#### The Fires Will Be Over - Never Forget What Was and What Can Be!

Lake Berryessa: An Untapped Resort Development Opportunity (Ragatz Report)

Lake Berryessa is one of the largest and most attractive freshwater lakes in California. The challenge and opportunity are to redevelop the five concession areas, beginning with Steele Canyon, Spanish Flat, and Monticello Shores, into resorts that more appropriately reflect the lifestyle of today's participants in outdoor recreation – higher quality, more variety, greater convenience, more naturebased (but not forgetting the ever-popularity of motor boats and RVs), more family-oriented, etc.

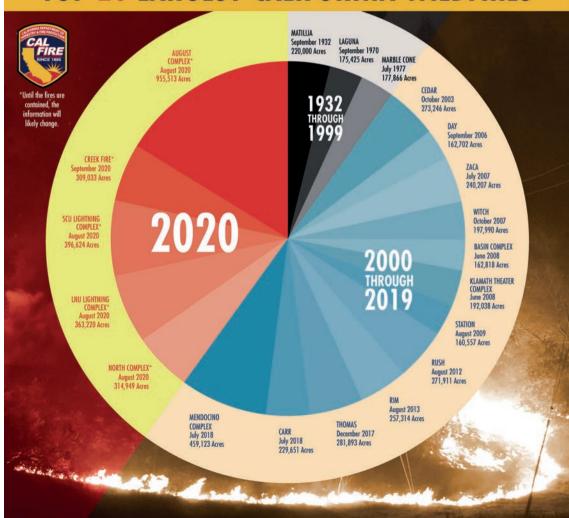
If more care is given to these important trends, Lake Berryessa has the opportunity to: (1) become a significant year-round destination for the almost 10 million people in the Primary Market Area (PMA); (2) significantly impact the economy of Napa County; (3) be profitable to appropriately selected concessionaires; and (4) do so while maintaining and enhancing the natural environment.

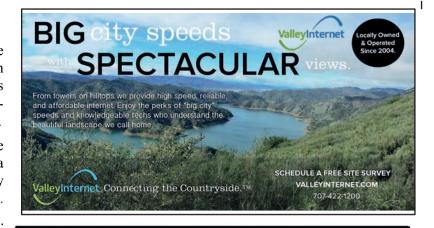
It is not the intent to make Lake Berryessa into a highly-commercialized, over-dense environment. Care must be taken to always balance the criteria of consumer demand, economic gain and protection of Lake Berryessa's beautiful natural setting.

Recommendations for Napa County Policies: Fully balance a sometimes conflicting set of criteria: economic benefits to Napa County, outdoor recreational opportunities for residents of Napa County, the PMA and beyond, preservation and enhancement of the physical environment, and financial profit for the concessionaires. None of the four criteria should dominate the others.

(Editor's Note: This is 2020. We know how to do that!)

# **TOP 20 LARGEST CALIFORNIA WILDFIRES**









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# The Lake Berryessa News

Without THE LAKE BERRYESSA NEWS there would be no Lake Berryessa news!

October 2020

### The Lake Berryessa Fire: One Month Later...What just happened, WHY, and Where do we go from here?

By Evan Kilkus

Volunteer Project Coordinator, Berryessa Highlands Fire Safe Council

It's been more than a month, and we have all been doing a lot of digesting, discussing, stressing, being frustrated sad and/or angry. We have been wondering what is next and how do we move forward after watching a third of our neighborhood, and/or our own homes burn to the ground.

I want to take some time to share some thoughts, as a Berryessa Highlands Fire Safe Council (BHFSC) neighbor that has volunteered thousands of hours during the last decade creating five miles of shaded fuel break in and around our neighborhood in preparation for a forest fire. I want to share this perspective because I don't want us to miss significant learning opportunities, and I would love to see us focus our strength on outcomes that are achievable and effective.

#### What Happened?

What happened is somewhat clear. Our neighborhood got slammed by a natural disaster, a predictable forest fire, but bigger than we have ever encountered. And we were not all ready enough for it.

a concrete jungle. We all purchased or rent of ridges, or the bottom of canyons. Places where nature is beautiful, and unforgiving. The views and tranquility are priceless and enjoyed year round, but they distract us from the natural threat we know exists.

#### Forest fire!

Some people take the threat very seriously, while far too many think they an do a little and be ok. What we saw was fire finding the weakest links in our homes, and burning them down.



