SSA GENERAL MEETING

TACKLING HOMEOWNER’S INSURANCE
What the FireWise USA Program and New Legislation May Do for You

Presented by David Shew of the National Fire Protection Association

Friday, November 1, 2019
7:00 pm - Refreshments
7:30 pm - Featured presentation and Q&A

Saratoga CDF Summit Fire Station - 12900 Skyline Blvd.

Please bring a sweet or savory dessert to share. SSA will provide beverages.

David will talk to us about the emerging problem of non-renewals in California and strategies for obtaining new homeowner’s policies or maintaining the one you have. David Shew is extremely knowledgeable about and committed to finding solutions for the increasing problems related to wildland fires. Details about NFPA’s FireWise program as well as home hardening advice will be offered.

David Shew is a representative of the National Fire Protection Association (NFPA) and is a consultant for the Wildfire Defense Works, LLC. He recently retired from 31 years of service with CalFire and is a resident of Napa County where he experienced the recent fires in that area. David received his Bachelor’s degree in the study of Architecture at the University of Cincinnati. NFPA produces codes and standards for building as they relate to fire protection and safety in all arenas and is the sponsor of the FireWise USA program.

Please make it a point to attend this presentation if you are concerned about losing your insurance or have already lost it and need advice on what to do. Bring your friends and neighbors.

If you cannot attend this meeting, David Shew will present again on Saturday November 2 10:00-11:30 AM at the Kings Mountain Community Center, 13889 Skyline Boulevard, Woodside.
SSA October 2019 – Membership Report
By Debra Born, Membership Committee Chair

Fall Greetings to our Members!

With summer over we can rejoice for the cooler temperatures and some moisture as we continue to prepare for the harsher winter months. But is there ever a truly bad time up here in the mountains?

The summer months have been rather quiet for SSA except for the tremendously successful and fun August General Meeting when old and new members got a chance to mingle and learn about how our association came to be. We’ve grown at a steady rate again (although not as dramatically as in past years) as we inch up to a total of 2,100 total households.

Our Membership Committee has also realized we should clarify the policies and instructions for renewing and joining SSA so we will be working on that this fall before sending out notices this winter for renewals. We continue to encourage everyone to renew or join online via our website to avoid confusion about never received checks, or which amounts were not correctly entered in our database. Our volunteers do the best they can to record everything that comes to us. However, we are human. Technology seems to do a much better job of keeping track of everything for us.

We hope to see you at our Fall General Meeting on November 1 at the Saratoga Summit CalFire station. We’ve a very engaging and informative speaker who will advise us on how we can be better prepared for fire safety and insuring our property against loss. See you then!

SPUG QUARTERLY REPORT

Skyline Propane Users Group (SPUG) was formed to benefit SSA members. For information about joining, or for members wishing current information on the agreement, please email propane@southskyline.org.
Information is also available on our website: www.SouthSkyline.org/spug/

SSA has agreements with Amerigas, Kamps, Suburban Propane Scotts Valley, and FerrellGas. The open market price is more than $1.00/gallon higher than the SPUG price. Prices are subject to change as frequently as wholesale prices change. The prices SSA posts are for the first of the month. Our SPUG rate is based on a keep-full basis, not will-call service.

You are not required to pay sales tax on propane if you do not have natural gas available where you use propane. If you get your propane from Amerigas, you will need to submit a sales tax exemption form. Contact Amerigas for the form.

Those whose SSA membership has lapsed will be disqualified from receiving the benefit of the SPUG price for propane per the requirements of each propane company. Membership can be renewed online or by check at www.southskyline.org/membership/. January is renewal month.

Q: Why do ghosts hate it when it rains on Halloween?
A: It dampens their spirits!
It’s been a busy summer for the team, with a higher than average call volume. The Deer Fire, a 9-acre vegetation fire in early September near Deer Creek Road in Boulder Creek, kept many local fire resources busy, including our water tender. Thankfully, statewide, it’s been a relatively quiet fire season.

**Firefighter Spotlight!**

In the spotlight this month is Nick Gomez, one of our new volunteer firefighters for 2019.

Nick lives in Sunnyvale. He graduated from the South Bay fire academy in June, 2018, and started with us this February. He’s a day-tripper – this means he comes up to the station and does day shifts. He’s already responded to many incidents. Nick enjoys helping out in the community, and his goal is a career in the fire service.

