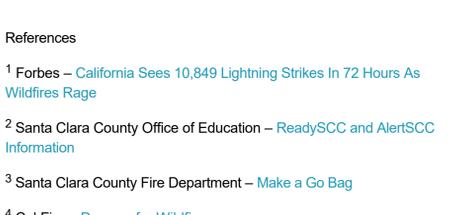
We seek to provide timely information and insight in our newsletter each week. We have our clients in mind and also your extended family and friends. We encourage you to share the newsletter with those you think would be interested.

If you are one of those interested folks and would like to register to receive this newsletter, simply register at financialjourney.com/insights-newsletter-sign-up

[Sign Up Today!](#)

Sharing Our Summer Photos

We had someone share this amazing photo of the lightning storm that started the fires in California several weeks ago. It is an incredible picture, but we're OK with not having any more of these lightning storms for a while.



Last Week for the 2020 FJP Summer Photo Contest

We are in the final days of our Summer Photo Contest. We would love to see your best photos from the Summer! The deadline of August 31 is nearly here! We have had some outstanding photos submitted and would love to see lots more. Our thanks to those of you who have already shared your pictures!

We will be gathering up the submittals and you will have the opportunity to vote for your favorite. Yes, there will be prizes!

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

Where Do We Go From Here?

Pandemics, wildfires, heatwaves oh my! Glad to hear this has been. It is a year that we think most people will be glad to put behind us.

Summer is nearly over and most kids in Northern California are back in school – virtual school for now. As much as there are challenges, there have still been some bright spots. The stock market has been reaching new highs. There is also tremendous progress towards a vaccine, which gives us hope for better days ahead. In a future edition of this newsletter, we will give an update on the vaccine outlook ahead.

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 are here for you and welcome staying in touch.

We were listening to a webinar recently, with a health professional giving an update on the status of the vaccine. We liked their motto, which was "Stay positive, test negative".

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.

References

- ¹ Forbes – [California Sees 10,849 Lightning Strikes in 72 Hours As Wildfires Rage](#)
- ² Santa Clara County Office of Education – [ReadySCC and AlertSCC Information](#)
- ³ Santa Clara County Fire Department – [Make a Go Bag](#)
- ⁴ Cal Fire – [Prepare for Wildfire](#)

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