Homes Remaining Are Homes Saved

Before we get into the frustrating and tragic details of what went wrong, it is very important to recognize and learn from what worked. There are no coincidences in our neighborhood. No standing house is there

whacking, branch pruning, and overgrown brush removal done by many of you around your homes, the fire that left your Despite the extremely frustrating and back vards black would have turned your tragic losses in our neighborhood and homes to ash. I am very thankful that when Spanish Flat, and scattered around eastern

neighborhood both days, a handful of homeowners worked independently and/ or along side fire fighters to extinguish flames around all their neighbors homes For sure those residents are the reason many homes still remain.

purely by luck or randomness. Each The significant work done the last ten years remaining home is a home saved. Each by the Berryessa Highlands Fire Safe Our neighborhood, by the way, is standing home represents a fight, where Council/Napa County Fire/CALFire obviously not a city suburb in the middle of firefighters or neighbors stood their allowed firefighters to keep the fire out of ground and fought flames and won. the neighborhood completely the first homes in the middle of a forest. On the top Firefighters and about 20 of our neighbors night. On the second day when the fire used existing defensible space to prevent entered the neighborhood, the work done our neighborhood from being wiped off the gave firefighters a lower intensity forest fire to fight, which gave them room to work If it weren't for the thorough weed- to save most homes. Without the 10 years of work clearing over 150 acres of brush, our neighborhood would be gone.

flames pushed up against and into the Napa County, it's worth pointing out that

in our greater Berryessa region. hundreds and hundreds of homes were saved in the Berryessa Pines, Berryessa Estates. Circle Oaks. Capell Valley, Pope Valley, Angwin, and Gordon Valley. Saved by firefighters, fire safe projects, residents, ranchers, and farm workers.

Not Blame, But Why Specifically Did The Berryessa Highlands Lose So Many Homes?

While being grateful for all the help we received. I am unhappily forced to come to terms with the fact that the cards were just not in our favor for the no-loss firefight I think we always hoped for. I encourage my friends and neighbors to not be too mad, but be determined to not let this

happen again. Here are some factors at the mmediate local level that contributed to so much heartbreak.

- Radiant Heat From Neighbor's House Fire: Many homes coulda/woulda/shoulda made it, but their neighbors houses were on fire for reasons listed below, and the radiant heat caused quick ignition. It pains me to say this, but it needs to be said first, because it really sucks to see my friends homes burn down when they did all they could to make their homes defendable, but their neighbors did not.

- Old Building Design: This is why many homes caught fire so quickly in our neighborhood. Many of our homes are made with wood siding full of wood pecker holes, and/or have old vents that may even be broken. Flames and embers went right into our attics and basements, and ignited our homes in a matter of seconds or minutes. Also, old dried out wood decks and wood fences captured heat, embers,

piles, fencing, and/or furniture up against there were simply no fire trucks sitting their homes. around to send to us. For us to get more The information about defensible space trucks meant they had to pull them away has been put in front of all neighbors over from other areas and let them burn. They and over. ReadyForWildfire.org for sent us about 20 more trucks as fast as they example. It is up to homeowners to read it/ could that morning/afternoon, but flames understand it/most important - DO IT! were moving fast and many homes were hard to defend or not defendable, so precautions can be sensible. New building region, support your local Fire Safe The BHFSC and Napa Fire Marshal's firefighters struggled and worked their office have spent so much time trying to butts off fighting fire where they could. 'educate" homeowners that I believe there are no excuses for "not knowing". At that point the sky was so smoky that We all know. We just don't all choose to planes could not get into our

· Significant or Semi-Significant Lack of They moved the five trucks to Headlands

Defensible Space: This is the number one Drive as they had a lot of work still to do

adjoining homes on fire too. Too many line between Black Oak Lane and

people didn't do 100' of weed whacking. Parkview Lane and started burning into

our neighborhood, often lighting the Headlands. By 10 AM, the fire jumped the can we pay for it?

nonchalant attitude. - The Weakest Link: Of the examples above, sometimes you can do everything almost perfect, but all it takes is one small fire up against your house for it to be gone. I watched a stucco house that almost weathered the firestorm ignite because a firewood pile placed 5' away was on fire and fell over, catching the corner of the house on fire. If we want to live in a forest and be ready

take thorough action based on

(Continued from Page 1)

their yards below their homes. People had Rimrock.

for forest fires, it means taking EVERY step we know, and learning from tragedies like this and making ourselves the most plan for this to happen again.

