

# The RP Bulletin

VOLUME 1, ISSUE 2

SEPTEMBER 15, 1996



## !!!! BINGO IS BACK !!!!

Let's get off to a flying start. Bingo will begin the new season Wednesday, October 9, 1996 at 7:30 P.M. at the Clubhouse. The "Bingo Committee" is all set and raring to go.

Margo, Bunny, Minnie, Fran Ferris and Dick & Fran Hansen will all be on hand to give you a warm welcome. Refreshments Available.



Fran Hansen

### The Royal Park Newsletter

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The Gavel Unravels	Patti Lynn
Circulation:	Bldg. Reps.

## THE GAVEL UNRAVELS

We're starting to see our residents returning from their summer trips. WELCOME HOME !!! We missed you. We have a lot to accomplish this year, so I hope that you're all ready to jump right in with both feet.

Our entry procedures have changed. The board is responding to YOUR requests for better scrutiny of those coming into Royal Park. It is definitely different than it used to be, but it will increase your feelings of security. All guest passes will be filed under the GUEST'S last name. Sometimes folks aren't sure of the building that they're visiting, BUT, they all know their own names!!! Let's see if this eliminates the problems of your friends being turned away at the gate.

The National Safety Council is offering a course in driving for the mature driver, that is, a driver over the age of 55. Completion of the course GUARANTEES a discount of from 5% to 10% on your auto insurance rates. If we can assure them attendance of 25 "students", they will give the course here at the complex. It is 6 1/2 hours, either in one session or two. Come into the

office to sign up, indicating your preference of a one day or two day session. Sign up will end on OCTOBER 1, 1996. At that time, we will determine if we're eligible to have it here, and, if it's going to be a one or two day session. If you're paying \$800. a year in insurance, you could save up to \$80. The cost of the program is only \$12., and the insurance companies MUST give you the discount.

Several of our residents are scheduling cruises and excursions for the coming year. This seems like something that we ought to organize. Isn't anyone interested in being our social director???? I may be wrong, but usually, the person who spends the time coordinating the trip usually gets their trip FREE. We ought to be able to get a busload of people to go on a "Day Cruise", or a trip to the Seminole bingo parlor. The men's club has embarked on fishing trips. We need a social director. COME ON !!!! Sign up!!!!

We have a SERIOUS problem with residents dragging their unwanted furniture and appliances to the maintenance shed. FOLKS, it is YOUR responsibility to discard

your unwanted items. Royal Park IS NOT responsible for removing it. Call a charity, or have whoever delivers your new stuff take out your old stuff. Anyone DUMPING stuff in the trash rooms, or at the maintenance shed, will be billed for the cost of disposal. We are not a trash company, nor will we allow our complex to deteriorate to a slum. Get your acts together, be responsible for your own stuff. The same applies to new carpet or tile. If you think that you can "get away with" dumping it in our dumpsters, take a reality check. YOU ARE RESPONSIBLE!!! Pay to have it removed yourself. If not, I can assure you, your neighbors will let us know who you are. Royal Park will not increase its maintenance fees to remove YOUR discards.

The 1997 budget is being worked on now. The budget committee must take into consideration the fact that many of our residents are on fixed incomes. However, they must also consider the amount of money it will take to operate this complex. There are some hard decisions that must be made. A lot of them are being forced upon us, because, in an effort to keep the maintenance fees low, the basic needs and requirements of the complex were ignored for many years. It is very scary. The board, which consists of your friends and neighbors, knows how important it is to keep the quarterly fees low. Unfortunately, they are also charged, by the State of Florida, to implement a budget which will take care of the needs of Royal Park for the upcoming year. It is what is called a conundrum. Like, damned if you do, and damned if you don't. Social Security is not keeping up with the cost of living. The cost of keeping Royal Park has been escalating for years. Even though quarterly fees have increased each year, the costs charged have almost no relation to the actual costs of maintaining the complex. We have not really been deceived, but, previous boards have tried to keep the fees down at the expense of truly maintaining the condominium. Reserve accounts, are, in reality, accounts that are proportionally designed to handle ongoing repair and replacement of ALL of the common elements. Royal Park has NEVER fully funded these accounts. What has been done has been to IGNORE the costs that EVERY BOARD MEMBER KNOWS IS NECESSARY, in the hope, that, "I will be dead, not on the board, or,

it won't need to be replaced" while I'm still on the board. Unfortunately, time marches on. This is a tough issue. Imagine that you owned a house.

