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HURRICANE GUIDE

08

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Message from Jim Farrell

Welcome

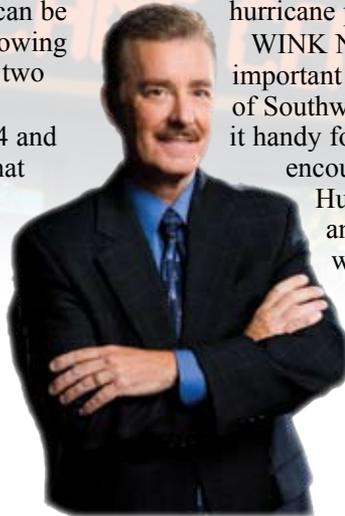


As I begin my 27th year as a local forecaster and meteorologist, I assure you that WINK NEWS is prepared to help you, your family and your business if a hurricane threatens your neighborhood.

We've been through a lot over the last 27 years together, and we've learned a lot about hurricanes, too. Remember, when Charley hit us in 2004 it proved to all, even the most optimistic forecaster, that our part of Florida can be the bull's-eye for a major hurricane. The following year, Wilma drove the point home again, just two counties south of Charley's landfall.

What have we learned since Charley in 2004 and Wilma in 2005? Certainly, we have learned that a major hurricane can hit our coastline and greatly impact inland communities as well. We also need to remember that the current period of heightened tropical activity that began in 1995 may continue for another 10 years or so.

Someday, maybe this year, another major hurricane will move in from the Gulf of Mexico, perhaps with little warning. If such a storm hits, will you have water, electricity



and telephone service? Will you have to evacuate? Will you return to a damaged or uninhabitable home? Where will you live until your house is repaired? Will there be flooding? What can you do to strengthen your home?

Whether you are new to the area or a lifelong resident, there is much to do to prepare for the six-month-long hurricane season. Don't wait! Now is the time to rough out your hurricane plan for your family or business.

WINK NEWS has published this guide in an effort to deliver important information to both new and long time residents of Southwest Florida. Look the guide over today and keep it handy for reference during this hurricane season. I also encourage you to attend one of the free WINK NEWS Hurricane Awareness Seminars this season. There is an updated list of hurricane seminars on our Web site, www.winknews.com.

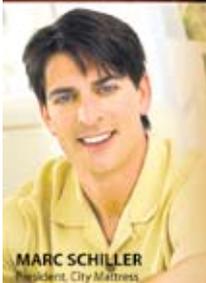
Now that we have first-hand hurricane experience, let's share what we have learned to better prepare for the next major hurricane. Have a safer season by being prepared!

Jim Farrell
Chief Meteorologist
WINK NEWS

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- Drive only when necessary. Streets may be filled with debris.
- Do not drive on flooded or barricaded roads.
- Fill your vehicle with gasoline before the storm arrives.
- Stay away from moving water.
- Do not allow children to play in flooded areas.
- Stay away from downed power lines. Report all downed lines.
- Assume all wires on the ground are electrically charged.
- Monitor local radio and television stations for updates.

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WINK 2008 Hurricane Guide

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This publication contains general information only. The information has been gathered from various sources believed to be reliable, but is not intended to be a substitute for advice from a safety expert.



Be Aware

eye on the storm

Don't Let Your Guard Down!



Photo courtesy of FEMA

Few Southwest Florida residents will ever forget the devastation caused by Hurricane Charley in Punta Gorda in 2004, and by Hurricane Wilma in Collier and southern Lee counties just one year later.

Record-breaking hurricane seasons have mercifully been followed by a couple of relatively quiet years. However, emergency managers warn against complacency.

Once again, hurricane experts are predicting another above-average year for hurricane activity in the Atlantic Basin, and local residents should pay appropriate attention to their warnings.

Every adult resident has a responsibility to themselves, their families, and their neighbors to prepare

for the worst. Should a hurricane of any magnitude strike the area, you must be prepared to secure your home and to evacuate yourself, your family and your pets away from the area if ordered to do so.

You cannot expect local emergency personnel to answer calls for help during the storm -- and you should not depend on government help to feed, house and clothe your family after the storm has passed.

A thoughtless lack of individual planning and responsibility can have devastating effects such as loss of property, loss of home or even loss of life! Please review the information in this guide to prepare your family for the worst! Stay aware! Be prepared!

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eye on the storm

Deadly Threat



How Bad Could It Be?



Photo courtesy of FEMA

Although hurricanes have proven themselves to be potentially deadly storms, some people still believe that the threat of a hurricane is nothing more than an excuse for a party. Unfortunately, the only preparation these people make is a trip to the nearest convenience store to stock up on beer and pretzels.