**Recruiting for 2021**

We have no new candidates for 2020, so we are looking ahead to 2021. We need to find several new volunteers. Our day-tripper program is good, but we need to find and develop local talent.

**Question and Answer**

Q: When is it bad luck to be followed by a black cat?
A: When you’re a mouse.

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**LC Holiday Bazaar Postponed Until Next Year**

The Las Cumbres Holiday Bazaar will not be held this year due to remodeling in the Las Cumbres community center. We would like to thank the mountain community for their support in past years, and look forward to holding the bazaar in November of 2020. In addition to providing an opportunity to purchase unique gift items from local artisans, the bazaar raises funds for local emergency services organizations.

**Halloween Haunts at Hidden Villa**

Travel their enchanted trail, collecting treats and encountering weird, wacky and wonderful characters along the way. Price: $25.00  Duration: 1.5 hours

Hidden Villa is located at 26870 Moody Rd., Los Altos. Check out their website for lots of fall programs for individuals and families.

https://www.hiddenvilla.org/calendar/individuals-families/region-HV/

**Do You Have Burning Questions About Redwoods?**

The area burned by California wildfires has been on the rise in recent years, and in many cases the fires have been burning hotter than ever before. What does that mean for our redwood forests, and how can we best manage them to reduce the risk of severe fires? Join Paul Ringgold, Chief Program Officer at Save the Redwoods League, to find out how the League and its partners are restoring redwood forests in the Santa Cruz Mountains. Hosted by the Friends of Huddart and Wunderlich Parks as part of the Folger Stable Speaker Series.

Sunday, October 27, 2019  ●  4:00PM
Wunderlich County Park  ●  4040 Woodside Road  ●  Parking Limited
RSVP: https://huddartwunderlichfriends.org/calendar/1241

**Free Docent-led Activities**

MROSD offers many FREE docent-led activities this fall on the Midpeninsula Regional Open Space District preserves. All activities are led by trained volunteer docents and are free of charge. For the fall schedule go to

www.openspace.org/what-to-do/calendar

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**SSA 50th Anniversary Commemorative Items**

The SSA has a limited number of extra SSA Anniversary beverage glasses and SSA History booklets that will be available for purchase at the SSA General Meeting on November 1. Glass are $3 each or two for $5. History booklets are $3.
Common Madia Comes and Goes Along Skyline

By Sarah Schoen

When one thinks of tarweeds, sticky, strong smelling, weedy plants may come to mind. One exception is the late blooming native, common madia (*Madia elegans*), a showy, even elegant flower in our grasslands.

The annuals grow ½ to 3’ tall. Stems are sticky, hairy, and well-branched. Linear leaves, opposite at the base and alternate above are also hairy and sticky. The sticky substance helps these late season plants retain moisture under relatively hot and dry conditions.

The inflorescences are daisy-like composites in the family Asteraceae. The flower heads have inner disk flowers and outer “petal like” ray flowers. The 12 to 22 ray flowers are yellow and can be red, rusty brown, or maroon at the base. In some plants the ray flowers have smooth tips, while others have 3 shallow lobes. Multiple disk flowers at the center are tiny, hairy, star shapes. They also can be yellow, reddish, or maroon. The flowers bloom from late spring into fall.

The flowers of common madia tend to be open from late evening to mid-morning, the ray flowers curling up to retain moisture in the heat of the day. This is because the flowers are not covered with a sticky resin like most of the rest of the plant. On cool, shady days, they are open for more hours than on hot, dry days. Heading out in the morning, I would notice them blooming in a meadow. When I returned at the end of the day, they seem to have disappeared. Then the next morning, they were back again. Although open late at night, the flowers are not attracting night-flying pollinators. They are pollinated by day-flying insects like bees, bumblebees, and butterflies.

Common madia is a larval food plant of the day-flying owlet moth (*Heliothodes diminutive*). The caterpillars subsist largely on the plants’ non-sticky flowers and flower buds, decreasing seed production and reproductive success. But common madia may have a secondary use of the sticky substance on its stems and leaves. The stickiness can trap small insects, which eventually die. These insects then attract predatory insects and spiders, which are able to navigate the sticky surface and eat the insect carrion. Now present in higher numbers (and presumably still hungry) the predators then turn their sights to the caterpillars as another source of protein. Research at U.C. Davis has shown that common madia with a higher number of insect carrion stuck to the foliage have a higher number of insect and spider predators and a lower number of caterpillars. These plants produce more seed than those without any insect carrion. Since the research was published others have found similar relationships on a number of sticky plant species.

