



PHOTO BY CONRAD WEILER

Volunteers cleaned up the one-acre property of an elderly Sisters couple last week.

Locals rally for spring clean-up

By Conrad Weiler
Correspondent

Jeff (89) and Fay (87) Harding have lived in Sage Woods for 27 years. They are former Sisters Athletic Club (SAC) members and participated in the Q Club (Quality Club) at SAC.

Jeff's health has been declining and Q Club members Jeff Reynolds, Bruce Barnes, Bob Hammond and others have helped with medical visits and other needs for the Hardings.

At this time of year, garden work and cleanup becomes necessary. Q Club members decided to volunteer cleaning up the one-acre Harding homesite. Jeff Reynolds took charge of setting

up times for garden work to be done. Folks brought rakes, wheelbarrows, and other equipment to work cleaning up the Harding's acre.

The cleanup started on Thursday, May 2, after the Q Club class finished at SAC. The next few days saw burning of plant needles and other plant material until all was finished.

The Q Club workout at SAC includes 30 minutes on spin bikes followed by 30 minutes of weights, balance, and other health exercises. Jeff and Fay Harding did well in the class and benefited not only with healthy exercise but from the many friends they have made — who have not forgotten their workout buddies at spring cleaning time.

Make sure your home is properly insured

By Jim Cornelius
Editor in Chief

For most families, their home is their most significant asset. More importantly, it is, well, their home — a place of refuge, a place where memories reside.

It's critical to make sure your home is properly insured. In a landscape that offers many threats, you can't rely on Federal catastrophe grants to rebuild a home.

Jason Rybka of Farmers Insurance recommends regular reviews of your homeowners insurance policy. Farmers offers an annual review.

He notes that one critical aspect to be aware of is your settlement options. Check that your policy settles on replacement cost, rather than actual cash value. That will help ensure that you don't come up short on replacing and repairing damage.

New upgrades to your home — including decking and fencing — should be added to your policy.

Creating defensible space and hardening your home against fire may not show up directly in savings on your homeowners insurance — but your community's efforts do. Fire protection classification ratings can affect how much you pay, so the more you and your neighbors do, the

better.

Fire is an obvious threat, but there are plenty of others.

"Hail is one of the biggest ones," Rybka noted.

Damaging hailstorms, wind, snow, all can wreak havoc and you need to make sure you're protected.

"Our number-one peril is water," Rybka said.

A broken pipe can do a lot of damage. External flooding is another matter. Don't assume that your homeowners insurance policy covers floods; actually flood damage isn't typically covered by homeowners insurance and may require a separate policy.

Regular reviews of your insurance also helps you keep abreast of new products and programs that can enhance your safety and well-being. Some carriers offer insurer firefighter protection services (*see related story, page 6*).

Being proactive brings peace of mind — and ensures that when disaster does strike, your pain and difficulties are not exacerbated by suddenly finding out you are under-insured.

A simple review can save a lot of heartache.

As Rybka notes, "People who don't do it, I guarantee they're overpaying or are not covered correctly."

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that is as functional as it is beautiful. They love the richness of the wood, the smell, the way that light shines on the log walls and the ceilings. A log home is a combination of yesterday and today, and it will be around for many tomorrows.