

The Woodlands Word

@ Rivendell, September 2004

"Your Community Resource"

Hurricanes

Throughout this issue, you will find items on hurricane preparations. See Ed Lin's report from the Rivendell Board of Directors, Ed's valuable column on hurricane shutters, Vic McMurry's reference to minimizing wind damage, and Joanne Segar's recommendation for a local shutter installer. Now it's your turn -- please share your experiences with hurricane shutters and other home protection efforts.

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Report from the Rivendell Board of Directors

By Ed Lin

The Board of Directors did not hold its monthly meeting in August due to travels and the lack of a quorum. Minutes of the previous month's meeting are approved at the start of the following month's meeting and then posted on the Community's website. This should help residents understand why they will not find the "current" minutes on the website until the month *after* the meeting was held.

Hurricane shutters: The September meeting was held on September 14th from 9 am to 1:45 p.m. at Unit 1's Club House. Among the issues discussed was hurricane shutters. The Board will draw up new enforcement rules governing the installation and removal of hurricane shutters that will be more responsive to the needs of residents to protect their property. Residents traveling around the time of a potential hurricane may be permitted to leave their shutters up for a more extended period of time; the actual duration has yet to be determined. As soon as the new rules have been drawn up and approved (hopefully by the next meeting), they will be announced.

Covenant enforcement: The Board has received letters from some residents expressing dismay that covenants appear not to be enforced, as well as from residents who feel they are enforced too readily and harshly. Still others are under the impression that covenants are (unevenly) enforced upon some and not on others, citing as evidence that some residents are "allowed" to have certain structures or properties (such as screened in front entrances or a giant play gym) while others are not.

In order to make sense of all this, one should first understand that the history of Rivendell actually goes back about 10 years and was under different developers and builders. Each developer had the total discretion to approve architectural and landscaping designs (typically to help close a sale), even if such designs deviated substantially from (its own guidelines and) the promulgated norm. The Board does not have the authority to disapprove what had been approved by a developer.

It could be a very costly mistake if one were to rely merely on the presence or absence of an object on one or more resident's property as evidence that that object would similarly be permitted. First, well-documented approval may have been granted by a developer, which would no longer be granted by the Board. There may also be certain extenuating circumstances about a particular situation that would not be privy to the public. Second, the presence of an object tells you nothing about the enforcement status pertaining to that object. The owner could have been cited, fined \$100/day up to \$1000, had a lien placed on his/her house or even face foreclosure, if the violation is egregious enough. The owner is also liable for the Association's attorney's fees for enforcement action, starting at \$1500, and can exceed \$18,000 if the dispute is litigated. Ignorance of a restriction is not an excuse; whenever in doubt, seek clarification from the written covenants, or call AMI at 493-0287.

Your Board of Directors takes its responsibility seriously and devotes a considerable amount of time throughout the month to attend to and deliberate on matters that could have a material impact on both property value and quality of life. Many issues are neither black nor white and the Board uses its best judgment to advance the community's best interest in a reasonable, prudent and equitable manner. All residents are accorded due process, which allows for time to correct the violation, request a hearing or seek legal representation. It is apparent then that the process can easily take many months and in some instances MUCH longer to resolve. Therefore, please remember that the mere presence of a (generally) disallowed architectural or landscaping feature does not automatically mean the owner is in "violation;" nor does its persistence mean the Board is not actively pursuing reasonable means to bring that owner into compliance. *(Ed Lin)*

Proposed Property Tax Increase for Sarasota Memorial Hospital

(Editor's Note: The following report was written by Barry Portugal, a Rivendell resident who is a hospital industry consultant. Barry was asked to summarize the issues to the Rivendell Board of Directors; this article is a result of his briefing to the Board.)

All Sarasota County property owners recently received a notice of proposed property taxes for next year. While County service taxes were proposed to increase about 6% to 7%, next year's property taxes specific to Sarasota Memorial Hospital (SMH) were proposed to increase by 100%. With the increased market value of most homes, the proposed SMH property tax increase may have been well over 110% higher than this year. The SMH Board scheduled a public hearing on September 14 to discuss the proposed tax increase, and listen to questions from the public about the rationale for such a significant increase.

