

Learning the lessons of a hard winter

By Jim Cornelius
News Editor

Sisters' heavy winter of 2016-17 has taught property owners some hard — and expensive — lessons.

Many homeowners and owners of commercial properties are dealing with damage from water that seeped down walls and through ceilings due to ice dams.

Michael Robillard of Mountain View Insurance says that property owners should take time to fully assess the extent of damage, which in some cases may only now be becoming apparent.

"You can turn in a property claim for up to two years — it may even be longer than that," he told *The Nugget*.

Now is the time to figure out just what happened to your house and why — and get to work fixing whatever problems there may be so they don't happen again.

"If you've had areas where you've had issues before, get ahead of it," Robillard said. "Don't assume that problems are just going to go away."

Heat loss through the roof

can contribute to the melt-freeze cycle that creates ice dams — the culprit in many leaks. Robillard, who is part owner of the building that houses his Sisters office, says he's dealing with that himself.

"I'm going to blow in more insulation," he said.

Identifying problem areas and acting on them now just makes sense. And, Robillard notes, property owners actually have a duty to mitigate problems.

Contractors are extremely busy and booked up sometimes for months for repairing storm damage. It pays to plan ahead to avoid problems in the first place.

Looking ahead to the potential for another winter of heavy snows, Robillard advises homeowners to be proactive. Get the snow load off your roof and get on ice dams early before they become thick and intractable.

"If you have to hire someone, hire someone," Robillard said. "This is your house."

And make sure you are covered the way you need to be. Robillard notes that if

you shovel massive amounts of snow off your roof onto the ground, it then becomes a flooding hazard. A quick melt-off that causes water infiltration from the ground can be considered "flooding" and might not be covered if you don't have flood insurance.

“ You can turn in a property claim for up to two years — it may even be longer than that — Michael Robillard

And in most cases, flood insurance doesn't kick in for 30 days after you acquire it, so, again, you have to be thinking ahead.

The big winter Sisters just experienced was exceptional — but there's no guarantee that it won't happen again next year. Learn the lessons of winter and act now while the weather is good to repair damage and prevent it from recurring.

Sisters Country birds

By Douglas Beall
Correspondent

The American dipper [*Cinclus mexicanus*] or water ouzel is found singing and bobbing on fast moving streams throughout the western U.S. Searching for aquatic insects and small fish, the dipper dives and sometimes swims under water while overturning rocks to find their food. They have white upper eyelids that protect their eyes and that also may help in blinking communication while on the loud rushing rivers.

The female chooses a nest-site that is above flood stage and then the male dipper constructs a nest with an outer layer of mostly moss which is lined with leaves, grass and bark. Four to five white eggs are incubated for 14 to 17 days, and a 24-day

nesting period is begun. On the Metolius River, every bridge has a dipper nest under or close by.

A low metabolic rate, and blood that has a capacity to carry increased oxygen levels, enable the dipper to survive the cold winter waters. Their melodic songs echo along the streams and rivers and increase in frequency during the late winter to spring breeding season. A group of dippers is called a "ladle" of dippers. For more American dipper images visit <http://abirdsingsbecauseithasasong.com/recent-journeys>.



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