fire resilient. 100% on your home hardening checklist is worth it. We must Firefighting Resources: This is based on what I witnessed, and what we all now know in terms of how unprecedented this fire was. We had enough resources the first night to luckily deflect this winddriven fire. The next morning when Pleasants Valley Road was on fire, Fairfield and Vacaville and Berryessa Pines and Berryessa Estates were still Every rural community across America being encroached upon by direct flames, has water quantity limitations based on

after 70+ homes had burned down. up hundreds of thousands of gallons of water. I have to say... if all neighbors simply had defendable homes as required, we wouldn't have run out.

think it is being misunderstood by many neighbors, and I feel it played the least significant role in the loss of homes. From what I saw, all fire hydrants worked until

have been nice, but 1,000,000 acres had

burned in the bay area at that point. Tens

of thousands of homes were threatened

Yes, more aircraft and trucks in the state

would have helped, but in any and all

cases of forest fire, "enough" firefighting

resources are never a guarantee. This is

simply what happened. Not justification.

or acceptance, or blame. It just is what it is

- Water Supply: I bring this up because I

five fire engines hoping that would be ok. upgrade. Our neighborhood was put in either previously mounted or set out last

Where Do We Go From Here As

Residents?

the hills around us is now gone, and

hopefully all residents now understand

neighborhood. More helicopters would landscapes and homes, minimizing the more. Community wide-defensible space

make rebuilding cost prohibitive. High

priced policies or low damage coverage

policies seem to be the only options. In a

perfect world this is going to get better, but

for now I really don't have an answer as to

need to adapt and learn from this serious

CAL Fire, or even give me a call and I will

point. Several homes in the neighborhood

had various types of basic yard sprinklers

point out every upgrade you need to do.

severity of future fires.

when/if they rebuild

cause for homes burning unnecessarily in to keep the fire out of Arroyo Grande and The question is, do the ratepayers want to/ everything in range, and without a doubt

People had huge bushes or junipers in our neighborhood west of/below If your home burned down, the frank house was the equivalent of having

excessive wood, decking, sheds, stuff The LNU Lightning Complex was so big That of course is a personal decision based hose and 10 trucks worth of water, all

with a basic water system that is 60 years minute on decks and/or roofs. These

old. So maybe it's due for some upgrades. sprinklers soaked wood, grass, and

question being asked is do you rebuild? several firefighters and hundreds of feet of

on lots of things. I know that financially, operated by levers and just me. I think a

many neighbors will not be rebuilding sprinkler system is a must have for every

simply due to insufficient insurance and home in the forest. It is no guarantee. but

cost of building. From the forest fire water on an area that has great defensible

with, I would say if you can bear the stress Support the Berryessa Highlands Fire

codes require homes to be very resistant to Council or local defensible space

fires, 50+ years of brush accumulation in projects. If you're a landowner,

the threat and will maintain their or get your employer to donate \$1,000 or

Homeowners insurance availability, or a saved homes in our neighborhood,

what people will have in terms of options homes burned down in our neighborhood,

situation and take steps to make our - Evacuation Advisory - The first thing I

Adding sprinklers is a very important approaching problem a few hours out.

If you have a home that hasn't burned, we save our \$100,000,000 in homes.

lack thereof, is a big problem that might Berryessa Estates, and Circle Oaks.

fires, rebuilding with several Safe Council. If you live in another

safety perspective that we are now left space can save your home.

helped save several homes in the

The commercial grade system at my

encourage the work on your land. If

vou're a homeowner, donate a bit of cash.

projects may save your home like they

Thoughts On Room For Improvement

With Infrastructure And Resources

The following concepts have been

brought up in the past, and considering 95

it is worth discussing them briefly as

possible areas to invest millions to help

that has not gone right during this fire or

the Atlas Fire was the evacuation warning

process. In both fires, our neighborhood

never received an evacuation advisory

We just got a mandatory evacuation as the

fire was entering Steele Canyon. Both

times the fire jumped their lines miles and

miles away, and despite predictable

movement our direction, the leaders at

whatever fire HQ did not let our

community know that there was a possible

(Continued on Page 3)

neighborhood during this fire.