By way of explanation, SMH is a "public" hospital, and as such, is required to accept all patients regardless of their ability to pay. SMH claims it serves an unusually large proportion of uninsured patients, and a portion of the property taxes is allocated to meet Hospital expenses for which there is no payment. However, I felt it was unusual for such a large property tax increase because SMH had initiated a cost reduction program last year. Additionally, SMH did not require the capital funding needed to acquire a hospital in Venice. SMH was not successful in bidding for Bon Secours Hospital; a nationally known "for-profit" hospital chain was the winning bidder.

I attended the public hearing and was encouraged to learn that the SMH Board revised downward the proposed tax increase from \$1.00/\$1000 valuation to \$0.60/\$1000 valuation. The tax rate for 2004 is \$0.50/\$1000 valuation, and generated about \$18 million for the Hospital. Coupled with increased property values, the 2005 rate is expected to generate about \$21.5 million, and represents a 30% increase in property taxes to be used specifically for the Hospital. For 2005, it's estimated that Rivendell property owners will collectively pay about \$90,000 to \$100,000/year in property taxes that directly benefit SMH.

At the public hearing, there was much discussion concerning why the Hospital needed *any* increase. The SMH Chief Financial Officer had provided comparative statistics that indicated the Hospital is moving closer to industry norms for cost effective operations. The SMH Board members explained that the additional funds for next year are expected to help pay for increased numbers of uninsured patients visiting the Emergency Room, as well as capital to expand the number of outpatient clinics in the South County area.

A follow-up public hearing is scheduled for September 20 at the Hospital in order to finalize the proposed tax increase. There will be another opportunity at that meeting for additional public input. Once public comments are discussed, the Hospital Board will most likely vote for the tax rate in 2005 to be the proposed \$0.60/\$1000 assessed valuation. The results of the SMH Board's vote will then be conveyed to the Sarasota County Taxing Authorities who will then make that tax rate official for next year.

My overall impression is that the Hospital Board members understand what they have to do to make SMH more efficient and competitive. I know the consultant the Board has hired to help them formulate and implement a strategic plan, and believe the consultant is excellent. Having

said that, it's been my experience that ultimately it's up to a hospital's administration and the hospital board to make the hard decisions required to *implement* the plan. Unfortunately, many great strategic plans often end up on the bookshelf with very little results. By this time next year, Sarasota County residents will know whether the SMH administrators and Board were successful.

I will follow up with the Hospital Board and administrators to track their progress during the next year. For comparison purposes, I have also requested statewide data regarding the property tax rates for the other eighteen Florida public hospital tax districts. I will provide that information to the Rivendell Homeowner's Association Board when it's available. (*Barry Portugal*)

Important Notice:

E-Mailing of *The Woodlands Word* newsletter Will End in 2 Months

(The newsletter is always available on the website)

Hurricane wind damage

Rivendell resident Vic McMurry recommends the following web site for an article on "How to Minimize Wind Damage in the South Florida Garden."

<http://edis.ifas.ufl.edu/EP042>

"Based on the number of trees our community lost in the last storm, it may be good information to many residents. We had two trees damaged, one was laying all the way down and the other was only partially blown over. We were able to find auger style anchors that should stay in place and have stood both oak trees back up in an effort to save them. In our opinion, simple wood stakes in this wet ground are basically worthless." (*Vic McMurry*)

Numerous Events Planned by the Social Committee

- 1. Wine Tasting.** Due to scheduling conflicts, the Wine Tasting event originally planned for September 19th will be rescheduled for a future date.
- 2. Happy Hour at Rivendell.** Volunteers are needed to continue the Happy Hour cocktail parties. Interested? Please contact Judy & Ben Adams at 966-9642.
- 3. Sunset Boat Cruise.** Sat. Oct. 9th, 6 pm to 7:30 pm. Bay Lady Pontoon Boat.

