

# Will You be Prepared for the Next Hurricane Sandy?

## Asset Protection Specialist Offers Disaster Safeguarding Tips

submitted by **Ginny Grimsley**

As the beleaguered residents of New York City and New Jersey continue to put their lives back together, asset protection lawyer Hillel L. Presser reminds Americans – it could happen to you!  
 “We’ve seen some bizarre, destructive weather in recent years – nearly 1,700 tornadoes in 2011, extreme drought this year and Hurricane Sandy followed up with a ‘Nor’easter, just to name a few,” says Presser, author of “Financial Self-Defense (Revised Edition),” [www.assetprotectionattorneys.com](http://www.assetprotectionattorneys.com).  
 “And we can expect more of the same. AccuWeather is forecasting major snowstorms from North Carolina to New York City in January and February; severe storms across the South, with the possibility of tornadoes and flash flooding; and a growing drought in the Northwest that carries the potential for more wildfires.”  
 People should take steps now, before a crisis, to make sure they’re protected, he says.

“If your tree falls on your neighbor’s house in a storm, will you be prepared for a lawsuit?” he asks. “Is your important paperwork in a safe place where you’ll be able to access it if your home floods, like so many people in New York and New Jersey?”  
 He offers these tips for safeguarding your assets now:  
 ○ Protect your assets from lawsuits. One way to do this is by protectively titling non-exempt assets. Exempt assets vary by state and may include such things as your primary residence and personal furniture; make sure to check your specific state exemptions – those items generally should not need any extra protection. However, non-exempt assets, such as bank accounts, recreational vehicles and the like, should be titled in the names of corporations, limited partnerships, domestic trusts and other entities.  
 ○ Have adequate insurance. In fact, over-insure

your assets! Those include – but are not limited to – your car, home, and other valuables. You never know what you could lose in a natural disaster.  
 ○ Diversify your assets geographically. This is extremely important in the case of natural disasters. Use international asset protection to help disperse your valuables into some non-U.S.-based jurisdictions.  
 ○ Safeguard your paperwork. Collect and copy all paperwork and have it accessible in the event you must evacuate. Give the second copy to a trusted financial advisor, attorney or trustee for safekeeping. Take a video of every room and keep an itemized asset list with your paperwork. That way, you’ll have the documentation to present to your insurance company when filing a claim. Photos and videos, as well as receipts and documents showing the value of those assets will help.  
 ○ Safeguard your business. Create a plan

of action to implement in the event of a natural disaster, and practice implementing it. Hurricane Sandy illustrated the problems business owners faced in trying to resume operations during widespread power outages and equipment destroyed by floodwaters. Do you have a generator? Can you utilize cloud computing? Keep a record of all payrolls and business documents remotely so that if you don’t have access to your business dwelling, you can still access copies of all important business documentation.  
 ○ Make sure your estate plan is up to date. Everyone should have an updated Estate Plan, including minor children. Choose one trustworthy person to be the executor of your estate. This person should have a hard copy of your financial account information and list of your assets, including intellectual property and passwords that you can access in the event of a natural disaster.

## Academy of Finance Celebrates Inductees and a Decade of Excellence



submitted by **Judy King, Alvirne High School**

On December 3, students from eight high schools including Alvirne High School were inducted into the Academy of Finance (AOF) held at Southern NH University, Manchester. More than 100 employers, educators, parents and students attended the event to welcome the new inductees and celebrate the 10th year of the program. The National Academy Foundation AOF program prepares students for careers in the financial services industry through coursework in high school and a paid student internship.

At left: Alvirne AOF inductees with their teachers (left to right): Patricia DiLorenzo, AOF teacher; Kyle Saluco, William Perry, Tom O’Hearn, Jack Dillman, Alicia DePreme, Caerina Carson and Jacque Michaud, AOF teacher. Not pictured are: Elizabeth Martin and Nick Payne.

## NH Granted Major Disaster Declaration for Hurricane Sandy Recovery

submitted by **the Office of Senator Shaheen**  
 U.S. Senators Jeanne Shaheen (D-NH) and Kelly Ayotte (R-NH) applauded the decision by President Barack Obama to grant a major disaster declaration for the state of New Hampshire following damage caused by Hurricane Sandy. The disaster declaration will grant assistance to help communities in the five northern counties in New Hampshire recover from damage caused by flooding and extreme wind. All New Hampshire counties will be eligible for Hazard Mitigation funds, which will cover the costs to projects intended to reduce future disaster damage.  
 “Today’s announcement of a major disaster declaration is good news as our state continues to

recover from this disaster,” the senators said in a joint statement. “With people in New Hampshire still rebuilding after the storm, the declaration is a step in the right direction to make sure those in the Granite State have the resources and assistance they need.”  
 In the wake of Hurricane Sandy, Shaheen and Ayotte were quick to call on President Obama to declare a disaster in the state. They sent a letter to the President the day the storm touched down in New Hampshire and again contacted the Obama administration this month to reiterate the need for relief.

## President Grants Major Disaster Declaration for 5 Northern Counties

submitted by **Jennifer Kuzma**  
 Gov. John Lynch has announced that President Obama has granted federal assistance to New Hampshire for damages related to Hurricane Sandy.  
 The state has been granted a Major Disaster Declaration to cover infrastructure repair, emergency protective measures, emergency response costs and the cost of debris removal for Belknap, Carroll, Coos, Grafton and Sullivan counties.  
 The state had previously received an Emergency Declaration to cover the costs of emergency

protective measures for Cheshire, Hillsborough, Merrimack, Rockingham and Strafford counties.  
 Governor Lynch had requested debris removal for the five southern counties, but that request was not granted.  
 All 10 New Hampshire counties are eligible for Hazard Mitigation funds, which will cover the costs to projects intended to reduce future disaster damage.  
 Federal assistance for disaster aid programs covers 75 percent of eligible costs. State and local jurisdictions are responsible for the remaining 25 percent.

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## HUDSON RECREATION YOUTH LACROSSE

Informational meeting night Wednesday, December 19, 6:00pm at the Community Center.



Anyone interested, even if playing/registered in another town, should attend.