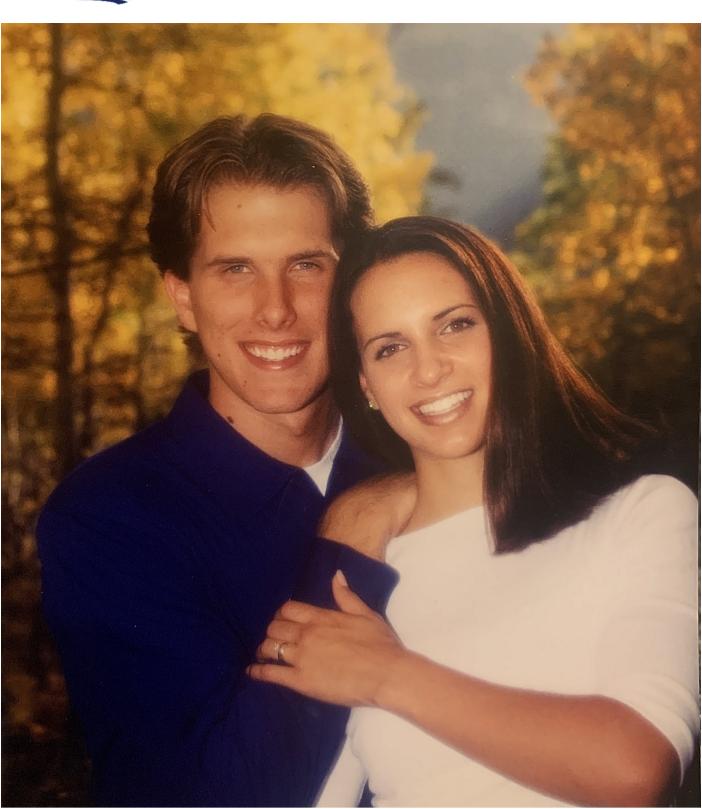
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August 4, 2021

On Christmas Eve 2004 as parents of a 3-week old baby girl McKinley, our one shared car (Honda Accord) was STOLEN after midnight.

IT GETS WORSE: In the trunk, we had our new stroller, new video camera with recorded footage of our baby's first 3 weeks, all of our Christmas presents, other baby gifts, and packed suitcases for the holiday trip.

We planned to have an early breakfast and then leave our apartment complex to drive out of town to spend Christmas with family. I went outside at 5:30am and it was all gone. Total gut punch. 😔

We were already broke, but this really hit us hard. What heartless person would steal like this on Christmas morning? We felt violated. And pretty helpless. We both cried. Living in a small apartment and having so much stolen from us during our first holiday as parents.

Most of what we had was in that trunk. My annual income was very low, especially in Southern California. I'm not too proud to admit at one point in our marriage we had nothing. 💁

This is a reminder for us to appreciate the journey and the hard times of struggle. Never forget where you came from 🎳 Here are three financial tips that came from this experience:

- 1) Create an inventory list of all that you own with estimated values.
- 2) Record videos and take pictures of your valuables.
- 3) Let your insurance company know what you want covered.

Click **HERE** for an article called "The 10 Best Places to Hide Your Valuables in Your Home." We can help you store backup copies of all your important documents. <u>CLICK HERE</u> to schedule a time to talk with our PACIFIC CAPITAL team and see how we help clients protect their assets and valuables!

Sincerely,



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