

# MILLER, MONSON, PESHEL, POLACEK & HOSHAW

A PARTNERSHIP OF PROFESSIONAL LAW CORPORATIONS

## NEWSLETTER

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MARY J. PESHEL

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### NEWS FROM MILLER, MONSON, PESHEL, POLACEK & HOSHAW

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Firm partner Roberta Repasy will be moving to Japan in early 2008 due to her husband's transfer. While Roberta is excited about the prospect of her family's upcoming adventure, this move means that her role in the firm will change.

Roberta will be available to the firm to provide background information on client matters to ensure a smooth transition of services. We also expect that Roberta's services will continue to be available to the firm and our clients.

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### GETTING PREPARED: WHAT SHOULD I TAKE IF I AM EVACUATED?

MARY J. PESHEL, ESQ.



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Happy New Year! Now is the time that many of us make resolutions. Last October, fires ravaged San Diego County. Many were forced to evacuate their homes as the fires

progressed towards populated neighborhoods. Mandatory evacuations were also imposed.

The fires of 2007 and the Cedar Fire of 2003 bring a clear message that uncontrolled fires are a real and continuing threat to many in Southern California. All residents of Southern California should prepare themselves for the possibility of evacuation. We hope you will review the information below and make getting prepared one of your resolutions this year.

### Things To Consider Now

1. Photograph and videotape (with narrative) every room in your home including unique, irreplaceable items.
2. Keep the photographs and videotape up to date and add to them as needed.
3. Keep photographs and videotape in a safe deposit box or have copies held for safe keeping by a friend or relative who lives some distance away.
4. Do not rely on an above-ground safe to protect valuables. Many safes burned in the fires and contents were a total loss. During the Cedar Fire, a family got back to their lot and found that the home safe had been stolen off of the lot.

5. Put all very important papers in one place which is easily accessible. Also, put copies of those same papers in a safe deposit box or with a friend or relative for safekeeping (in case you aren't home when disaster strikes). Some of those important papers would be: home insurance policy, passports, childrens' immunization records, birth certificates, marriage certificates, professional licenses or certificates, vehicle ownership documents, and loan documents. Many of our clients have their original estate planning documents stored safely in our vault. There is no charge for this deposit service, and clients may withdraw their instruments at any time.

6. Open a checking or savings account for each of your children and put all of their money in it. Do not have a lot of cash lying around your home. Insurance companies typically reimburse up to only \$200 for cash lost in your home, even if you had much more.

7. Know your insurance agent, not just his or her name. Meet your agent face-to-face and develop a relationship and rapport with him or her.

8. Review your insurance regularly to make sure your coverage is sufficient for your home. Update your policy right away when you do any remodeling.

9. If you have brush near your home, create a wide fire break and plant fire resistant plants. The CalFire recommended clearance is 100 feet, but if you can, do more and maintain the clearances.

You may think that you will never need to do any of this, but many of the fire victims thought that too. If you do all of these things NOW and your home is lost or damaged (whether in a fire, an earthquake or even in a land slide, i.e., Soledad Mountain), life should be easier for you as you rebuild.

### **What Should I Take?**

You may have only minutes to evacuate your home. This time is precious and cannot be

wasted. Many people faced with this scenario run from room to room in a panic trying to gather items quickly. Often the items that *should* be taken are forgotten as they are not out in direct view.

### **If you have five minutes to evacuate:**

1. Take prescription medications for you, your family members and your pets. If anyone has a regular prescription medication and the bottle is empty, take the bottle as it will make refilling the prescription easier.

2. Do not forget to gather and take all of those important papers you put in a safe place. Take your latest bank statement and credit card bills along with all of your other outstanding bills (the creditors do not care that your house burned down).

3. Take your purse/wallet.

4. Take your phone/address book and/or cell phone.

5. Keep your pets safe in the house until you are ready to leave and put them directly in the car with collars, leashes, and pet carriers.

### **If you have 30 minutes to evacuate:**

1. Take all of the items listed above.

2. Take your jewelry.

3. Take your computer (or at least your hard drive).

4. Pack up your precious photo albums and negatives (hopefully digital photos are stored on your computer hard drive). Plastic laundry baskets work well to hold these items.

5. Take your photos in frames off of shelves and walls around the house.

6. Take any unique irreplaceable items like treasures handed down from grandparents, artwork and antiques.

7. Take keepsakes like your childrens' artwork

or Christmas ornaments that are special to you.

8. No matter how much time you have **do not waste any time on the phone**. Just concentrate on getting yourself packed and out of your house.

Losing your home to a fire is an experience we hope no one ever has to endure. If this happens to you, we hope this information will help you to be prepared.

#### Handbook For Fire Victims

The law firm Morrison & Foerster and the Los Angeles County Bar Association have produced *The Helping Handbook: For Individuals and Small Businesses Affected by the 2007 Southern California Wildfires* an electronic guide offering an overview of legal issues presented by Southern California fires. The 109 page guide is available at [lacba.org](http://www.lacba.org) or <http://www.mofo.com/docs/pdf/southercaliforniahandbook2007.pdf> and covers issues ranging from finding temporary housing, insurance, unemployment, dealing with government agencies such as FEMA and the Small Business Administration and replacing lost documents.

*If you would like to receive further information regarding the topics in this newsletter, or if you would like to let us know any issues or topics you would like to see addressed in future newsletters, please contact us at (619) 239-7777 or [newsletter@mmpph.com](mailto:newsletter@mmpph.com).*

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