Dockside Marina on Blackburn Point Road, phone: 485-6366; Feel welcome to bring your own snacks & drinks! The cost of this event is \$10 per person. To reserve a spot, please send your check to: Nancy Dale, 832 Golden Pond Ct., Osprey, FL 34229. We need at least 44 people for this water event...so sign up soon.

4. Caribbean Night at the Woodlands. Put on your most colorful Island attire and come to our community pool for a fun filled evening of good food, music and friendship.

Everyone is asked to bring their own drinks and an appetizer to share. November 7th from 4 pm to 6 pm.

5. Holiday Tour of Homes. Love decorating for the Holidays? The Social Committee is looking for people who would like to open their homes for a Holiday Tour! Sunday, December 5, 2004, 5:30 pm to 8:00 pm. The Social Committee will provide refreshments to each of the participating homes, as well as a volunteer "elf" to help with food prep, serving, and clean-up!

Sound good? Please call Ken Heckert at 918-9528 to get your name on the list! "Helper Elves" are also needed; please call Ken if you'd like to volunteer! Thank you! *(Ben Adams)*

NOTES FROM OSCAR SCHERER STATE PARK

Special! Guide walks discussing the park's habitat will be conducted by Laurel Schiller, the president of the Friends of the Park group, every Sunday at 8:30 am., beginning October 3rd and continuing through the winter months and beyond.

The weekly canoeing with a guide will continue each Wednesday at 9 am. It's best to arrive by 8:30 am to register. Canoes, life jackets, and paddles are available for rent at \$6.35 per canoe. *(Al Elworthy)*

Road Rambles -- by Joan MacIntire

We live an hour and a half from one of the top mid-sized zoos in the U.S. (41 acres). The Lowry Zoo in Tampa was recently recognized as the best children's zoo in the nation. With admission \$11.50 for adults, \$10.50 for seniors, and \$7.50 for children 3-11, it's one of the best buys around.

Just added to its main exhibit areas of the Florida Manatee & Aquatic center, Native Florida Wildlife Center, Asian Domain, Primate World and Wallaroo Station, is Safari Africa. But wait, there's more. Here are not only African animal species, but a Camel Safari ride!

This biological garden delights all ages, as its specialness lies in close-up viewing of every one of its 1500 animals. Yesss, yesss, you won't want to miss the world's largest cockroaches.

If you arrive when it opens at 9:30 a.m., you'll be ready to eat by noon at either the Paradise Café, Grub & Grog, or the Cracker Shack for hot dogs and cones. McDonald's is near the main gate. This, of course, after you've been to the Reptile, Leopard, Rhino, and Primate Encounters, walked the Free-flight aviaries, and seen the Birds of Prey show. The Zoo closes at 5:00 p.m.

Should your group be adults and be up to another viewing before returning to Osprey, about ten

minutes from Lowry is MOSI, featuring "Disney's Sacred Planet" at the I-Max theater, showing exotic worldwide locales; shows are at 2:00 p.m. until October 6.

Lowry Zoo: I-275 Exit 48 west to 1101 Sligh Avenue. Parking and entrance are marked.

MOSI: 4801 East Fowler From Zoo, go east on Sligh to I-275. Go north on I-275 to Fowler; turn east on Fowler to MOSI. To return to Osprey, take Fowler east to I-75 and head south.

Book Group -- Schedule and Report

Because of absences associated with Hurricane Ivan, the September meeting of the Book Group was cancelled. A discussion of *Girl in Hyacinth Blue* by Susan Vreeland will be rescheduled for a later date.

October 4th -- *The Five People That You Meet In Heaven* by Mitch Albom. Three stories are woven together depicting 83-year old Eddie who, upon death, encounters five pivotal figures from his life. Sue Rosin will lead the discussion. The host is Cindy Schmidl, 1100 Mallard Marsh Dr., 918-1570.

November 1st -- *Under Wraps: One Soldier's Hidden Diary of WWII* by Jay Coffman and Edited by Tom Fulks. The diary was written by Jay Coffman, who served in the South Pacific throughout World War II. It includes a compelling story of war, intermingled with moving vignettes of family and 'the girl next door' back home. Editor Tom Fulks, who lives in Rivendell, will attend. The host is Carol Heckert, 808 Placid Lake Drive, 918-9528.