After every recent hurricane, these are also the people who are waiting in long lines in the blazing sun for ice, food and water – or who are relying on the kindness of neighbors and friends who had the good sense to properly prepare for a hurricane’s aftermath.

Just how bad could a land-falling hurricane be? A Category 3 storm can take down trees and power lines and destroy smaller homes. A Category 5 monster packs enough wallop to cause complete building failure. And a storm of any size can cause flooding just about anywhere.

Hurricane Charley, which made landfall in Cayo Costa as a Category 4 hurricane killed at least 25 people during and after the storm.

Know the risks and potential for damage and do what you can to get out of harm’s way, if you’re told to do so. A better party would be the one you have *AFTER* the storm to celebrate your family and friends’ survival!

The Saffir-Simpson Hurricane Scale

The Saffir-Simpson Hurricane Scale is a 1-5 rating based on a hurricane’s present intensity. The scale is used to estimate the potential property damage and flooding expected along the coast from a hurricane landfall. Wind speed is the determining factor in the scale, as storm surge values are highly dependent on the slope of the continental shelf in the landfall region.

Category	Barometric Pressure (inches)	Winds (mph)	Surge Heights (feet)	Damage
1	28.94	74 - 95	4 - 5	Minimal: Damage to trees and unanchored mobile homes
2	28.50 - 28.91	96 - 110	6 - 8	Moderate: Damage to some roofs, doors and windows
3	27.91 - 28.47	111 - 130	9 - 12	Extensive: Damage to small residences, large trees down, mobile homes destroyed.
4	27.17 - 27.88	131 - 155	13 - 18	Extreme: Complete roof failures on small residences, extensive damage to doors and windows.
5	less than 27.17	155+	18+	Catastrophic: Complete building failures, major damage to lower floors of structures within 500 feet of shoreline.



The Basics

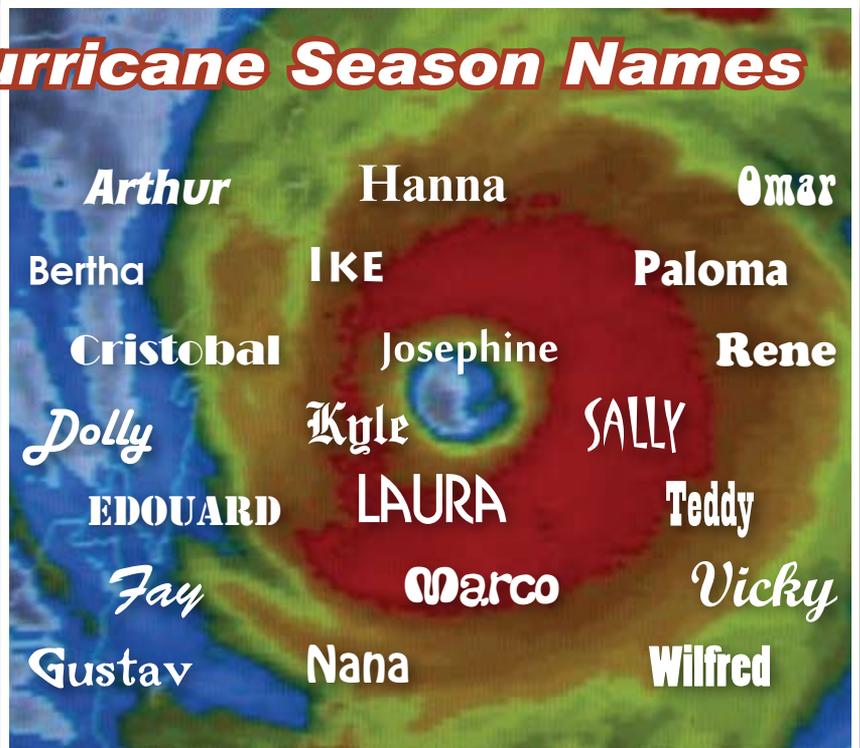
eye on the storm

2008 Atlantic Hurricane Season Names

Why give them names?

Research has shown that the use of short, distinctive names to identify hurricanes – in written as well as spoken communications – is quicker and less subject to error than the former, more cumbersome latitude-longitude identification methods.

Since there can be 100 or more storms worldwide each year, meteorologists need a means of identifying individual storms to avoid confusion. Short names allow easy exchange of detailed storm information between hundreds of widely scattered stations, coastal bases and ships at sea.



Did You Know?