Figure out how much you would have to set aside for painting, roof repair, lawn mowing, plumbing repairs, hazard insurance, flood insurance, driveway paving, tree trimming, pest control, plumbing repairs, and security, PER MONTH. Do you think that you would be paying less than \$200. per month???? You are only paying \$148. per month. This is called DEFICIT SPENDING. We have been setting our budget based on NOTHING going wrong. You've been homeowners. YOU KNOW that "things happen". The Royal Park budget has been based on NEVER having any major problems, NEVER having a pipe break, NEVER having an increase in insurance, NEVER having someone set fire to an elevator, NEVER having vandals destroy your property.

For everyone who has been a part of the running of this condominium, we have experienced ALL of these things, and MORE!!!! ALL of your board members have worried, plotted, and tried to plan the "what ifs". Well, "What if", NOTHING goes wrong, can't we cut this back??? Yes, that's EXACTLY how your budget has been planned. BUT... THINGS DO GO WRONG.

None of the previous comments have addressed inflation, retaining employees, health insurance, or any of the real world issues that affect the budget at Royal Park. All of the board members understand fixed incomes. All of the board members understand the escalating costs of living. All of the board members understand fiduciary responsibility..

We need EVERYONE'S help to preserve Royal Park. We may all have to adjust our expectations, but, that does present an alternative. Attend the budget meetings. Make your position known. Keep in the back of your mind, that the board MUST approve a budget that PRESERVES the integrity of Royal Park..



CITY WATCH

Once again, the Vice-Mayor of Oakland Park has mailed out a "survey" to only SOME of the registered voters in Oakland Park. Last year, he declared it an un-official, non-binding, UN-SCIENTIFIC look at what residents wanted. Throughout the year, he proceeded to cite the survey as THE MOST IMPORTANT fact that the rest of the commission should consider, when voting. I have a few problems with his options for responding to the survey, not to mention his quoting it as the voice of the people of Oakland Park.

Although the costs of the survey are borne by Sproc, he makes no mention of how HE decides who is to receive his prejudicial piece of trivia. He continues to beat on the weight based system of trash removal, although he knows not of what he speaks. He INSISTS that condos are paying MORE, even though he has never asked to see the bills of Royal Park, which is the LARGEST condominium in Oakland Park, and YES, WE ARE PAYING LESS, and have the wherewithal to continue paying less. We can control our own costs. It will not be determined by the City. Cost for "drive-by" charge is the only city determined fee that we incur, and THAT is being reduced.(on a 4 to 1 vote, with Sproc dissenting).

Last year, we received a refund for sewer treatment overcharges. The word overcharge indicates that we were billed, all year, way too much. What he doesn't say is that, the city is REQUIRED to charge us that rate. Last year, the surplus was refunded in a lump sum. It helped offset un-expected expenses that we had. What do we want in the future??? That's an easy answer. We CANNOT budget for POSSIBLE refunds. We can budget for actual expenses, which is what the state of Florida REQUIRES. If, in fact, we are entitled to a refund, I like the fact that the city doles it out month at a time. This insures that we receive the MAXIMUM rebate, as the larger sum is continuing to draw interest, and our rebate will be that much larger, and will continue for a longer period. For example, if Royal Park was entitled to a refund of \$2,000., and we got it in a lump sum, we would have \$2000. However, do you know what the interest would be on the grand sum of \$508,541.00????? Enough to almost increase our refund by 25%.(It's really a lot more, I think, but I'm

not an actuary). It may be closer to our refund plus one half).