December 6th -- *Follow the River* by James Alexander Thom. Mary Ingles was twenty-three and pregnant when Shawnee Indians invaded her Virginia Settlement. She lived with the Indians until she escaped and followed a thousand-mile trail to freedom - an extraordinary story of a pioneer woman who risked her life to return to her people. This story is based on a diary of a woman kidnapped by the Shawnee. Roz Bergman will lead the discussion. The host is Mirinda Roy, 757 Placid Lake Drive, 918-2740. *(Lynn Grubb)*

Community News

Sarasota Fruit & Nut Society is holding its Annual Rare Fruit Tree Sale on Sunday, September 26, from 10 am to 4 p.m. at Phillippe Park, 5500 Tamiami Tr. (US41 and Constitution Blvd, just south of the Landings). Free admission and advice from professional growers and County Extension Master Gardeners. Trees include atemoyas, avocado, blackberry, cherry of the Rio Grande, citrus, fig, grape, longan, loquat, mango, peach, and more. *(Ed Lin)*

News from Pine View School

Did you know that Pine View School's dedicated faculty and staff - instead of dividing up the approximately \$150,000 in recognition funds they have earned each year from the State's Department of Education for being an "A" school - have voted each of the past five years to turn

all the money back into the school's general operating funds to benefit education in the classrooms? That's over \$750,000 in total contributions so far or about \$900 per staff each year. Considering teachers' salaries, that's notable sacrifice!

The Pine View community cares about more than what happens on its own campus. Teachers and students have reached out to communities both local (for years, they have annual book drives and tutoring for Alta Vista Elementary School) and international (providing villages in Guatemala with books, school supplies and toothbrushes).

More recently Pine View adopted hurricane-devastated Memorial Elementary School in Arcadia. Pine View's Key Club members bought 1000 backpacks and stuffed them with school supplies and delivered them on September 16th to the Memorial students. In addition, the faculty and staff donated \$10,000 from their own recognition funds to Memorial Elementary.

More recently, Pine View adopted hurricane-devastated Memorial Elementary School in Arcadia. Pine View's Key Club members bought large numbers of backpacks and stuffed them with school supplies to be given to the Memorial students. Pine View's faculty voted to donate \$10,000 to Memorial Elementary (to come out of their recognition funds); also, the Pine View Association (of parents and friends of PV) will provide \$1,000 in seed money so that Memorial Elementary can receive 6:1 State matching funds for library books. Also, the Pine View Association (of parents and friends of PV) will provide \$1,000 in seed money so that Memorial Elementary can receive 6:1 State matching funds for library books.

The teacher and staff's devotion to education and public service parallels that of PVA parents and students who raise hundreds of thousands of dollars each year through raffles, Entertainment book sales and various concerts and performances. Thank you for your generous support of their activities.

As part of Pine View's Pinnacle 2004 event (its biggest fund raiser), there will be a raffle drawing:

350 tickets will be sold at \$100 each or 3 tickets for \$250. First drawing for \$1000 will be held on October 8. Second drawing for \$5000 will be held on October 22 and the third drawing for \$10,000 will be drawn on November 6. Winners of the first two drawings will have their numbers put BACK in for subsequent drawings! For tickets contact Cindy Weinrich at 922-4987 or email cweinrich@comcast.net

Mark you calendar for October 2 (11AM to 4PM) for Pine View Fair, campus-wide fun for the whole family. There will be fun activities (inflatable mountain climbing, obstacle course, moon-walk, dunk tank, etc.) and food and drinks for sale, all to raise money for the various clubs on campus. From Environmental Club to Speech and Debate Team, all are seeking your financial support so they can fund their activities for the school year. Pine View High School and Middle School Band Concert will be held on September 23rd from 7 - 8 p.m. in the Pine View Auditorium. In addition, the Pine View Orchestra will perform on October 7th at 7 p.m., also in the PV Auditorium. Admission is a mere \$2.00. Come enjoy and marvel at the performances of talented young musicians.

