



Town Hall Happenings

Two seats on the town council are up for election. Candidates who have qualified are incumbents Joe Wynkoop and Mike Davis, as well as Helen Pearce and Laura Eldridge. Please come out and vote in the November 4th election!

Budget season is in full swing and the proposed budget is ready for public inspection! Paper copies will be available at town hall on Wednesday, September 3rd, and you will also be able to view and print it from www.mymontverde.com. Public hearings on the proposed budget will be Thursday, September 4th and Thursday, September 18th, at 7 PM in the Town Hall auditorium.

Please join Town Hall in welcoming our new law enforcement officer, Deputy Sheriff Mark Meintzshel. Sheriff Borders has also suggested the idea of an official Sheriff's substation here in Montverde. Please let us know your opinion on this idea!

Residents wanting oak mulch are encouraged to help themselves to the three mounds of mulch located at the Stetcher farm located on CR 455. Because of the problems with subterranean termites, it is recommended that you do not place this type of mulch around your home.

Found Item – A digital camera was found on June 20th in the Kirk Park Community Building after a Library Summer Program event. Please call Heather at 407-469-3838 to identify the camera if you think it might be yours.

The Town of Montverde, Florida, is soliciting written proposals from qualified consultants for

Continuing Planning, Engineering, and Design Consultant Services within the Town of Montverde. Please visit www.mymontverde.com for more information.

Remember Montverde Day is coming up on November 1st! Contact Town Hall for details on booth reservations.

New Utility Payment Options

After many requests and extensive preparation, Town Hall can now accept payment of utility bills via Visa and MasterCard. You also now have the option of eBill paperless billing and ePay on the website! Please visit www.mymontverde.com and select eBill Pay on the left side menu to register for this service.

September 2008

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
31	1 Children's Storytime ...	2	3 Homemakers Meeting	4 Old Fogies Meeting Budget Hearing	5	6
7	8 Children's Storytime ...	9 Town Council Meeting ...	10 Montverde Day Planni ...	11 Old Fogies Meeting	12 Community Dinner	13
14	15 Children's Storytime ...	16	17	18 Old Fogies Meeting Budget Hearing	19 Grace Baptist Church ...	20
21	22 Children's Storytime ...	23	24 P&Z Meeting	25 Old Fogies Meeting	26	27
28	29	30	1	2	3	4

Hurricane Season

While the Town of Montverde does not provide sandbags for flood control, residents are encouraged to pick some up at Station 109, located at 11630 Lakeshore Drive in Clermont. You must bring your own shovels and you are limited to 20 bags per household. Sandbags are also available for purchase at local hardware and home-improvement stores.

Additionally, make sure your home address is visible from the road for emergency vehicles.

On the Agenda...

The agenda for the September 9th Town Council meeting will include, but is not limited to:

- Second Reading of Ordinance 2008-20 Garbage and Weeds
- Second Reading of Ordinance 2008-18 Yard & Public Auction Sales
- Second Reading of Ordinance 2008-22 Amending Rules of Government
- Request for Approval of Contract with Lake County Sheriff
- Request for Variance for Ley Brown Fish Camp Property
- Request for Approval of Montverde Academy Sports Complex Grading Plan
- Request for Approval of SourceLink Site Plan
- Request by Mr. Dan Combs for release of lien

Your Tax Dollars at Work!

It is less expensive to live in Montverde thanks to the efforts of our firefighters, our public works department and town leaders who have worked diligently over the past few years to lower the town's ISO fire insurance rating.

An ISO rating depicts the effectiveness of a fire department to protect a community, and it's also what most insurance companies use as a gauge when establishing fire insurance premium rates. A lower rating means lower fire insurance premiums for residents.

I have a story that will cause you to look more closely at your homeowners insurance.

A year ago I received a notice from my insurance company that my rates were being increased by roughly 12%. This pushed my yearly rate just over \$2000! With the current situation with insurance companies in Florida I just decided to pay the bill and not make any waves in fear of being cancelled. A few days later I received another letter from my Insurance Company. While I was opening it I thought to myself, if it's another rate increase I would definitely shop around for a different policy. To my complete surprise, it was a termination letter saying that they were not renewing my policy!

I shared the story with a neighbor and he said he had done extensive research and gave me a few numbers of some companies that represent multiple insurance providers. I talked to a few different companies and found out that my current company did not use the ISO Rating exclusively as a basis of cost. They used their own rating system. During the quotation process my new agent determined that since I had my insurance for 5 years and hadn't increased my coverage in that time, we needed to increase my new policy by 40% to cover the higher replacement cost.

As she was finishing up the quote I was getting a little nervous, and when she said "your new premium is going to be \$985" I gasped and said "per month". She laughed and said "per year". I couldn't believe what I was hearing; we increased the coverage by 40% and reduced the premium by 50%. I was thinking to myself, what's the catch here? It's too good to be true! I quickly remembered the ISO rating and asked her if she could tell me what my premium would be if our ISO was still 8? She said based on the dwelling size and an ISO of 8 she could estimate, using other policies that she had written, that it would be \$1900-\$2100 per annum.

Needless to say, I purchased the insurance and have just renewed for a second year. Take a look at your policy. Make sure you have proper replacement cost coverage and if you haven't shopped around in the last few years, you might be surprised at the cost savings that are available to you.

Jim Pierce
Councilman
Town of Montverde