Common madia was an important food plant to a number of California Indian tribes. They harvested the seeds, which are small achenes up to 5 mm long. Then they prepared the seeds in a number of different ways, depending on tribal custom. Some cooked the seeds and then pounded them into a flour. Some ate the flour directly, others cooked it into bread or mush. And still others made seed cakes, also called pinole. Finally, some roasted the seeds, ate as is, or mixed them with manzanita berries, acorns or pine nuts. After harvest, some used fire to increase the number of plants in the meadow the following year. Madia is not very shade tolerant.

Common madia is found from southern Washington State south through California and into Baja California, below 10,000’. It grows in grassland, disturbed areas, like road edges, and open woodlands, all of which can be found along Skyline Boulevard.
Mountain Biking in Castle Rock State Park? Engage!
By Maura McNamara

Castle Rock State Park (CRSP) is considering a Change-in-Use (CIU) to allow mountain bikes on previously designated hiking and/or equestrian trails in CRSP including the northern most trailhead for the Skyline-to-the-Sea Trail and the Saratoga Toll Road.

This change-in-use, allowing mountain bikes on existing trails, is both highly requested and contentious. In the view of many these changes are inconsistent with the CRSP General Plan approved in 2000, which was created with extensive neighborhood support, to guide management of the Park for the future.

A vital voice in this debate are those in the local community who wish to preserve the hiking trails as they were designed in the CRSP General Plan. If you are a hiker or equestrian who wishes to preserve the Skyline-to-the-Sea Trail and other park trails, and/or live within or adjacent to the park, you are encouraged to participate. The sooner you give your input the earlier your opinions will be factored into the decision-making process.

Castle Rock State Park Encourages the local community to submit comments, questions or concerns as they consider these changes! Please submit them in email to trails@parks.ca.gov with the title "Castle Rock Road and Trail Management Plan."

BACKGROUND
The California State Parks officials in Sacramento are developing a Castle Rock State Park (CRSP) "Road and Trail Management Plan" (RTMP) for the park’s system of roads and trails. In this planning they are evaluating one or more Change-in-Use (CIU) applications along with other items such as new and improved trailheads, trails, and roads, to allow mountain bikes on most or perhaps all trails within CRSP.

Castle Rock State Park has hosted two forums to solicit input from the community and other interested parties in the greater area on trail management. A Castle Rock Road and Trail Management Plan Open House was conducted on 1/29/19 at the Saratoga Fire House. A wide range of trail users’ input was received at this meeting.

CRSP also hosted a smaller Stakeholder Workshop at the Henry Cowell Mountain Store on 8/15/19. The Stakeholder Workshop was focused on the road and trail management plan as it relates to the potential trail change-in-use (CIU).

SSA Grant Applications 2020

Do you need financial assistance for a program or project that supports our Skyline community?

Individuals, students, teachers, groups, and organizations are eligible for South Skyline Association grant funding from $500 to $10,000. Click here for more information and the application or check our website under "Events". http://southskyline.org/events/

The deadline for submission is December 31, 2019. Recipients will be announced by February 7, 2020.

The workshop participants included groups and individuals representing different types of trail use, mountain bikers, equestrians, local landowners, and state park staff to facilitate a manageable, focused meeting to brainstorm different ideas.

The information obtained from this meeting, along with public comments, trail evaluations, and park staff input, will be used to evaluate CIU requests. Once a preliminary determination has been made for each request, there will be an additional opportunity for the public to comment prior to final approval of any CIU request.

More information on the background, process, comments, actions taken to date, etc., can be found on https://www.parks.ca.gov/?page_id=28392. You can see the General Plan and the beautiful maps at https://www.parks.ca.gov/?page_id=21313.

NEXT STEPS
California State Parks (CSP) is seeking additional focused input regarding this subject, both pros and cons.

Please take this important opportunity to make your voice heard, whatever your perspective. Submit comments in email to trails@parks.ca.gov with the title “Castle Rock Road and Trail Management Plan”.

To find ways you can take action on this issue check the Castle Rock websites (cited above) for the latest information. When SSA receives new information it will be reported in the Skylines and on the Community Events section of the SSA website: Southskyline.org. Thank you!