The rest of the survey is as patently ridiculous. No new taxes without voter approval, an increase in crime prevention, and curfews for juveniles. Apply what is going on in Royal Park to the City of Oakland Park. Taxes, that's the budget. There is NO NEW BUDGET without voter, (owners'), approval. Crime prevention,( that's rule enforcement). The people of our community report violations, they are legally addressed, and punishment is imposed.(Eviction). Curfews. They are already a part of our documents and rules. Violation means the same thing, punishment! (eviction). Do you think that it would be any faster if the city imposed un-enforceable laws??? NO WAY. We have difficulty now getting residents to report offenses. We don't need MORE laws, we all have to understand that it takes time to LEGALLY enforce the laws that we have.

It is unfortunate that the vice-mayor chooses to incite dissension, rather than encourage community participation. PLEASE REMEMBER, this is the SAME PERSON who voted AGAINST recycling. This is the same man who refused to endorse EARTH DAY, because, as a pilot, the world looked GREAT from 30,000 feet. I flat out told him, at a commission meeting, that he needs to PUT HIS FEET ON THE GROUND, like the rest of us, because OUR WORLD needs to preserve the environment. It is up to you, the Royal Park and Oakland Park resident, to be aware of what is going on in our city. Please pay attention to what our elected officials represent.

I do not know the political affiliation of our elected representatives in Oakland Park. In fact, I, as a registered Democrat, supported Ray Finn in the last election. He is a registered Republican. Not only did I not know that, BUT, his programs were the best for ROYAL PARK, so it did not even enter into my consideration. The only affiliation of any city commissioner that I am aware of now, concerns Mr. Sproc. He is using the bulk mail permit of the Republican Executive Committee of Broward County. That seems to indicate that he is a Republican, just like Ray Finn. Unfortunately, unlike Finn, whose only political aim seemed to be to do the best

— for Oakland Park, Mr. Sproc,(why do I get the feeling that I'm dealing with a Mr. Spock???), seems to have allegiance to an extremely right wing of the Republican Party. Instead of unifying our city, he seems determined to divide our city along racial, political, and economic lines. Please remember, what I am conveying here is MY view of what is happening in Oakland Park. All of this WILL affect Royal Park.

Mr. Sproc's main supporter seems to be Mary Laverett. She is an ex-mayor of Oakland Park. She should be respected as a former elected official of our city. As mayor, she proposed that EVERY Oakland Park resident MUST own a gun. She also OUTLAWED any abortion clinic within the city limits (If this doesn't alert you to her brand of " I know what's best for you" politics, there's not much that anyone can do). She supports EVERY item that Mr. Sproc endorses at commission meetings. In fact, speculation is, Ms. Lavarett is the controlling force behind Mr. Sproc, and that he only proposes what she has instructed him to propose.

I don't know. Speculation may be correct. HOWEVER, that's okay with me, as long as their supposed religious beliefs do not interfere with the law of the land. The radical right gets its power from those WHO DO NOT VOTE. When you get this newsletter, the primary elections will be gone. DID YOU VOTE??? WHY NOT???? If you want something to happen, YOU MUST get involved. If anyone is interested, I am an ITALIAN BAPTIST. There are few of us, but we are Christians who just happen to be Italian.

Any of you who know me, know, I am not a political person. I CANNOT, in any way, shape, or form tell anyone one thing, and then do something else. I am not aspiring to any political office, nor am I working to retain my Royal Park office. As a Royal Park board member, my responsibility is ONLY to the residents of our condo community. I have NO allegiance to any political party as a board member, nor do I jump up and down asking our residents to vote for any individual. I do expect, however, for all of our registered voters to PLEASE VOTE.