homes more capable of resisting a want to point out is the cheapest (free) and the tank/water supply was drained, which wildfire. When we skip critical steps, we easiest to fix. A small but significant thing was after 6 PM. Our 500,000 gallon tank acknowledge we are gambling with our ran dry only toward the end if the firefight. homes, and the homes of our neighbors. Defensible space and home hardening. Each burned home was spewing water. start with everything easy and/or cheap. and at 1,000 gallons per minute per fire Then do the more expensive upgrades you hose, hours of firefighting that day used can manage. Go to ReadyForWildfire.org and do everything. If you are not clear and

you need help with your checklist, call central command fire chiefs left us with cost of infrastructure and desire to pay to

# September 2020 Horoscopes

Pisces (2/19-3/20): Sometimes you wish your kids

had come with an instruction manual, but then,

that's the price you pay for getting them second-

Aguarius (1/20-2/18): Despite the writing being on the wall, the bridge, the subway platform, and the abandoned warehouse, you'll still be surprised to

Aries (3/21-4/19): Sometimes you don't know what you have until it's gone, such as the capacity to reach conclusions not first presented to you through simple, pithy aphorisms.

soon give you the fresh start you've been searching Gemini (5/21 - 6/21): When life gives you lemons why not blame them on your troubled upbringing and consequent inability to show affection? It sure

hypotenuse. Leo (7/23-8/22): Nobody said that it was going to be easy, or fun, or even practical. But then nobody really said much about your desire to take up differential calculus.

stopped skirting around the issue and finally told your cat how you really feel.

Scorpio (10/23-11/21): This is a good month to take long trips, as long as you travel in a slow, ground-based vehicle without all that much fuel in

Sagittarius (11/22-12/21): You'll be astounded to learn this week that, in certain less-than-legitimate circumstances, monkeys do come in barrels, but

Capricorn (12/22-1/19): Time and space are both illusions, making it even more frustrating that you're always in the wrong place at the wrong

# This small, well-run park combines affordable vacation spaces with

permanent homes in a safe, attractive setting. Year-Round RV Spaces and Manufactured Home Sites Available Within the Park: Pool, Laundry Facility, Lake Access Trail Spanish Flat Country Store For application, please cal 707-966-1124

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SPANISH FLAT MOBILE VILLA





Pope Valley Repair & Towing





#### It" slated to be the most popular song of 2020. Trump explains we wouldn't have so many hurricanes if Democratic west-coast states cleaned ocean floors

**Onion Headlines** 

R.E.M's "It's The End Of The World As We Know

Confused Nation Reaches Herd-Stupidity Instead of

Herd-Immunity.

California Firefighters Massage 2.5 Million Gallons

Of Moisturizer Into Forests To Prevent Dryness

Loved Unhinged Exterminationist Rhetoric

News for several hours

Swiss Theoretical Geographers Discover Anti-

Matterhorn

Jimmy Carter: "You People Made Me Give Up My

Peanut Farm Before I Got To Be President.'

Anonymous Employee With Special R Clearance

Run By Morally Sound, Intellectually Competent

**Public Servants** 

Polluted, Not Enough Resources For Her Five

Children Undecided Voter Looking Forward To Learning More About Donald Trump During Campaign Grandmother Hopes Leaving 600 Pounds Of Old

Newspapers To Grandson Doesn't Make His Cousins Jealous Tyler Perry Expands Empire Into Central Banking

System With Launch Of Tyler Perry's Federal Reserve

Corner Store Customers Saddened By Sight Of Frantic Trump Doing Scratch-Off Tickets Right On Counter

Gallup Poll Says United States Meme Potential

Highest In Four Years

A Nigerian astronaut has been trapped in space for the past 25 years and needs \$3 million to get back to Earth

Navy Deploys New Arsenal:

Loose Lips to Sink Enemy Ships Nearsighted Alien Only Able to Make Crop Ovals

Vegan Smoker Decides to Quit Cold Tofurkey

hear about the recent rise of vandalism in your city

Taurus (4/20 - 5/20): The explosion of a blood vessel beneath vour brain's memory center will

beats making lemonade. Cancer (6/22-7/22): Remember: The sum of the pleasure of any two sides of a right-angle love triangle is equal to the underlying jealousy of the

Virgo (8/23-9/22): The stars think it's time you

Libra (9/23-10/22): Don't worry: There's absolutely nothing wrong with your goals, as long as you realize they're unrealistic and you can never actually achieve them.

they are no fun whatsoever.