Q: Why is it so difficult to take a photo of a ghost in the dark? A: The spirit is willing, but the flash is weak.
SSA 50th Anniversary Picnic
A Review by Dick Schwind

The SSA (South Skyline Association) Board arranged a super celebration for its 50th anniversary! After 20 years of Ami and Dick Jacqua hosting our summer picnics it was necessary to find a new location. Not too far away Guy Lalonde and Rosemary Broome graciously hosted a late afternoon/evening potluck picnic at their lovely home on August 25 to a crowd of about 80. The bluegrass band, ‘Reckless William’ added their music to the celebration.

This was also a celebration of the many volunteers in our community and the service organizations that the SSA help start and still supports, the South Skyline Fire & Rescue, South Skyline Emergency Preparedness Organization, and the South Skyline FireSafe Council, plus the Skyline Historical Society. A SSA history booklet with histories of these organizations was handed out and commemorative inscribed beverage glasses were available for purchase.

For the program SSA founders Dick and Janet Schwind plus Eric Isacson (pictured above) described the history of the SSA and those supporting organizations. The SSA was formed at a critical time to conserve the rural character of the rapidly growing population of the Skyline area through the zoning in all three counties. 50 years later the SSA, with the selfless support of volunteers are still working to maintain the environment we cherish!

Thanks to all for a great celebration.
Tragic Loss - Mark Haynie

By John DeLong

On Wednesday, August 21, 2019, the South Skyline area lost Mark Haynie, a long-time resident and valuable member of the FireSafe Council. He passed away shortly after a major stroke. Mark was a member of the Board of Directors of the South Skyline FireSafe Council (SSFSC), our webmaster, our liaison to the Bonny Doon FireSafe Council, a member of our Maintenance Committee and our most successful grant writer.

He conceived of and managed a fuels reduction program within Portola Heights in 2014-2015, making the roads safer to travel for wildfire evacuation. In 2016, he conceived of and managed a major fuels reduction project for Ward Road, a fire trail through Long Ridge Open Space Preserve, Portola Redwoods State Park and Private Lumber Company Property. He was able to secure funding for that project from State Responsibility Area funds using Conservation Corps and Ben Lomond CDC crews. That project provided safe access for fire fighters in case of a wildfire. In 2017, he was awarded the largest grant the SSFSC has received to date for clearing roads through Middleton Tract. That project is still in the early permissions stage and will hopefully be completed in 2020.

Mark’s passing leaves a big hole in the SSFSC and in our community. We will miss him greatly, and we all send our deepest sympathies to his wife Dee.
Meeting Regarding Fire Insurance in High Risk Areas
By John DeLong & Debra Born,
South Skyline FireSafe Council

This summer, FireSafe Santa Cruz sponsored a series of meetings with the subject “Fire Insurance in High Risk Areas”. We attended the first one held at the Ben Lomond Community Center on July 23, 2019. It was very well attended by over 100 people in the wake of so many of our neighbors being “non-renewed” by CSAA or AAA insurance. AAA may not be the only insurer to be dropping customers, but the vast majority of the complaints we are hearing name that company specifically.

The speaker was Peter Meza, Associate Compliance Officer with the California Department of Insurance. Mr. Meza pointed out that insurance premiums in California total $334 Billion each year, which is the largest insurance market in the USA, and the 4th largest in the world. All insurance companies selling policies in California are required to maintain enough CASH on hand to cover three (3) major events in a row. This requirement tends to weed out smaller and newer insurers who are hoping to cash in on our huge market.

He talked awhile about recent fires: The fire in Paradise was travelling at a rate of 1 football field every 3 seconds due to the high winds. And that the biggest source of fire in a home is embers igniting fuel sources in leaves against the house and in gutters, through attic vents, etc. He then explained the basics of homeowners policies, what the different coverages mean, what to look for on your declarations page, etc. All of this was basic stuff and not very helpful to the attendees who are mostly seeking solutions after being dropped by their insurance companies. But there were some interesting facts of which we were unaware of:

- Once a disaster is declared, California requires the insurers to provide Additional Living Expenses (aka Loss of Use) for up to 3 years to give you enough time to rebuild.
- “Dwelling” is your main home/permanent structure, PLUS anything that is connected to it.
- He suggests asking contractors what the cost per square foot to rebuild in our area and assure that our policies provide enough coverage to actually cover those costs. He suggested that the average cost to rebuild a 1500 square foot home in California is $500,000, although that would be higher in our area. You must consider above average costs such as our mountain location, demand surge for materials and contractors after a disaster, and the need for any special materials.
- Personal Property is anything that is not solidly attached to the house. If you took the roof off and turned your house upside down, personal property is anything that would fall out. Personal property coverage is usually 50% to 75% of your dwelling value.
- Homeowner policies typically cover lightning or fire. They do not cover flood or earthquake.
- There are some precedents establishing that if mud slides (earth movement) occur immediately following a wildfire, even if the house did not burn but was damaged or destroyed by the mudslides, the “earth movement” may be attributed to the fire and may possibly be covered.
- Insurance companies have the right to NOT renew any client, or to NOT sign any new clients in a high risk area.
- Insurance company cancellations normally ebb and flow, but insurers are now cancelling at the highest rate ever.