Politics is VERY STRANGE. I did not expect, when I was elected to the Royal Park Board, that SOME people EXPECTED me to look the other way when there was a violation. I did not expect that some board members would make, "under-the-table" arrangements with their friends. What I expected, what I am promoting, and what I am practicing, is every thing out in the open. That's the way Oakland Park SHOULD be run. That's the way Royal Park should be run. If Mr. Sproc would just take a minute to understand exactly what the citizens of OAKLAND PARK want, and not what Mary Laverett wants, or the Christian Coalition wants, then, and ONLY THEN, will he be a representative of the City of Oakland Park .

Until that happens, he should take his survey and RECYCLE it,(this is a very nice way to say something that any respectable female would not say... please read between the lines), or survey ALL of the registered voters in the city, or VISIT the constituents that he purports to represent. As for Royal Park, we will continue to work with the MAJORITY of the city commission, who seem to be VERY open to the concerns of our community.

We have so many concerns, as a part of this community, and of Broward County, and of the City of Oakland Park. WE DO NOT NEED a divisive force. WE NEED community leaders. Mr. Sproc, you need to join with the FULL COMMISSION. They know the needs, their children are in PUBLIC schools, they are trying to protect ALL of us, not just the affluent few.

Other than those "minor" maladjustment's, things are going along rather well in the city. We have lost the reputation as a volatile community. The newspapers no longer send representatives to every meeting, knowing that there would be fire-works. Caryl Stevens, who won re-election , after being off of the commission for several years, did her best to mentor Mr. Sproc. Obviously, it hasn't worked, as Mr Sproc continues to challenge his fellow board members. Thank you, Mrs. Stevens, for trying. A challenge is always welcomed when it comes with suggestions, proposals, and a consen-

sus of committed personnel. Four of our five commissioners are committed to the city, and therefore, Royal Park. They are voting for those agenda items that will protect the majority. We must support them.

I have mentioned several times joining with the full commission. Many times, as with our own board of governors, that may be impossible. HOWEVER, we in Royal Park know, that, even though people have differences about HOW something should be accomplished, we have NEVER, (since I've been here), differed on the goals that we must accomplish. We, as a board, (consider Herb, Barbara, Patti, Bob, and Jose), have some really RADICALLY different opinions on HOW things need to be accomplished. NONE of us, however, have differed on WHAT needs to be accomplished in our complex. This is where the problem lies in Oakland Park government. We, in Royal Park, must be diligent in monitoring city hall. We have four commissioners who have publicly stated their promise to share the obligations of the city with ALL of their constituents. This means that NO ONE GROUP of residents is exempt from their obligations, NOR will they be paying over their share, to subsidize other groups. PLEASE pay attention. If WE, as Royal Park residents, don't SHUT DOWN Mr. Sproc's attempts to force US to pay for OTHER CONDO'S SECURITY, then we deserve what happens. PAY ATTENTION. **VOTE!!!!!!**

This, basically, is what Royal Park needs. We are willing to pay our fair share, HOWEVER, through the years, we have paid for an awful lot for other people. NO MORE!!!! We understand school taxes, and WE WILL PAY THEM, although 90% of our residents will receive no benefit. We understand Police and Fire taxes, and WE WILL PAY THEM, for to do so insures the survival of our community. We understand more than Mr. Sproc is willing to give us credit for. I invite ANY condominium board member to meet with the Royal Park board to evaluate what's happening in our city.

The final straw, for me, I guess, was when the City of Oakland Park proposed a meeting of ALL AND ANY neighborhood associations, in order to

address the individual and collective problems, and RECOMMEND that the city schedule ANOTHER meeting, Mr. Sproc's group, (River Shores, River Terrace), voted NO. They stated that they could not afford DUES to promote the program, although all that had been suggested, was that the groups meet again.