Science Unit, that's not entirely true. "There are elements of truth in this, but also some the following properties: things which scientists studying the psychology of 1) Short words are easy - 2 or 3 letter words don't to shop and play. language (psycholinguists) know to be incorrect," he change at all. The only change that is possible in a 4 Davis uses the following three example sentences to illustrate how simply leaving the first and last letters of 2) Function words (the, be, and, you etc.) stay the same to daylight saving time when it was first widely adopted a word in place doesn't necessarily mean a sentence - mostly because they are short words, see (1). This during WW1. will still be easily readable. 1. A vheclie epxledod at a plocie cehckipont near the UN haduqertares in Bagahdd on Mnoday kilinlg the bmober and an Irqui polcie offceir

the wrod as a wlohe.'

Can You Read This?

"It deosn't mttaer in waht oredr the ltteers in a wrod are.

the olny iprmoetnt tihng is taht the frist and lsat ltteer

you can sitll raed it wouthit porbelm. Tihs is bcuseae this.

the huamn mnid doos not raed ervey lteter by istlef, but the rset can be a toatl mses and you can sitll raed it

Cambridge University research, we're able to read that This sentence is, like the rest of the demonstration,

passage because our brains process all of the letters in strikingly easy to read despite being jumbled. As you

According to this meme, which claims to be based on can still read it without problem

2. Big ccunoil tax ineesacrs tihs vaer hvae seezuegd the inmcoes of mnay pneosenirs 3. A dooter has aimttded the magltheuansr of a tageene ceachr pintaet who deid aetfr a hatospil durg blendur Having a little trouble with those last two? Each of tend to notice when reading. For instance, when people time year-round is another story.. these sentences becomes progressively challenging to read because, even though Davis are more likely to miss letters in function words, letters more. you that in some cases it can be very difficult to make in which people read words presented very briefly on daylight time in surrounding states. sense of sentences with jumbled up words. Clearly, the a computer screen that the exterior letters of words are first and last letter is not the only thing that you use easier to detect than middle letters - confirming one of

like "salt" and "slat"? I'm going to list some of the ways in which I think that made tend to be transpositions. the author(s) of this meme might have manipulated the Example sentences decoded: jumbled text to make it relatively easy to read. This will important in determining the ease or difficulty of bomber and an Iraqi police office reading jumbled text in general. There is still a very real debate in the psychology of reading, however, about exactly what information we do use when reading. I don't know how much of this

problem) are easier to read than more distant when reading text. If this really was the case, how the ideas present in the meme. We also know that would you tell the difference between pairs of words position information for letters in the middle of words is more difficult to detect and that those errors that are

thesis, but I do think that the jumbled text provides a

neat illustration of some of the sources of information

that we now think are important. I'm going to review

wouthit porbelm... the rest can be a total mess and vou

be at the rghit pclae. The rset can be a toatl mses and some of the research that has been done to demonstrate Changing over to daylight saving time — a major annoyance

a word at once. However, according to Matt Davis, a have seen above, not all sentences distorted in the same There are some strong opinions, it turns out. And they are

senior research at Cambridge's Cognition and Brain way are as easy as this to read. What is it that makes this split, with scientists and politicians at odds. Retailers,

letter words is to swap the order of the middle letters

really helps the reader by preserving the grammatical

structure of the original, helping you to work out what

word is likely to come next. This is especially crucial

which doesn't cause too much difficulty (see 4).

are going to be easier to read in this situation.

1) A vehicle exploded at a police checkpoint near the also serve to list the factors that we think might be UN headquarters in Baghdad on Monday killing the

incomes of many pensioner

more are asked to detect individual letters in a sentence, they

things that will happen. Efforts have been particularly strong in California, where 60% of voters passed a ballot issue for permanent daylight time in 2018. All of this alarms scientists who study human biological rhythms. Researchers in the U.S. and the European Union have taken strong positions about permanent summer hours. Messing with the body's relationship to the sun can 2) Big council tax increases this year have squeezed the negatively affect not only sleep but also cardiac function, weight and cancer risk. Believe it or not, having light in the 3) A doctor has admitted the manslaughter of a teenage morning actually not only makes you feel more alert but literature Dr. Rawlinson was aware of at the time of his cancer patient who died after a hospital drug blunder. helps you go to bed at the right time at night.

unpopular. Some 71% of people want to stop springing for reading jumbled text - words that are predictable forward and falling back, according to a 2019 Associated Press- NORC Center for Public Affairs Research poll. 3) Of the 15 words in this sentence, there are 8 that are But none of those efforts can become reality without the still in the correct order. However, as a reader vou blessing of Congress. States have always been able to opt out might not notice this since many of the words that of summer hours and adopt standard time permanently, as remain intact are function words, which readers don't Arizona and Hawaii have done. But making daylight saving Three measures pending in Congress would allow states to make daylight saving time permanent. But, in the meantime. followed the rule dictated in the meme, he jumbled the