If you have been cancelled or not renewed you have two choices:

1. Find another carrier. Call around or use a broker.
2. Sign up for California Fair Plan for fire insurance. It is a “skeleton” policy that would need extra components to make it comparable to your current policy. Much more expensive, but available to all. Calif Fair Plan is not a government agency; it is an actual regulated underwriting insurance company.

If the insurance company has cancelled or issued a notice of non-renewal, it is required to do so in writing at least 45 days prior to the renewal date, or else the cancellation will not take place until 45 days from the date of the notice. If there is a catastrophe recently, like a major wildfire, then they MUST renew.

He said there are some discussions about creating a California Wildfire Authority, similar to the California Earthquake Authority, to provide insurance to those of us in Wildland Urban Interface (WUI) areas. Such a program would require action by state legislation, and there are some preliminary discussions with the governor, the Insurance Commissioner and some legislators about this. If you have been mistreated by your insurance company, call 1-800-927-HELP, the California Department of Insurance hot line, to file a complaint. Additional information from the State Insurance Commissioner’s Office can be found online at www.insurance.ca.gov
Homeowner Insurance Cancellations in Our Area
Dick Schwind, SSA Board

This year CSAA (AAA’s property insurance) is non-renewing homeowners wholesale that are in the brushy and wooded WUI (wildland urban interface generally all areas outside town and city fire departments). However, they even included the homes in the town of Monte Sereno! By now most everyone in the SSA area is aware of some of these non-renewals. Actually, there has been a spike in these non-renewals for several years. Our CA Department of Insurance reports 350,000 in the state for the four years 2014-2017!

My article in the last Skylines asked SSA members whose Homeowner’s Insurance had been (or was being) non-renewed to respond and describe their location, distance to a fire station, their defensible space, etc. and the insurance company that is letting them go. There was a modest response including three who reported on how many non-renewals in their area, none of them responding to the survey. Counting those second-hand reports as responses, the non-renewal totals are (essentially all in the original ‘core’ SSA area):

By County: San Mateo: 3; Santa Cruz: 18; Santa Clara: 3; 1 unknown
By Company: CSAA (AAA): 20; Allstate 2, 1 each: Travelers, State Farm, Sentry National, Lloyds of London; and 1 unknown.

I would estimate that only one in three or four responded to the survey request, so possibly one quarter of the homes in the area have had insurance problems in the last several years. AAA typically wants you to get the CA Fair Fire plan (very expensive) for your fire insurance and they wrap around that to provide the rest of the homeowner’s insurance so they don’t lose you as a customer. Hardly anyone has settled for that, a good insurance broker finding them a better deal. This gets very difficult with distance from a fire station even though it is covered by firefighters 100% of the time. It is probably universal when the homeowner gets that bad news (for the first time) they panic, call their agent for ‘why’, and plan to do more defensible space work.

The most important action item must be to find a knowledgeable insurance agent to work with finding a good new plan. Expect to pay 50% to maybe 4 times more for your new insurance. One resident kept their premiums lower by increasing the deductions. Perhaps this is a way to show the insurance companies we have skin in the game.

No insurance company will send out an inspector before you accept their plan, but probably will after you start their insurance. Some homeowners have been non-renewed several times over several years even with their claim of good defensible space!

Some interesting tidbits were learned. One homeowner in the redwoods near Skylonda was dropped by Allstate but was then insured by State Farm showing how each insurer has different criteria for accepting a new client. Essentially all the survey correspondents believed they had excellent defensible space and good water supply;

Losing your beloved trees close the house is usually painful. A homeowner on Summit Road who had spent $40K doing defensible space clearing used to call their home, “The little house in the woods”. Now they call it the “The little house on the prairie”!