Pine View's National Junior Honor Society is providing a summer reading program for disadvantaged children who read below grade level. Donation of children's books in good condition suitable for grades K-8 is being sought. Please call Laura Lin at 966-0890 for pick-up. (Ed Lin)

A Hire Calling...

Residents' Classified

Airline-approved transportation kennel for small to medium dog for sale:

Extra padding. Excellent condition. \$25. 586-6690.

Dhurrie rug for sale: beautiful medium green with simple tribal pattern and border, just under 9 X 6 feet. Excellent condition, cleaned, rolled and papered. \$100. Contact Doreen at 918-1470.

Furniture for sale: Complete Great Room with matching breakfast bar stools. Lanai dining set and matching chaise lounges. A sideboard and 3 end tables. Call Sally at 966-6412.

Furniture for sale:

- 1) Beautiful, functional Kimball Presidential Series office furniture with cherry finish. 72" Computer Desk and Hutch with glass doors, 66" Desk and 60" Credenza. New \$7,500, asking \$4,000.
- 2) Round painted metal breakfast table with rope edge glass top and 4 chairs. Beige, speckled with ornate flowers. New \$1,100, asking \$700.
- 3) Like new cherry Bedroom Set including Queen Bed, Dresser w/Mirror, Dressing Table w/Mirror, Armoire, 2 Night Stands. Marble tops. New \$6,500, asking \$4,500.
- 4) 52" Toshiba wide screen projection TV. 18 months old. Price new \$2,900, asking \$2,000. Call Bee Kitterman, 941-918-8878 or 812-989-5176.

Cottage for rent: I own one of the newer Cottages (built 2002, I am 2nd owner), which will be available for rent beginning sometime in October. The exact date depends on when my current tenant's home is finished. It is one of the "inner circle" cottages with rear-entry garage, 3 bedrooms, 2 baths, 1500 sq. ft., unfurnished. Rent is negotiable, minimum lease is 7 months. Non-smokers and pet lovers welcome. Please call Yetta at 485-1874.

House for rent: Our house is for sale but we would consider renting with a referral from a Rivendell resident. 4 bedroom, 3 bath, 3 car garage, pool. Available in September. 677 Clear Creek Dr. Call Sally at 966-6412.

Professional Services:

[NOTE: The Woodlands Word will publish personal ads free of charge for Rivendell residents for one or two months. Ads from non-residents are not being accepted. Ads requiring long-term publication from service providers (such as babysitters, realtors, and the like), will be placed on the Rivendell website under the heading of "Personal Ads." ALL ads should be submitted to Joanne Eframian, joanne.eframian@verizon.net

Gifted Testing Prep and Tutoring: Specializing in gifted testing preparation, early reading and math for precocious children, and elementary grades tutoring in my Rivendell home. I work in

concert with local testing psychologists. \$50 per hour. Happy to provide referrals. Lorrie Sears, 918-0077.

Faux Finishing: Neighborhood professionals will help you with your decorative painting ideas. Lynda and Terry Leopold specialize in all types of decorative wall treatments including painting, faux finishes, murals and custom stenciling. Years of experience and neighborhood references available. If it can be done, we can do it! Please call 918-2718.

Experienced Dog Sitter: Loving, quality care given to your dog when you need to leave your four-footed family member at home. I would prefer to care for your pet in my home, where I could provide 24 hour TLC, but if it is in your dog's best interest, I will care for him in your own home. Shirley Borean, 918-0089. (Please leave a message if you receive no answer.)

Business Recommendations

Professional carpet cleaner: Does anyone have a recommendation for a professional carpet cleaner? Linda Pearlstein, 966-1533 or pearllinda@aol.com

Ray Simmers, 321-8399, is knowledgeable about repairing Rivendell mailbox lights. Ray is a handyman who also does odd jobs. Joanne Segar.

Hurricane shutter installer: Steve Sonkin of Rollsecure Shutters, did a good job of installing our shutters. Cell phone: 232-0276; home phone: 330-1960. Ray lives next door in Park Trace. Joanne Segar.