4) Transpositions of adjacent letters (e.g. porbelm for state lawmakers who want the extra evening sunlight are preparing resolutions and bills, some of which would be Hopefully, these demonstrations will have convinced transpositions (e.g. pborlem). We know from research triggered by congressional approval and the adoption of The human clock was not built to jump back and forth. That's why we get jet lag. It is very easy to show that if you knock people off an hour of sleep there's a bump temporarily in bad

When it comes to time changes, which time is right?

Daylight Savings Time ends Sunday, November 1, 2020

for many people — may be on its way out as lawmakers cite

public health as a prime reason to ditch the twice-vearly

The time change, especially in the spring, has been blamed

for increases in heart attacks and traffic accidents as people

historically wanted the sunny evenings that allow more time

Researchers on human biological rhythms come down

squarely on the side of the standard, wintertime hours

referred to as "God's time" by angry farmers who objected

What's not in question is that the clock switching is

clock-resetting ritual.

sentence so easy? My colleagues and I have suggested chambers of commerce and recreational industries have

adjust to a temporary sleep deficit.

guard

trucks for everyone.

you are capable and willing.

In an unmanaged forest, fire can be crazy

dangerous and unpredictable. But our

neighborhood has had so much defensible

space work done in and around it that the

defended when some residents stay helicopters, airplanes, and fire trucks behind. Twenty years ago, most residents would clearly be helpful. We don't need in the Highlands had a plan, tools, and 10 times the aircraft, but maybe let's get training to defend their own homes. This real serious and invest in our fleet and might sound crazy, but I wish we could do personnel to run it all. Again, it comes the same thing today. I probably cannot down to how much money we want the really suggest that, but as you know, my government to spend. These investments personal plan is to do just that. -More Effective Volunteer Fire Department: In a perfect world we would consider the cost of recent wildfires, and value of all the remaining and future have 10 or 20 neighbors as members of the Napa County Volunteer Fire Department. A few of them would be able to drive the - Water System Upgrade: Clearly we truck in our fire station, and at least one could always use more water for person would be here that knows how to firefighting. The most important thing to fight a fire with our neighborhood layout, clarify though is who is going to pay for it.

(Continued from Page 2)

one of my 250 neighbors' homes, I know paid firefighters are needed. that cannot always be the case. In an era - Staffed Fire Station: A staffed fire station when millions of Californians have is requested and demanded by many to say there will often not be enough fire stations are always wanted everywhere, you might need to have a (proper/safe) and saved the homes on Woodhaven Ct. everything they can! last 3 fires have shown that it can be - More Fire Fighting Equipment: More can come from the county or state level, and might be able to be justified when you

fire breaks, terrain, and vegetation.

Considering theBerreyssa Highlands is The problem is the only way to be a

the biggest community in East Napa, with volunteer firefighter is to be medically.

1,000 residents, I would really like to see rescue, auto accident, house fire and

group of people. I shouldn't have to be the commitment that most all are not able to

one warning my neighbors every time. do it, and those that can pull it off, are not

Many of our neighbors really don't know able to donate the additional weeks of time

"how bad is it" when a fire is 5 miles away. to be able to drive the truck.

more communication for such a large wildfire trained. It takes such

voted on as a water bond.