Fire Insurance Cancelled?
Find helpful info, from neighbors, at SSEPO.org

South Skyline FireSafe Council is Seeking Board Members

The South Skyline FireSafe Council (SSFSC) is currently seeking to fill two vacant board positions. No experience in fire prevention or safety is required, however an interest in preserving the safety of our mountain communities is a must. The Board meets monthly and meets at the homes of the various Board members. Representation from Portola Heights northward up to Rapley Ranch Road is especially welcome. Our programs range from chipping, fuel reduction projects, home inspections, and education of the community about defensible space and home hardening.

SSFSC is a member of the California FireSafe Council which are “grassroots, community-led organizations that mobilize residents to protect their homes, communities, and environments from catastrophic wildfire” and “educate homeowners about community wildfire preparedness activities while working with local fire officials to design and implement projects that increase the wildfire survivability of their communities.”

For more information visit the SSFSC website www.southskylinefiresafe.org or contact any of the Board members. If you are interested in attending a Board meeting with the intent of joining, contact Ken McLean via email at ssfsc.president@gmail.com
How Insurance Companies Figure Home Fire Risk
Dick Schwind

The following is composed of pieces from various sources that I am not making the effort to identify here. While I can’t vouch for accuracy, I think they are reasonably accurate and contain important information for the homeowner.

There are generally two separate fire scores that are considered by insurance companies when evaluating your home. The Fire Protection Class and a Wildfire Score.

The fire protection class score is a ranking from 1-10 of how able your responding fire department is to put out a fire at your home. It is really a ranking partially of your home and partially of the fire department: how fast or how efficiently the response, full time or part time station coverage, professionals or volunteers? This involves the distance that the fire department responding location is. How many firefighters and what are their training levels. It also gets into the real specifics such as how many trucks they have, what kind of trucks, how much water they carry with them, and the volume of water they can disperse.

A popular Wildfire Scoring system is the FireLine score. It is a score from 0-10 or 0-30 (I have seen both). It combines several different risk factors regarding a home, particularly the satellite imagery around the home, and pinpoints to the property address,” one insurance company explains. There are three critical factors that affect the risk of wildfire loss:

1. Fuel: Grass, trees, or dense brush that can feed a wildfire. FireLine calculates an average of fuels in a 3 radial mile distance of the dwelling. (Aren’t we all in trouble here?)

2. Slope: Steeper slopes can increase the speed and intensity of wildfire. They also increase prices of rebuilding if necessary.

3. Access: Identifies whether a dwelling is located where firefighting equipment may have access problems such as dead-end roads. (But they can’t see your beautiful access if under the trees!)

FireLine calculates the risk from each of these factors, and provides hazard ratings for specific properties. FireLine also identifies properties located in Special Hazard Interface Areas—risks outside fuel areas but exposed to wind-borne embers and high heat from nearby fuels (such as nearby buildings).

None of these factors requires an on-the-ground inspection, which is expensive for an insurance company. Cal Fire has responded to non-renewed ‘victims’ to make an inspection of their home. While in the area they will also inspect neighbors. For these inspections they use their legal form, the L1011 which is for evaluating defensible space. However, a Cal Fire Captain tells me insurance companies are not particularly interested in these evaluations. We need a ‘mole’ in several insurance company’s inner workings to learn how they evaluate the risks for insuring us!!

I suggest a good homeowner plan is to have good defensible space, a well-placed fire hydrant with good water supply, good access with good turn around space for fire trucks, and a reasonably ‘hardened’ home. Then, if a wildland fire causes you to evacuate you have an excellent chance of returning to an intact home. Easy to recommend, but….

“Since you have a brick house, your huffing and puffing rates are way down.”

The South Skyline Story – a fascinating biography

Need a gift for a special person on your gift list? We can send this very special gift directly to your lucky recipient and enclose a note that it is from you!

Your cost is $27.07 incl. tax for local pickup or $34.27 by two-day priority mail to you or your recipient. For information email chuck_sch@hotmail.com or phone 408-867-9229.
**Community**

**SC4 Amateur Radio Club** Welcomes those interested in amateur radio for emergency communications and neighborly talk. License is free. Simple exam: No Morse code. We offer classes. Visit [www.sc4arc.org](http://www.sc4arc.org) or write: SC4ARC, PO Box 237, La Honda, CA 94020

**Free Fire Fitting** for those in the South Skyline Fire & Rescue primary response area. This 2-1/2 inch fitting will allow the connection of a fire hose to your water supply and can be utilized by the fire department to access the water necessary for fire suppression. Please visit [http://southskylinefire.org/](http://southskylinefire.org/) for more information under the “Help us help you” section.