- ▶ The World Meteorological Organization first gave tropical cyclones male names in 1979. From 1953 to 1979, storms only received female names.
- ▶ Cyclones are assigned one name for each letter of the alphabet except Q, U, X, Y and Z.
- ▶ For Atlantic Basin storms, the names may be French, Spanish or English, since these are the major languages bordering the Atlantic Ocean.
- ▶ Six lists are used in rotation. Thus, the 2008 list will be used again in 2014.
- ▶ The only time that there is a change in the list is if a storm is so deadly that the future use of its name on a different storm would be inappropriate.
- ▶ Any country affected by the storm can request that the name of the hurricane be "RETIRED" by agreement of the World Meteorological Organization.
- ▶ If a name is retired, a like gender name is selected.
- ▶ Storms are only assigned a name when they reach tropical storm status.

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eye on the storm

Hurricane Terms



Center – Generally speaking, the vertical axis of a tropical cyclone, usually defined by the location of minimum wind or minimum pressure (different from the eye). The cyclone center position can vary with altitude.

Eye – The relatively calm area in the center of a hurricane. Eyes can range from five to more than 50 miles across.

Eye Wall – A doughnut-shaped zone of highest winds and heavy rain surrounding the eye.

Feeder Bands – In tropical parlance, the lines or bands of thunderstorms that spiral into and around the center of a tropical system. A typical hurricane may have three or more of these bands occurring in advance of the main rain shield, and are usually 40 to 80 miles apart.

Hurricane Warning – Hurricane conditions (winds of 74 mph or more) are expected within 24 hours.

Hurricane Watch – Hurricane conditions (winds of 74 mph or more) are possible within 36 hours.

Landfall – The intersection of the surface center of a tropical cyclone with a coastline. Because the strongest winds in a tropical cyclone are not located precisely at the center, it is possible for a cyclone's strongest winds to be experienced over land even if landfall does not occur. Similarly, it is possible for a tropical cyclone to make landfall and have its strongest winds remain over the water.

Major Hurricane – A hurricane with highest winds of 111 mph or more.

Millibar (MB) – The standard unit of measurement for atmospheric pressure used by the National Weather Service. Standard surface pressure is 1,013.2 millibars.

Storm Surge – An abnormal rise in sea level accompanying a hurricane or other intense storm. A strong storm surge may be up to 50 miles wide and 20 feet high.

Tornado – A violently rotating column of air in contact with and extending between a convective cloud and the surface of the earth. It is the most destructive of all

What is a Hurricane?

A pronounced low-pressure of 74 mph or more with a warm center. Hurricanes are named when they become a tropical storm.

storm-scale atmospheric phenomena. They can occur anywhere in the world given the right conditions.

Tropical Cyclone – A warm-core non-frontal synoptic-scale cyclone, originating over tropical or subtropical waters, with organized deep convection and a closed surface wind circulation about a well-defined center. A cyclone is maintained by the extraction of heat energy from the ocean at high temperatures and heat export at the low temperatures of the upper troposphere.

Tropical Storm – A low-pressure circulation with highest sustained winds of 39-73 mph and a warm center. These storms are named.

Tropical Disturbance – An area of thunderstorms in the tropics that keeps its identity for 24 hours or more.

Tropical Depression – A low pressure circulation with winds up to 38 mph. Tropical depressions are numbered until they strengthen to a tropical storm and then they are named.

Tropical Storm Warning – Occurs when tropical storm conditions, including winds of 39-73 mph, are expected within 24 hours.

Tropical Storm Watch – Occurs when tropical storm conditions, including winds of 39-73 mph, are possible within 36 hours.

Wind Shear – The rate of wind speed or direction change with distance. Vertical wind shear is the rate of change of the wind with respect to altitude. Horizontal wind shear is the rate of change on a horizontal plane.

DANGER

The Dangers

planning for disaster

Know the Risks!

Hurricanes and Tropical Storms carry a number of different dangers -- all of which you need to be prepared for. The best way to be prepared is to educate yourself about these dangers in the following pages and take the necessary steps to protect your home and family. When a storm threatens, stay tuned to WINK NEWS for weather updates and official information, and keep your SAME Weather Radio with you at all times.



NOAA Weather Radio

Placing a NOAA Weather Radio in your home is one of the most important steps that you can take to protect your family from weather-related disasters. NOAA not only delivers daily forecasts and marine weather information, it also delivers life-saving emergency weather alerts and other non-weather emergency information. Many NOAA Weather radios can decode Specific Area Message Encoded or SAME bulletins, which are targeted to specific areas.