to controlled burns and fire breaks. county would demand the same thing. Most fire grants out there specifically do 350,000 acres just burned around us, If the county does not communicate until So, currently we have a fire truck with no giving us a pretty clean slate. Now it is up the very last second with us, then residents driver, and no one in the neighborhood not cover infrastructure improvements, so we can't just hope we can get someone to to fire planners & leaders to maintain will never know when they need to be on that can respond directly to a fire. If this healthy forests from here on out. needs to be changed at the state or county pay for it for us. We technically bought into a neighborhood with water system. I hope this breakdown helps all neighbors - Updated Realistic Approach to Resident level, it clearly needs to change. If there is limitations, like everyone else. That is no understand the gist of what happened. The Firefighting: As much as I want the Fire no change and we can't get more official Department to be there for me and each volunteers, then resident firefighting or one's problem but us. simple story is there was a fire and homes burned. But in order to prevent this from That said, if we want to pay for it, I think happening again in our neighborhood, and another half million gallon water tank to help others in other neighborhoods, we could probably be bought and installed for have to dive a bit deeper. And despite how moved their homes to forests, I might dare neighbors at this point. Staffed fire less than 5 or 10 million dollars. Or an long this document is, it is really just a independent pump and pipeline to a but costs often prohibit them. But maybe dedicated water supply by our fire station I most certainly don't want to encourage it's time. I do want to point out that while could maybe be done in the same range. Now it's up to all of us to follow up and do people to stay home and risk dying to our local volunteer and staffed Capell Again... it all depends on how much we things about it. Do our defensible space. defend a non-defendable home. But Valley Volunteer Fire Department was want to be ok with it as is, vs. how much Get additional resources and plans in frankly, if you create thorough defensible dispatched elsewhere when the flames hit we need it to be upgraded. The discussion place to be prepared for the inevitable. No space, and you want a home in the forest our neighborhood last month, during the should be had, the concepts should be complaining or excuses. County of with an amazing lake view and no crime, 2018 Steele Fire, they showed up in force priced out, and maybe it just needs to be Napa... State of California... you too!

Every water system in California is change of mentality that needs to be 3

upgraded tank or hydrants or alternate level up. I'm not going to go into what it is

water supply we have to pay for it, as many people get the point of thinning

Demanding the county taxpavers to pay and managing forests lands, but the

for an upgraded system for our bottom line is the only way to help manage

neighborhood is not too realistic because small and large scale forest fires of the

then every other neighborhood in the future is to dedicate money and resources

strictly ratepayer funded. So if we want an encouraged strongly from the local

and catch up. It's 2020. We know we live plan to stay and defend your own home if They were amazing. They fanned out with - Forest Management: Last but not least. in a forest, in an era of mega-fires. Time to 4 trucks and helped save a dozen homes. bring this up last because this is not a local act like it. Because watching so many of When they are available, local volunteer problem needing to be resolved thanks to and paid FD is a fantastic defense, and we the Berryessa Highlands Fire Safe my best friends homes burn down is not anything I ever want to experience again love and appreciate them for always doing Council. But it is a regional and state level DEFENSIBLE SPACE ZONES ROAD ZONE

Time to do your part as the government

#### What is a Public Insurance Adjuster and Why Might You Need One? Once an insured suffers a loss such as the wildfire destruction occurring in

Napa County, unfortunately, they move from the revenue side of the insurance company's ledger to the expense side. The insurance company's incentive to reduce expenses becomes manifest in the way the insurer adjusts claims downwards. Public Adjusters ensure that insurance companies live up to the promise they sold to the insured since many times the insurance company's tactics are to reduce claim payouts that leave people short-The insurance company has their own adjuster who represents the carrier's

financial interests. Public Adjusters level the playing field so the conflict of

interest that an insurance adjuster has by representing both the insurer and insured is removed. While an insurance adjuster may be very nice and polite, they have a job to do - which is to protect the insurer's financial interests. Public Adjusters remove that conflict and become the policyholder's face and voice to prepare, present and negotiate the claim with the goal of legitimately maximizing the indemnities owed by the insurer. Unlike an insurance adjuster who cannot serve two masters, Public Adjusters serve only the policyholder.

The decision whether or not to hire a Public Adjuster is an individual one it depends on your situation. Getting a full and fair settlement on a large loss is time-consuming and requires effort. When you pay your premium, it entitles you to benefits in the event of a covered loss, AND good service when you file a claim. So in theory you shouldn't need to pay a public adjuster. But with losses where large dollars are at stake, it can be a fight to collect what vou're owed.

There are for-profit and not-for profit companies. An example of a for-profit company is SunPoint Public Adjusters (https://sunpoint.us/about/). They are a for-profit business and you can hire one of their employees to tally up the full extent of your losses, read and understand what your insurance policy entitles you to receive, be your advocate and reach a fair claim settlement on your behalf by standing in your shoes in meetings and negotiations with the insurance company and collect every dollar available in the policy.

For-profit Independent Public Adjusters are paid on a Fee-Schedule. This is a percentage of the total claim amount. Since their pay is tied to a percentage, this incentivizes them to look for all the damage covered under the insured's policy. The Public Adjuster is not paid until the clients are paid. There are no upfront fees for their services. Their fee comes out of what they recover on your behalf, but if they've done their job right, you'll come out ahead because they'll have collected more than you would have on your own.