Property Management Info...

If you need to contact AMI, our overall property management company, or the Rivendell Community Association, Inc., phone Jessica Douglass or Katrina Prala at 493-0287. Jessica's new email address is jdouglass@amiwra.com

Ed's Corner

by Ed Lin

Preparation H

Have you ever wondered what would happen to your home when they predict a 15-foot storm surge? Rivendell is 1.5 to 2.5 miles from the coast. The center of the streets in our community is engineered to be 17 feet above sea level. So, we are probably safe from 15-foot storm surges unless they are driven inland faster than can be drained.

We are all well aware of our recent close calls with powerful hurricanes, and many have pondered whether to stay or evacuate. However, several realizations have made evacuation an unattractive choice except for severe hurricanes:

- 1) Bumper-to-bumper traffic crawls on the interstate during evacuations, along with uncertain gas supply,
- 2) Difficulty getting hotel rooms, and airline seats, both to get out and to return,
- 3) Unpredictability of hurricane paths [witness the fate of those who "escaped" to Arcadia and Orlando for Hurricane Charley and to the panhandle and Atlanta for Hurricane Ivan]

More than ever, it makes sense to consider investing in hurricane shutters which, when properly installed, should allow you to safely weather at least a category 1 hurricane. Hurricane shutters are generally rated for 130 mph winds. However, since "the chain is only as strong as its weakest link", other structures in your house (particularly garage door and roof) need to be comparably strong in order to withstand winds of the shutter's rating. In reality, this is virtually unattainable due to the spotty Florida workmanship (see below).

The weakest parts of your house are the windows and garage doors, which are susceptible to being smashed by flying debris or blown in. Once these are breached, strong hurricane winds can lift and blow off your roof, leading to severe damage or even total destruction of your home.

Therefore it is imperative that before a wind storm arrives, you put away or secure all loose articles (such as flower pots, patio furniture, etc) that can become airborne missiles.

Even though homes are supposed to be built according to code, unless you have paid good money to hire an independent, knowledgeable AND DILIGENT building inspector to check on your builder's subcontractors, much shoddy work goes uncorrected and routinely gets approved by the overburdened county inspector. These structural errors remain nicely concealed behind those walls until stressed by a hurricane. If your roof is actually not adequately anchored by a sufficient number of properly installed hurricane straps, it can be blown off by even a lesser hurricane once a window or a garage door is breached. All the more then, it is important to consider hurricane shutters for your personal safety.

There are 3 major categories of hurricane shutter:

- 1) Individual aluminum or steel slats that are screwed or bolted in, piece by piece.
- 2) Accordion shutters that pull close (typically from both sides towards the center)
- 3) Roll-down type that are usually motor (and sometimes hand crank) driven

Type 1 is the cheapest but also the most time consuming and physically demanding to install. Storage of the slats (especially the extra-long pieces for front doors) can pose a problem for some. I store mine above heavy grade strong steel shelves (Gorilla Shelves from Sam's Club). Even aluminum slats (mine are 0.050") can weigh 10 pounds or more each, so if you are physically infirm or cannot hire someone to install these (assume 8 to 18 hours of labor), this may not be a good option for you. Holding 10 to 15 pounds of sheet metal over one's head doesn't sound like much until you figure in the extra force needed to align bolts and wing nuts, working in the intense summer humidity and heat, etc. Some systems are easier than others, but overall, it's rarely easy work. The slats are also more difficult to install for second-story windows; for these, you may be able to get away with a lighter grade of aluminum slats since heavy debris is not as likely to fly at the 2-story level [however, wind speed will be the same].

Type 2 is an excellent choice and represents a compromise between cost and ease of use. They are ready to deploy on moment's notice. It takes me 2 to 5 minutes to close an accordion shutter over a typical window, compared to 10 to 20 minutes to cover a window with slats, sometimes

even longer. Especially consider accordion for second-story windows. In general, an aluminum accordion shutter will cost twice as much as one comprising of aluminum slats.

