

FINANCIAL SECURITY PLANNING SERVICES, INC. SM



Market Update & Plan Ahead for Disasters & Emergencies

September 2017

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Market Thoughts for September 2017

Brad McMillan, Commonwealth's Chief Investment Officer, recaps a solid month for the economy and financial markets. International markets were mixed in August, but U.S. markets were up across the board, despite rising tensions with North Korea and the effects of Hurricane Harvey. Plus, retail sales came back, employment grew, and consumers seemed willing and able to spend. Should we expect growth to accelerate going forward, and what's the potential effect of the debt ceiling? Tune in to find out.



We hope you enjoy this month's video.

Plan Ahead for Disasters and Emergencies

In the wake of Hurricane Harvey and the uncertainty of Hurricane Irma, we thought it was timely to remind everyone to plan ahead for disasters and emergencies.

Here are some suggestions and resources to help you prepare your home, family, and business to deal with disasters and emergencies:

1. Make a plan. Talk to family and employees now about what you'll do before, during and after a natural disaster.
2. Stock up on food and water, for at least 3-7 days. Store at least one gallon of water per person per day.
3. Make sure you have a manual can opener.
4. Walk around your home to evaluate other needed protective measures around roof, doors or landscaping. Take "before" pictures of your home for insurance purposes.
5. Prune dead limbs or limbs hanging over homes.
6. Fuel up your vehicle and set aside extra cash.
7. Sign up to receive emergency notifications from your county's emergency management: visit <https://public.coderedweb.com/cne/en-US/7B3E2CD592C0>
8. Be sure all prescription medications have been refilled.
9. Get the Federal Emergency Management Agency's [FEMA mobile app](#) now to receive weather warnings for up to five locations plus disaster, aid, and shelter information.
10. Sign up to receive SMS text and email alerts from the National Weather Service and see their suggested weather apps to stay informed.
11. Smartphones enabled with the Wireless Emergency Alert (WEA) public safety system will receive emergency alerts for severe weather, disasters, and national emergencies automatically.
12. Find government resources to get help if you or a family member is caught in a disaster or crisis while traveling or living outside the U.S.
13. Websites to visit: [Ready.gov](#), [USA.gov](#), [ReadyMarin.org](#)
14. [Build a Kit](#) or [Mini Survival Kits](#).
15. For our furry friends, [ReadyPets](#).



My staff and I deeply appreciate the continuing opportunity to work with you. Please let me know if you have any questions or requests. Thank you.

Sincerely,

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