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COULD YOUR FINANCIAL LIFE SURVIVE A NATURAL DISASTER?

Imagine what you would do if you had one week to prepare for a hurricane. You would probably have enough time to ensure the safety of you and your family, as well as prepare financially for the hardships that might lie ahead. Now imagine if you had little to no warning – only a few minutes before your house was completely destroyed by a natural disaster, or your house remained intact but you were left without power, phones, or transportation for several days. What would you do?

Whichever type of natural disaster comes to mind, imagine that you have survived it. What items and information would you want to be able to access – absent of telephones, internet, electricity, and transportation?

Many of us would probably answer in terms of immediate needs – food, water, clothing, shelter. However, natural disasters can also exact a hard toll on your financial life if you are unprepared. The article on page two offers some tips on advance preparation for your “financial life.”

We hope you will take the time to implement those tips which will best help keep you prepared for natural disasters.

ARE YOU PREPARED?

It's that time of year again! As hurricane season approaches, we remind our clients that it is important to have a plan in place for natural disasters—to ensure the safety of you, your family, and your pets. Enclosed in this edition of Wealth Perspectives we provide www.Ready.gov's *Preparing Makes Sense* flyer and *Preparing Your Pets for Emergencies* flyer. We encourage you to read over these materials and develop a plan that is appropriate for you and your family. **Thank you!**

COULD YOUR FINANCIAL LIFE SURVIVE A NATURAL DISASTER? (-CONT.)

Should you have any questions or need help with ensuring you are prepared, please contact us at 352-746-4460.

- Make sure your wallet or purse is within easy reach – including your picture ID, cash, credit cards, and medical insurance cards. If you have a passport, know where it is so you can grab it quickly as well.
- Always keep a stash of cash on hand or securely accessible in your home, and don't touch it for day-to-day spending. You can't count on being able to get to an ATM or that the ATM will be in service.
- Keep your cell phone, smart phone, tablet device, etc. within reach. Plug the device in every night to ensure that your battery is fully charged. You could be without power for days, and may need to rely heavily on a cell phone or other device to keep in touch with family and friends, as well as to find information about how to get help.
- Keep a list of account numbers and contact information for all of your custodians, insurance policies, lenders, and other financial institutions in a secure place where it is easily accessible (preferably a fireproof safe in a discrete location in your home). Keep the list both on paper and password-protected on your smart phone, tablet device, or in your e-mail account. Having both hard and electronic copies ensures that you can access the information in some fashion. Consider informing a trusted family member or friend about how to access the information should you become injured or incapacitated during a natural disaster.
- Have a wallet card which contains contact information for your next-of-kin, in case emergency responders find you incapacitated and need to know whom to contact.
- Include copies of your medical directives in your emergency supply kit. Also supply a trusted family member and your physician with a copy, in the event that you are incapacitated.
- Make sure all other important documents are stored in a safe place, such as a fire-proof safe.
- Be aware of whether your income would stop during a disaster, especially if you are self-employed or paid by the hour. Review your current savings plan to ensure that you are putting money into savings for situations which may occur as a result of a natural disaster, and keep the information on how to access your emergency savings in a safe, but accessible, place.
- Keep "buffers" on your credit cards – don't ever charge them to the maximum limit, so you'll have funds available should you need them.

LIFELONG FRIENDSHIP BRINGS BROADWAY TO CITRUS COUNTY

Franc D'Ambrosio hit the Citrus Hills Auditorium stage on Saturday, February 19th with a command performance of Broadway music. Accompanied by pianist Scott Bessmer, Franc led the audience through a selection of Broadway pieces peppered with little snippets of anecdotes of his personal life... delivered in his best Bronx accent. His grand finale was a *Phantom of the Opera* medley which he performed for five years running, truly he owned the stage and his larger than life delivery captivated everyone in the auditorium as evidence by three standing ovations. The event was sponsored by Joseph Capital. John Ceparano introduced Franc D'Ambrosio, a long time friend, adding another heartfelt connection to the evening.