I do not wish to pick on the River Shores, River Bend, etc. group that Mr. Sproc represents, HOWEVER, we at Royal Park are spending a lot of money to protect the entry to our complex. Not only that, Mr. Sproc is **SUPPOSED** to represent Royal Park TOO!!! Our residents fall into the same category as theirs, retired, on fixed income, etc.. WHY are WE forced to PAY FOR THE ADDED SECURITY that we desire, and Mr. Sproc states that those "friends" he has in River Shores/River Terrace should be granted variances from the city ordinances, because, " GATEHOUSE SECURITY IS TOO EXPENSIVE" for their residents!!!! AM I MISSING SOMETHING HERE, or is Mr. Sproc IGNORING our concerns, and going all out and GUNG HO to assure that his political friends don't pay what WE pay, to assure our style of living. WE PAY to screen those entering our complex, is Mr. Sproc suggesting that there is another way??? That if we support HIM, we will get special dispensation from the city??? Crime is all over the city, and the county, and the state. Is he proposing, that, if we were individual homeowners, that, if we supported him, we wouldn't need to get home alarm systems??? Why is the River Shores complex his "Pet Project"??? Don't Royal Park residents matter???? Are we not **Christian** enough for him????

That's what's going on in the City of Oakland Park. The commission meets every first and third Wednesday of the month. If you own property in Royal Park, don't you think that it's about time you paid attention to what's going on??? We have had total cooperation from the zoning board, the city commission, the city manager's office, and the police department. It's about time that ROYAL PARK CONDOMINIUMS was assured that we are getting our fair share, based on community needs, not "Who you know". PAY ATTENTION!!! Go to the meetings. Support your board, and therefore, your city taxes.

Aside from politics, the city continues to function, and to offer its residents a lot more than most cities. Due to the fact that most of us don't have children of school age, we may not be aware of everything that Oakland Park offers. There is a City Library. Do you want to learn how to play on a computer??? The city library has one. Do you want to get involved in community, civic, or just plain entertaining diversion??? The City of Oakland Park has a program to fit your needs. Do you want to get involved in civic affairs??? The library will show you how. Royal Park residents have been involved in civic matters, in their home towns, for years. **PAY ATTENTION.** The City, Royal Park. Broward County... **THEY ALL NEED YOU.** You have the knowledge that it takes a generation to accumulate. **SHARE IT!!!!** No one else has your knowledge.

That's what's going on in the city. Drop Mr. Johnston a line to tell him what you think. If you don't go to the meetings, (and you don't, because I'm there and you're not), let your board representative know how you feel. Go to the office and, **AT LEAST** read the agenda. What happens at city hall affects **YOUR** tax dollars. Please don't let anyone, (Sproc), who doesn't know what's going on here, run our lives!!!!  
**VOTE!!VOTE!!VOTE**

### BUILDING REPRESENTATIVES AND ALTERNATES

Thank you for passing out the information sheets to everyone in your building. We still need alternates for Building 110, 119 and 120. It's important to have alternates, in the event the Building Rep is out of town or is ill, that I can call on to sit in on screenings or other duties that are necessary. Please Volunteer!

Call the office or myself, Jane Baker, Bldg. Rep.Chr.

## ACHES & PAINS

*By Arlene in the office*

This laundry info is aimed at the out-of-towners who will be returning soon.

By now, all of us who have tried out the new laundry machines know...

1. The card machine is **OUTSIDE** of the office, with posted instructions. Amerivend went a step further and provided the office with instructions in Spanish. They're yours for the asking.
2. The office **DOES NOT** have change.
3. The card system isn't so bad after all.
4. A twenty-dollar BILL, because of the two-dollar bonus, (that's 10 % on your money, folks) makes each load 90 cents, if that makes you feel better. The dryers are bigger and will save you money...three washer loads can be divided into two dryers. Too many of you are **overloading** the washers to save money, only to complain that the machines aren't rinsing properly. The machines rinse just fine as long as you do a normal load.
5. A DEDUCTION of one dollar is made from the card each time it is inserted into the slot of the washer or dryer, so don't put it in unless you're going to use it. A kid got hold of his mother's card and slid it in and out a few times when her back was turned and...need I say more???
6. Pay attention to the up and down arrows on the dryers...they're not as obvious as they were on the old dryers.
7. The new Maytags do a terrific job...they're the best and they look good.

