

Men's Coffee Group Notes; 10/09/2012

House Insurance was brought up. One of our members reported that he saved several hundred dollars by shopping around. He ended up with American Strategic Insurance Co. from St. Petersburg, FL. The Agent's name is Jaime McKay (561-994-9333). Another member mentioned that it is important to check the ratings of any Insurance Company before signing any contract.

The next issue was Gardening Services. Once again, it was reported that "Greener Hills Gardeners", (Owner: Mike Soutek 239-877-6089) did a terrific job at a very reasonable price. If one wishes to enhance their property with additional plantings, this would be a good contact. Greener Hills is located right outside the Flea Market on Bonita Beach Road.

Don Dailey reported that he needed a new spline (seal at bottom of garage door.) He was able to purchase it at "Naples Garage Doors". He also mentioned that he found a very helpful video on how to remove and install these seals on "You Tube".

The next topic involved termites and termite protection. It was reported that we have two kinds of termites in our area: The usual Ground Originating Termite, and the Dry Air Termite – which can be found in attics. Our homes had been treated for termites at time of construction and was warranted for five years. Many of our homes are now out of warranty. Termite Insurance may be a viable form of protecting our property. So far, only one home on Wahoo had been reported as having a problem with termites. At this time and date, no recommendation as to insurance could be made. It is very much an individual property owner's decision.

Another member mentioned that there are a lot of people selling either services or insurance policies for a variety of problems or situations. It was reported that one member had his water tested. Although the water tested fine (he has expertise in this area), they attempted to sell him a water filtering system.

The question of radon in our homes was brought up. Our homes are made of concrete, either block or poured; radon is a possibility. Tests for radon are available at little cost, and radon mitigation is available. The cost could range from a reported \$800 - \$1,200.

Another issue discussed involved air conditioner replacement. Some members have had problems with their air conditioning systems, and have decided to replace rather than repair. It was mentioned, that it is very important to replace any existing unit with a new properly-sized unit for best performance. A member reported that a "sacrificial anode" could be placed on the condenser unit by an air conditioner mechanic. This would help delay the corrosion around the air conditioner coils, prolonging the life of the unit. A timer can be added to the air conditioner to prevent short cycling after momentary power shortages. This too can prolong the life of the air conditioning unit.

Some members reported their satisfaction with three appliance service and repair companies: Home-Tech, Broward Appliance, and Service America were mentioned. These companies insure your appliances for \$300 to \$550 per year, and will replace or repair as needed.