CHARITABLE GIVING TO HELP JAPAN

In the wake of the March 11 disaster in Japan, many sources have arisen to aid the individuals and families affected by this disaster. We commend these massive efforts at providing relief to Japan, but also caution our readers to fully investigate any charitable organization who states they will donate to Japan. Natural disasters provide a unique opportunity for scammers to steal funds from those in need, via the internet and telephone. Below, we list some resources which we know to be legitimate in their efforts to help Japan. Should you desire to make a charitable donation in order to aid the relief efforts, we recommend utilizing one of the organizations below:

- **www.RedCross.org**—The American Red Cross's website.
- **www.Unicef.org**—Visit UNICEF's website and clicking on the link to "Japan Relief".
- **www.SalvationArmyUSA.org**—Donations may be made through their main website, or by texting the words "Japan" or "Quake" to 80888 to make a \$10 donation on your cell phone bill.
- **www.SavetheChildren.org**—Save the Children has established a fund to provide child-friendly spaces in shelters in Japan for children to play and engage in volunteer-led activities. Donations may be made through their main website, by going to their main site, clicking on "What We Do" and then "Emergency Response" and selecting "Japan" under the side menu.
- **www.Americares.org**—AmeriCares is using donations to send various supplies—including medications and medical equipment—to shelters across Japan. Follow the story for the Japan disaster on their main page to donate.



A young evacuee is screened at a shelter for leaked radiation on March 24 (AP Photo/Wally Santana).

TO OUR CLIENTS...
PLEASE PROVIDE US WITH A COPY OF YOUR 2010 TAX RETURN

When you've finished your taxes for 2010, please provide us with a copy of your tax return. Having your most recent tax information helps us to update our records on your financial and personal situation and review any effects that your taxes may have upon your portfolio. To provide us with a copy, please either:

- Contact Echo Rooney at 352-746-4460 for instructions on e-mailing us a copy;
- Drop off a copy at our office in Hernando, Florida; or
- Mail a copy to our Florida office at: 2450 N. Citrus Hills Boulevard, Hernando, FL 34442

Thank you!

The Financial Advisors of Joseph Capital Management, LLC



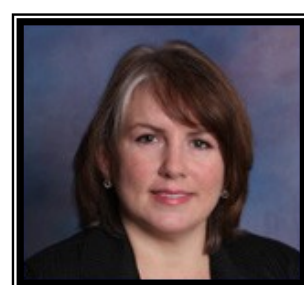
Michael J. Tringali,
CPA*/PFS, CFP®,
 Private Wealth Manager



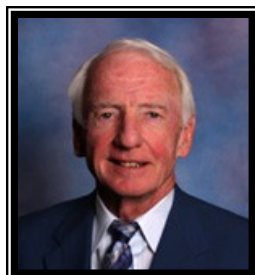
John J. Ceparano,
CPA*/PFS, M.Tax., CFP®,
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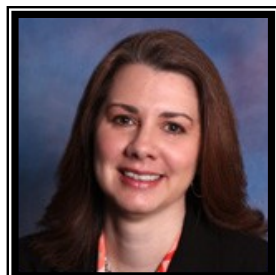
Ron A. Rhoades, JD, CFP®,
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Sally Long, CTFA,
 Private Wealth Manager



Joseph D. Coffey, Ph.D.,
 Private Wealth Advisor



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Eric J. Sobocinski, JD,
 Private Wealth Manager



The CPA designation is regulated by the State of Florida. PFS denotes Personal Financial Specialist, a designation awarded by the AICPA. J.D. denotes Juris Doctor, or law, degree. The CFP® designation is awarded by the Certified Financial Planner Board of Standards, Inc. The CTFA is the professional Certified Trust and Financial Advisor certification from the ABA Institute of Certified Bankers.

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1. Get a Kit of emergency supplies.

Be prepared to improvise and use what you have on hand to make it on your own for **at least three days**, maybe longer. While there are many things that might make you more comfortable, think first about fresh water, food and clean air.

Recommended Supplies to Include in a Basic Kit:

- ✓ **Water** one gallon per person per day, for drinking and sanitation
- ✓ **Non-perishable Food** at least a three-day supply
- ✓ Battery-powered or hand crank **radio** and a **NOAA Weather Radio** with tone alert and **extra batteries** for both
- ✓ **Flashlight** and **extra batteries**
- ✓ **First Aid kit**
- ✓ **Whistle** to signal for help
- ✓ **Filter mask** or cotton t-shirt, to help filter the air
- ✓ **Moist towelettes, garbage bags** and **plastic ties** for personal sanitation
- ✓ **Wrench** or **pliers** to turn off utilities
- ✓ **Manual can opener** if kit contains canned food
- ✓ **Plastic sheeting** and **duct tape** to shelter-in-place
- ✓ **Important Family Documents**
- ✓ **Items for unique family needs**, such as daily prescription medications, infant formula or diapers



Consider two kits. In one, put everything you will need to stay where you are and make it on your own. The other should be a lightweight, smaller version you can take with you if you have to get away.

