

# CROSSWINDS

# NEIGHBORHOOD

# YARD SALE

We'll be having our neighborhood yard sale on the October 17, 2009. The sale will last from 7:00am until.... Each participating homeowner will have items in their driveway. The sale will be advertised in the Wilmington Star-News.

#### \$\$\$ SAVING TIPS

**LEAKS:** Ever notice the straw buildup in the valleys on your roof. We all hope that it will blow or wash off. Murphy's Law does not allow for that. For the most part, we have to go on the roof and remove it. For those of us that keep putting that chore off, we need to be aware this allows for an opportunity to spend some out-of-pocket dollars. Our roof valleys are "flashed" under the shingles to allow for heavier volumes of water. This flashing is normally extends at least four inches up from the valley and keeps water from infiltrating. However, when straw, leaves, etc. build up over this four inches, water can get under the flashing and leak through the roof. This can result in damage to your ceilings, particularly during extended heavy rain events. When this happens, most of us end up calling the painter to make ceiling repairs. Cost of repairs is usually far more than the cost of straw, leaf and debris removal from our roof. Ok, it does cost a few bucks to clean the roof but it may be that several neighbors get together and have one contractor do several homes for a reduced price per home.

**INSURANCE:** Have you ever taken a written inventory of your personal property housed where you reside? Take a written inventory, item by item, and assign a fair replacement value to each piece. Chances are that you have a lot more property than can be replaced with the insurance coverage that you would receive if your home was a total loss. Think about just your clothes closet....If you had to replace nothing but your clothing and shoes in one closet, it would probably be over \$2000. Your den sofa and matching chair would likely cost \$1000 to \$3000 to replace, depending upon quality. When you take the time to inventory and assign a value, the total is normally substantially in excess of the percentage we accept when obtaining an insurance policy. Sure, there is seldom a total loss but you should know the values and either accept the risk or protect yourself.