**NOTICE: To accommodate the returning out-of-towners and the few of you who haven't got your photo ID, starting Sept. 9 and every Monday, Wednesday & Friday from 1 to 4 PM until further notice, vehicle decals and photo ID's will be given in the office. We will be open one evening per month from 5-7 PM, depending on which night the board meeting will be. YOU MUST MAKE AN APPOINTMENT. (renters' decals will be replaced when they expire.) Photo ID's are for EVERYONE, not just owners. AND EVERYONE must RETURN the INFORMATION SHEET with decal numbers and photo ID numbers listed.**

Please be considerate of the apartments closest to the laundry room, and turn out the light and shut the door when you leave.

**To the Editor:**

Angelica and myself are relative newcomers to the Park, we live in Bldg. 104; Apartment 3B.

We find the whole community quite pleasant, each person we meet offers us a kind "hello," the gardens are clean, the surroundings are beautiful, the guards at the gate are always quite friendly, and there is no unavoidable noise, with exception of one. This one, I am pretty certain, will be heard by all residents. But I have not seen or heard that anybody ever mentions it. Or is it, that we are oversensitive to noise?

I am talking about the "AMTRACK-WHISTLE," that ruins part of these "paradisiacal" surroundings; it starts shortly after midnight (it seems to me) and it goes through to almost midnight, that is 24 hours later. In our opinion it is quite an unnecessary noise, taking into consideration that there are flashing lights and bars at the Amtrak crossing. Would somebody be so foolish to try and cross when all these deterrents are active because and when a train is coming?

We have the impression, that whoever runs these trains must be quite fond of the whistling and hooting, because it is done with such artistic skill, until we are wide awake, and it repeats, when we have almost been able to conciliate our slumber again.

The Royal Park Authorities seem to be on pretty good footing with the city authorities; can we ask them, whether they can remedy this bother?

Kind regards, André and Angélica Hauptmann

Just received your informative 8/15 edition and, per Patti's articles, see that things are normal (?!!!).

Per your request for input, here is something for you on the ongoing adventures of Ruth and Art Steiner. During the latter part of March through

Mid-June, we were in Europe. Spent 5 days in Portsmouth, England with friends and then to Greece for a look at the famous ruins and to taste real Greek cooking. From there onto a huge sailing ship for a seven days of Cruise the Greek "Isles," finally winding up in Istanbul, Turkey. We spent a number of days in this "cross-culture" city - it being both in Europe and Asia. A very, very interesting place. Then back to Yonkers, NY.

See you in November. Art Steiner, 120-3C

**WELCOME NEW RESIDENTS!**

Deborah Adams	Bldg. 103 - 3F
Lucy Berger	Bldg. 119 - 3F
Rose Martin	Bldg. 120 - 3A
Marco Secolo & Lissette Feliz	Bldg. 116 - 1C
Mary Casto	Bldg. 112 - 3C
Peter Lopresti	Bldg. 107 - 3E
Jared Stallings & Dwaine Weiss	Bldg. 113 - 3G
Irene Veiga	Bldg. 111 - 3G
James Bragdon	Bldg. 103 - 3B
Sylvia Wiggins	Bldg. 106 - 3G
Janice McGuigan	Bldg. 113 - 4H
Glenn Schwartz & Debra Cohen	Bldg. 113 - 2H
Lori L. Milne	Bldg. 116 - 4H
Karen Pospiech	Bldg. 111 - 1G



FROM THE EDITOR

**Security or Personal Power?**

The management of our Royal Park has recently made ID Badges mandatory and circulated a list of 24 gatehouse security steps. Anyone who has lived in New York City or other high crime areas can appreciate the need for a secured entrance to our complex. In fact 24 hour security is one of the reasons I moved here. However, if the means of ingress are controlled and badges are checked at that point there should be rare if any reason for people to go around checking I.D.'s in the complex, since there would be no means for people to gain entrance. On the other hand, if the means of ingress are not controlled there is no reason to have passes, I.D.'s, etc.