2. Make a Plan for what you will do in an emergency.

Plan in advance what you will do in an emergency. Be prepared to assess the situation. Use common sense and whatever you have on hand to take care of yourself and your loved ones.

Develop a Family Emergency Plan. Your family may not be together when disaster strikes, so plan how you will contact one another and review what you will do in different situations. **Consider a plan where each family member calls, or e-mails, the same friend or relative in the event of an emergency.** It may be easier to make a long-distance phone call than to call across town, so an **out-of-town contact** may be in a better position to communicate among separated family members. Be sure each person knows the phone number and has coins or a prepaid phone card to call the emergency contact. You may have trouble getting through, or the phone system may be down altogether, but be patient. Depending on your circumstances and the nature of the attack, the first important decision is whether you stay put or get away. You should understand and plan for both possibilities. Use common sense and the information you are learning here to determine if there is immediate danger. **Watch television and listen to the radio for official instructions as they become available.**



Preparing Makes Sense. Get Ready Now.

Create a Plan to Shelter-in-Place. There are circumstances when staying put and creating a barrier between yourself and potentially contaminated air outside, a process known as sheltering-in-place and sealing the room can be a matter of survival. **If you see large amounts of debris in the air, or if local authorities say the air is badly contaminated, you may want to shelter-in-place and seal the room. Consider precutting plastic sheeting to seal windows, doors and air vents.** Each piece should be several inches larger than the space you want to cover so that you can duct tape it flat against the wall. Label each piece with the location of where it fits. Use all available information to assess the situation. Quickly bring your family and pets inside, lock doors, and close windows, air vents and replace dampers. Immediately turn off air conditioning, forced air heating systems, exhaust fans and clothes dryers. Take your emergency supplies and go into the room you have designated. Seal all windows, doors and vents. Understand that sealing the room is a temporary measure to create a barrier between you and contaminated air. Watch TV, listen to the radio or check the Internet for instructions from local emergency management officials.

Create a Plan to Get Away. Plan in advance how you will assemble your family and anticipate where you will go. **Choose several destinations in different directions** so you have options in an emergency. If you have a car, keep at least a half tank of gas in it at all times. **Become familiar with alternate routes as well as other means of transportation** out of your area. If you do not have a car, plan how you will leave if you have to. **Take your emergency supply kit**, unless you have reason to believe it is contaminated and lock the door behind you. Take pets with you if you are told to evacuate, however, if you are going to a public shelter, keep in mind they may not be allowed inside. If you believe the air may be contaminated, drive with your windows and vents closed and keep the air conditioning and heater turned off. Listen to the radio for instructions. Know Emergency Plans at school and work. **Talk to your children's schools and your employer about emergency plans.** Find out how they will communicate with families during an emergency. If you are an employer, be sure you have an emergency preparedness plan. Review and practice it with your employees. A community working together during an emergency also makes sense. **Talk to your neighbors about how you can work together.**

3. Be Informed about what might happen.

Some of the things you can do to prepare for the unexpected, such as assembling a supply kit and developing a family emergency plan, are the same for both a natural or manmade emergency. However there are significant differences among potential terrorist threats, such as biological, chemical, explosive, nuclear and radiological, which will impact the decisions you make and the actions you take. By beginning a process of learning about these specific threats, you are **preparing yourself** to react in an emergency. Go to **ready.gov** to learn more about potential terrorist threats and other emergencies or call **1-800-BE-READY** (1-800-237-3239) for a free brochure. Be prepared to adapt this information to your personal circumstances and make every effort to follow instructions received from authorities on the scene. Also learn about your community's local emergency plan. With these simple preparations, you can be ready for the unexpected.

4. Get Involved in preparing your community.

After preparing yourself and your family for possible emergencies, take the next step and get involved in preparing your community. Learn more about **Citizen Corps**, which actively involves citizens in making our communities and our nation safer, stronger and better prepared. We all have a role to play in keeping our hometowns secure from emergencies of all kinds. Citizen Corps works hard to help people prepare, train and volunteer in their communities. Go to **www.citizencorps.gov** for more information and to get involved.

1. Get a Kit of pet emergency supplies.

Just as you do with your family's emergency supply kit, think first about the basics for survival, particularly food and water.