An example of a not-for-profit (non-profit) organization is United Policy Holders (https://www.uphelp.org/) which is a free resource for being the policyholder's best advocate, collecting what the insurer owes and getting professional help if needed. They are not available to be hired for a fee. The information and support resources they offer online, in print and through their webinar series is free of charge. United Policyholders is the company for which Napa County provides information at their Wildfire Support Local Assistance Centers (LAC) for wildfire victims

United Policy Holders basic guidance is given in more detail at: https:// www.uphelp.org/pubs/questions-ask-hiring-public-adjuster

#### **Fire Protection and Forest Management** A Personal Responsibility

by George Bachich

While flying over the fire and all its horrible destruction, I was struck by the beauty of what might be called a "clean slate". It may sound crass, but I'm serious. The really nice thing about this last fire is that it greatly reduced the future fire hazard. Anyone wishing to maintain a healthy and safer forest, especially around their own property, now has a perfect opportunity to do that with minimal effort. Although it will require constant attention, it will be far easier now that the huge fuel overload Some initial effort will be required to clean up the deadfall from the trees killed but not consumed by the fire, but after that, weed-whacking and a little shoot-pruning

own property (not just defensible space around their home), fire hazard could be brought under control. But will they do it? Flying over other earlier fires that became newly choked with Hole. Lake level at this time last year was 432.0 feet, 8.0 feet underbrush after only a few years tells me that most people will not. Money is tight, time is short, memories fade, other priorities prevail, maybe next year.

own individual defense and build far enough from the homes of others that their careless errors and inattention will not undo all of our hard work. As for expanding the community water supply, I fear that will merely provide capacity to build more houses, until the water supply is again barely adequate. The burning houses in the Berryessa Highlands were actually spewing water and

Γhe best bet is to do what I and others have done. Provide our own water supply and our own fire suppression system. Remove our own brush, manage our own forest, and encourage and help our neighbors do the same.

But we should not bet our life and property on those neighbors being as conscientious as we are. Too many people want the benefits of country living without taking on (or even understanding) all

of the responsibility that goes along with it. Some city transplants to the country are totally clueless, and/or think the government should take responsibility for protecting them.

draining the main community tank.

Because of that mentality and the destruction it inevitably brings, I expect we will soon find ourselves unable to buy fire insurance. That might thin out the ranks of country living fans, leaving only those of us who are sufficiently wealthy, or sufficiently prepared and confident, to self-insure. It might also reduce the price of country property to the point where each remaining hardy soul can buy the empty. burned out neighboring lots to provide himself some extra protection.

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\$99,000 1065 Westridge Dr \$120,000 518 Neptune Ct

\$175,000 253-259 Sugarloaf Dr

#### Lake Berryessa Is Closed Indefinitely Per the Butreau of Reclamation, as of 10/8/20, all public

facilities at Lake Berryessa are closed indefinitely for safety evaluation, debris removal, and repairs. No boat launching is available at any site. This area sustained extensive damage from the recent lightning-ignited fires and will not open until it is safe.

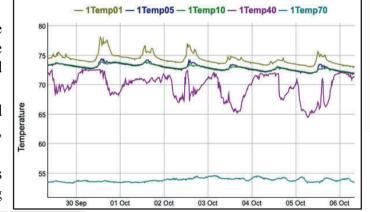
Vehicle access is limited due to road closures and evacuation orders by Cal Fire. Communication services

and utilities are extremely limited for the time being. All concession facilities also remain temporarily closed. www.usbr.gov/mp/ccao/berryessa/ every year are all that will be required. If each person properly managed all of their

Lake Level as of 10/07/20

#### Lake level has dropped to 420.1 feet, 19.9 feet below Glory

below Glory Hole. But remember that Glory Hole spilled last year keeping levels high, but we subsequently had the lowest rainfall season in more than 22 years - only 10.9 inches. Water Procrastination gives the brush time to grow back to the point where it is a huge job temperature measured at Monticello Dam has dropped below to remove it, so it remains undone. The only safe solution, I think, is to provide our 75 degrees at the surface but remains at 54 degrees at 70 feet Lake Berryessa - Temperature



## **Lots For Sale** www.LakeBerryessaLots.com

\$19,000 1227 Steele Canyon Rd

\$40,000 909 Cape Cod Ct #118

\$41,500 1050 Westridge Dr #246

\$53,000 1276 Steele Canyon Rd

\$45,000 1272 Steele Canyon Rd #24