If the management is really concerned about security (and not more power) and they want to beef it up, it should be done first at the means of ingress. The whole front entrance can easily be redesigned (without a new bridge) with a separate locked resident entrance with electronic badge entrance by car or on foot. Then the guards at the gatehouse will only have to deal with visitors, and be much more able to

handle them. This would also stop the line in the street since most of the cars are residents held up by visitors. It is a joke to think a guard can control foot entrance the way it is. When a car is at the gate half the time the guards do not even notice pedestrians. We also need infra-red and or ultra sonic monitors on the canals and near the fence. I have worked at top secret government sites, and prisons, where they really had security, and you had to have your badge on at all times. All entrance was through locked gates (to get to work at the prison I had to go through 3 locked gates just to get in the grounds), and vehicles were inspected before they were let in. It was accepted and understood as necessary. I don't think we have to go that far, but it is a joke if anyone thinks enforcing this sheet of rules will deter any determined person from gaining entrance to Royal Park without permission.

One last note, these "supposed security changes" can be easily abused for personal power gain. I refer specifically to rule #24 "Anyone stopped by a Supervisor that can't produce a RPC photo ID is to be treated as a trespasser and the police called.", It will be very easy for a "Supervisor" to approach you when walking to your car, etc. and demand a pass

(does this remind you of something?). We as residents must make sure this does not happen! It would be very easy for someone with a grudge to ask residents for a pass and then have them arrested.

The strangest thing about this whole security thing is, it seems that most of the recent crime and problems have been committed by people who can easily get an ID! If you want to control vandalism and other crime you must be able to find and punish the perpetrator, not the innocent citizens. I don't see where any recent changes besides the TV monitors will really help that. If you want security, then get real, if you want power get your personal power, don't try to take my freedom away like you did with the recent banning of roller blading for everyone because of supposed incidents with a few kids!

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FOR YOUR INFORMATION

Powerline Road will be closed at the CSX Railroad crossing beginning September 23, 1996 through October 13, 1996.





*Now during the time of storms, we thought it would be useful to publish this information from the Insurance Information Institute:*

### FILING AN INSURANCE CLAIM

Insurance companies pay more than \$75 billion each year in claims from policyholders. These claims result from losses suffered during fires, hurricanes, tornadoes, robberies, auto accidents, dog bites, falls and a host of other traumatic incidents. While filing a claim can be stressful, following the Insurance Information Institute's (I.I.I.) helpful tips might make it easier. The I.I.I. tips are:

1. Report any burglary or theft to police.
2. Make lists of damaged items along with photographs.
3. Make temporary repairs and take other steps to protect your property from further damage.
4. Save receipts for what you spend and submit them to your insurance company for reimbursement.
5. Do not dispose of damaged property until an adjuster has examined it.
6. Report the damage to your insurance agent or company representative immediately.
7. Ask the following questions:
  - Am I covered?
  - How long will it take to process my claim?
  - Will I need to obtain estimates for repairs?
8. Do not hesitate to talk things over with your agent and adjuster if you are dissatisfied.

Settlements for the damage to your property and belongings may be based on the type of policy you own. The two types of coverage are actual cash value or replacement cost.

An actual cash value policy pays the amount needed to replace the item minus depreciation - the decrease in value due to age, wear and tear and other factors. For example, if a 10 year old refrigerator were destroyed in a fire, the policyholder would be reimbursed for the amount the appliance is worth, not how much was paid for it ten years earlier.

Replacement cost is the dollar amount needed to replace a damaged item with one of similar kind and quality without deducting for depreciation. For example, in the event of a fire, the refrigerator mentioned above would be replaced with a new model with similar features.

The best advice for all policyholders is to understand the terms of their coverage before an incident occurs. Be sure to have your insurance agent explain any terms or conditions you don't understand.

Further questions can be addressed through the National Insurance Consumer Helpline at 1-800-942-4242. For a free brochure entitled "How to File an Insurance Claim," contact the Insurance Information Institute at 110 William Street, NY, NY 10038.