- ✓ **Food:** Keep at least three days of food in an airtight, waterproof container.
- ✓ **Water:** Store at least three days of water specifically for your pets, in addition to water you need for yourself and your family.
- ✓ **Medicines and medical records:** Keep an extra supply of medicines your pet takes on a regular basis in a waterproof container.
- ✓ **First aid kit:** Talk to your veterinarian about what is most appropriate for your pet's emergency medical needs. Most kits should include cotton bandage rolls, bandage tape and scissors; antibiotic ointment; flea and tick prevention; latex gloves, isopropyl alcohol and saline solution. Include a pet first aid reference book.
- ✓ **Collar with ID tag, harness or leash:** Your pet should wear a collar with its rabies tag and identification at all times. Include a backup leash, collar and ID tag in your pet's emergency supply kit.
- ✓ **Important documents:** Place copies of your pet's registration information, adoption papers, vaccination documents and medical records in a clean plastic bag or waterproof container and also add them to your kit.
- ✓ **Crate or other pet carrier:** If you need to evacuate in an emergency situation take your pets and animals with you, provided that it is practical to do so.
- ✓ **Sanitation:** Include pet litter and litter box if appropriate, newspapers, paper towels, plastic trash bags and household chlorine bleach to provide for your pet's sanitation needs. You can use bleach as a disinfectant (dilute nine parts water to one part bleach), or in an emergency you can also use it to purify water. Use 8 drops of regular household liquid bleach per gallon of water, stir well and let it stand for 30 minutes before use. Do not use scented or color safe bleaches or those with added cleaners.
- ✓ **A picture of you and your pet together:** If you become separated from your pet during an emergency, a picture of you and your pet together will help you document ownership and allow others to assist you in identifying your pet. Include detailed information about species, breed, age, sex, color and distinguishing characteristics.
- ✓ **Familiar items:** Put favorite toys, treats or bedding in your kit. Familiar items can help reduce stress for your pet.

Consider two kits. In one, put everything your pets will need to stay where you are and make it on your own. The other should be a lightweight, smaller version you can take with you if you and your pets have to get away.

2. Make a Plan for what you will do in an emergency.

Plan in advance what you will do in an emergency. Be prepared to assess the situation. Use common sense and whatever you have on hand to take care of yourself and ensure your pet's safety during an emergency.



Preparing Your Pets for Emergencies Makes Sense. Get Ready Now.

Evacuate. Plan how you will assemble your pets and anticipate where you will go. If you must evacuate, take your pets with you, if practical. If you go to a public shelter, keep in mind your pets may not be allowed inside. Secure appropriate lodging in advance depending on the number and type of animals in your care. Consider family or friends outside your immediate area who would be willing to take in you and your pets in an emergency. Other options may include: a hotel or motel that takes pets or some sort of boarding facility, such as a kennel or veterinary hospital that is near an evacuation facility or your family's meeting place. Find out before an emergency happens if any of these facilities in your area might be viable options for you and your pets.

Develop a buddy system. Plan with neighbors, friends or relatives to make sure that someone is available to care for or evacuate your pets if you are unable to do so. Talk with your pet care buddy about your evacuation plans and show them where you keep your pet's emergency supply kit. Also designate specific locations, one in your immediate neighborhood and other farther away, where you will meet in an emergency.

Talk to your pet's veterinarian about emergency planning. Discuss the types of things you should include in your pet's emergency first aid kit. Get the names of vets or veterinary hospitals in other cities where you might need to seek temporary shelter. Also talk with your veterinarian about microchipping. If you and your pet are separated, this permanent implant for your pet and corresponding enrollment in a recovery database can help a veterinarian or shelter identify your animal. If your pet is microchipped, keeping your emergency contact information up to date and listed with a reliable recovery database is essential to you and your pet being reunited.

Gather contact information for emergency animal treatment. Make a list of contact information and addresses of area animal control agencies including the Humane Society or ASPCA and emergency veterinary hospitals. Keep one copy of these phone numbers with you, and one in your pet's emergency supply kit. Obtain "Pets Inside" stickers and place them on your doors or windows, including information on the number and types of pets in your home to alert firefighters and rescue workers. Consider putting a phone number on the sticker where you could be reached in an emergency. And, if time permits, remember to write the words "Evacuated with Pets" across the stickers, should you evacuate your home with your pets.

3. Be Prepared for what might happen.

Some of the things you can do to prepare for the unexpected, such as assembling an emergency supply kit for yourself, your family and your pets, is the same regardless of the type of emergency. However, it's important to say informed about what might happen and know what types of emergencies are likely to affect your region.

Be prepared to adapt this information to your personal circumstances and make every effort to follow instructions received from authorities on the scene. With these simple preparations, you can be ready for the unexpected. Those who take the time to prepare themselves and their pets will likely encounter less difficulty, stress and worry. Take the time now to get yourself and your pet ready.

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For more information, visit ready.gov or call 1-800-BE-READY