Type 3 is the most expensive, but also the easiest to open and close as long as you have electricity. Two years ago, the added cost for the motor was \$600 to \$900 per opening (window or door) depending on the dealer. Of course, during power failure, you'd have to manually crank the shutters to close or open.

Other options including the light and clear Lexan shutters are available. I took a sample and attempted to destroy it with a hammer and failed; but wasn't convinced that Lexan would not turn an ugly yellow with solar aging. I don't know enough about other options to comment.

When selecting a company to do the job, consider not just the cost, but also the engineering behind the material, and the qualification of the installation crew. The best material improperly installed will not work as designed. Use a reputable company and check their references. This is a substantial investment (upwards of \$10,000) and for safety, you need to get what you paid for. Some companies insisted that there is no way to enclose my lanai behind one large accordion shutter to protect my patio furniture; they rather install 4 smaller ones that would have left my lanai exposed. These companies lacked the experience and creativity necessary to deal with situations other than "routine." A very large and seemingly reputable company in St. Pete that specialized in roll-down shutters is now out of business. So, select your company carefully, ask lots of questions, and check references until you are satisfied.

When I had my shutters installed during the slow winter months of 2002, I interviewed a total of 6 companies and chose West Coast Shutters (also dba as Wind Shutters), 921-5555. They did an excellent job at a low cost for me (and also for another Rivendell resident).

I'd be remiss if I fail to remind you that if you place hurricane shutters all over your house but fail to ensure that your garage door is hurricane rated (and if not, to reinforce it) and glass panels protected, you have left a hole in your overall protection. A competent installer can offer you a variety of solutions. You may be entitled to a small discount on your homeowners insurance IF your shutters and other protection are installed according to insurance company specifications. Call your insurance agent for details before you authorize the work.

If a hurricane strikes before you have a chance to reinforce your garage door, you may try this arm-chair (never tested in real-life) solution from Ed at your own risk:

- 1) Place one or two large sheets of plywood vertically against the inside of your garage door (if you have one or two cars parked inside).
- 2) Shift your car gear to neutral and manually PUSH your car just snug against the plywood, and engage the parking brake. Do not engage reverse gear and back into the plywood, as you will easily damage the garage door! You may need to use material such as 2x4 lumber at the floor level to keep the plywood evenly against the garage door. Unplug your garage door opener to prevent inadvertent opening.

Rationale: Your car bumper against the plywood should help to spread support against hurricane winds blowing in against the weakest center portion of the garage door.

Now the bad news: Due to the demand for hurricane shutters (which is not likely to abate anytime

soon), you may have to wait 3 months or more before work can begin on your home. Not only that, if the material for your job is not ordered by January, you may possibly not have your shutters installed for the 2005 hurricane season. Be sure to ask and get a commitment in writing. One homeowner paid thousands in deposit to a shutter company only to learn belatedly the company took her money and vanished. The current situation in Florida is ripe for crooks to rip off unwary buyers. So, be careful. Check the company's reputation with the BBB. A severe construction labor shortage is likely to have an adverse effect on the workmanship.

Lastly, be sure you have considered and provided for two quick exits when all your hurricane shutters are up. Do not put yourself at the mercy of a thoughtless designer. At least one of your doors (such as your rear door) should be of the accordion type so you can open it and escape quickly if necessary. Most front doors do not have the lateral space necessary for an accordion shutter. A roll-down may be an option.

Below is a website with info on shutters from NOAA:

<http://www.aoml.noaa.gov/general/lib/shutters.html>

"Only those who risk going too far can possibly know how far one needs to go."- **T.S. Elliot** on evacuations. ;-)

The Woodlands Word @ Rivendell

PLEASE NOTE: The opinions expressed herein belong to their respective authors, and do not necessarily reflect those of The Woodlands Word staff nor those of the Board of Directors of the Rivendell Homeowners Association.

The Woodlands Word @ Rivendell is published monthly, or so, by an *ad hoc* team of volunteers, including:

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Your input and feedback are always encouraged and welcome.

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Deadline - Please submit articles and information for publication in the next issue to Joanne or Linda by the first of the month.