**Services**

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**C.Stille Excavation** On the mountain serving South Skyline Rd / Summit Rd areas for over 30 years. We offer Quarry Supply, Hauling, Paving and most forms of Excavation including defensible space for fire and slide debris removal. You can reach us at 408-781-2731 or get more info at [www.ifyoucandreamitwecandigit.com](http://www.ifyoucandreamitwecandigit.com)

**Dave Warter Mortgage Advisor** 650-618-3619 [bayareamortgages.com](http://bayareamortgages.com). I am passionate about creating a better loan process, serving happy clients, and building a foundation for financial success. This allows me to provide my clients with competitive rates, tailored financing solutions, and an efficient loan process focused on communication. Call or email me for a free consultation.

**Dog Days- Award Winning Dog Training Group Classes**- Monday evenings in Portola Valley/Ladera. GIFT CERTIFICATES – great for any dog owner! Private Lessons Please call 650- 851-5500 (best) or Email: [Dog.days@comcast.net](mailto:Dog.days@comcast.net)

**For a Free, no Obligation Solar Consultation** from your mountain neighbor, please contact David Morgan [dmorgan@simplysolarcalifornia.com](mailto:dmorgan@simplysolarcalifornia.com) (408) 348-5781.

Simply Solar is a local Northern California company installing North American made panels.

**When placing an ad: Please limit each ad to 45 words.**

Due to many requests, we will attempt to keep a list of ads that will run every issue. If you want be on the list, make a request to “run until canceled”. It is best to resubmit ads for each issue.

Email ads to: [skylineseditor@yahoo.com](mailto:skylineseditor@yahoo.com) Next deadline: December 2, 2019

Classified Ads are free to SSA members. Membership is $20 per year. The online SSA membership application is at [www.southskyline.org](http://www.southskyline.org).
SSA 2019-2020 CALENDAR

SSA General Meeting - Friday November 1, 2019 at
Saratoga Summit Fire Station • 7:00pm

Board Meetings will be held on:
November 14
January 9
February 12

For locations and more information contact
Michael Rowe rowe517@gmail.com • 408-872-1775

Current SSA Board Members

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<tr>
<th>Name</th>
<th>Address</th>
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<tbody>
<tr>
<td>Dave Anderson</td>
<td>Highway 9 - Santa Cruz County</td>
<td>Website, Public Safety</td>
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<tr>
<td>Kristen Anderson</td>
<td>Highway 9 - Santa Cruz County</td>
<td>Treasurer</td>
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<td>Patti Begley</td>
<td>Highway 9 - Santa Cruz County</td>
<td>Skylines, Website Committee</td>
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<tr>
<td>Barbara Bekins</td>
<td>Highway 35 - Rocky Creek</td>
<td>Secretary, Website Committee</td>
</tr>
<tr>
<td>Debra Born</td>
<td>Alpine Road</td>
<td>Membership Chair, SSFC, Web Comm.</td>
</tr>
<tr>
<td>Evan Dellor</td>
<td>Portola Heights</td>
<td>Vice-President</td>
</tr>
<tr>
<td>Rich Lee</td>
<td>Portola Heights</td>
<td>SSEPO</td>
</tr>
<tr>
<td>Maura McNamara</td>
<td>Waterman Gap</td>
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<tr>
<td>Jerry Parsons</td>
<td>Las Cumbres</td>
<td>SSEPO</td>
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<tr>
<td>Michael Rowe</td>
<td>Highway 9 – Santa Cruz County</td>
<td>President</td>
</tr>
<tr>
<td>Ruth Van Sciver</td>
<td>South of Black Rd.</td>
<td>SCMEPA</td>
</tr>
<tr>
<td>Guy Lalonde</td>
<td>Highway 35 - Rocky Creek</td>
<td></td>
</tr>
<tr>
<td>Dick Schwind</td>
<td>Highway 35—North of Hwy 9</td>
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</tr>
</tbody>
</table>

Interested in serving on the board? Contact Michael Rowe — rowe517@gmail.com

Skylines Ads and News Articles: The deadline for submitting ads and articles for the next issue is December 2, 2019.

Skylines is published once a quarter: January/April/July/October
Skylines invites individuals to submit articles and artwork.
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Send all ads and articles to: SkylinesEditor@yahoo.com

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