SAME Alert Codes

- Charlotte: 0 1 2 0 1 5
- Collier: 0 1 2 0 2 1
- DeSoto: 0 1 2 0 2 7
- Hendry: 0 1 2 0 5 1
- Glades: 0 1 2 0 4 3
- Lee: 0 1 2 0 7 1

Be Prepared!!

Storm Surge

pg. 9



High Winds

pg. 10



Inland Flooding

pg. 10



Tornadoes

pg. 11



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storm surge

The Dangers

DANGER

Storm Surge

Storm Surge Can Be Deadly!

Check the maps at left for your coastal county to determine the strength of tropical cyclone that it will take to produce flooding for your home or business location.

Storm surge is water that is pushed toward the shore by the force of the winds swirling around the storm. This advancing surge combines with the normal tides to create the hurricane storm tide, which can increase water levels by 15 feet or more.

In addition to the storm tide, wind-driven waves can raise water levels to devastating heights – causing severe flooding in coastal areas, particularly when the storm tide coincides with the normal high tides.

Because much of the United States' densely populated Atlantic and Gulf Coast coastlines lie less than 10 feet above sea level, the danger from storm tides is tremendous.

In general, the more intense the storm, and the closer a community is to the right-front quadrant of the storm, the larger the area that must be evacuated. The problem is always the uncertainty about how intense the storm will be when it finally makes landfall.

Charlotte County



Lee County



Collier County



Be Prepared

- ▶ Minimize the distance you must travel to reach safety; the further you drive, the more likely you are to encounter traffic congestion and other roadway problems.
- ▶ Select the nearest possible evacuation destination and map out your route.
- ▶ Choose the home of the closest friend or relative outside a designated evacuation zone and discuss your plan with them before hurricane season.
- ▶ If you cannot stay with friends or family, choose a hotel outside of the vulnerable area. Be prepared for limited or no vacancies, unless you reserve your room(s) early.
- ▶ Use evacuation routes designated by authorities. Avoid driving into water of unknown depths. Fast-moving water can quickly sweep your vehicle away.

DANGER

The Dangers

winds & flooding

High Winds

Know the Dangers!

Tropical storm-force winds are strong enough to be dangerous to those caught outside in them.

Powerful, hurricane-force winds can easily destroy poorly constructed buildings and mobile homes. Debris such as signs, roofing material, and small items left outside become flying missiles in hurricanes. Extensive damage to trees, towers, water and underground utility lines (from uprooted trees), and fallen utility poles cause considerable disruption.

High-rise buildings are also vulnerable to hurricane-force winds, particularly at the higher levels since wind speed tends to increase with height. Research

suggests you should stay below the tenth floor, but still above any floors at risk for flooding. It is not uncommon for high-rise buildings to suffer a great deal of damage due to windows being blown out. Consequently, the areas around these buildings can be very dangerous.

The strongest winds usually occur in the right side of the eye wall of the hurricane. Wind speed usually decreases significantly within 12 hours after landfall. Nonetheless, winds can stay above hurricane strength well inland. Hurricane Charley (2004), for example, battered DeSoto County (75 miles inland) with gusts to nearly 100 mph.

Be Prepared

- ▶ Determine if your home meets current building code requirements for high winds.
- ▶ Protect all windows by installing commercial shutters or preparing 5/8 inch plywood panels.
- ▶ Reinforce all garage doors at their weakest points so they are able to withstand the winds. Garage doors are frequently the first feature to fail.
- ▶ If you do not evacuate, designate an interior room with no windows or external doors as a "safe room" to ride out the storm.
- ▶ Assess your property to ensure that landscaping and trees do not become a hazard. Trim dead wood and weak, overhanging branches.
- ▶ Secure or store all lawn furniture and other outdoor objects that could become projectiles in high winds.
- ▶ **No mobile or manufactured home is safe in hurricane-force winds!! Always evacuate to a safer structure!!**

Inland Flooding

A Deadly Threat

When it comes to hurricanes, wind speeds do not tell the whole story. Hurricanes produce storm surges, tornadoes, and often the most deadly of all – inland flooding.

While storm surge is always a potential threat, more people have died from inland flooding in the last 30 years.

Intense rainfall is not directly related to the wind speed of tropical cyclones. In fact, some of the greatest rainfall amounts occur from weaker storms that drift slowly or stall over an area.

Inland flooding can be a major threat to areas hundreds of miles from the coast as intense rain falls.

Be Prepared

- ▶ Learn your vulnerability to flooding by determining the elevation of your property. Log your elevation on *Your Family Plan* located on page 12.
- ▶ Evaluate your insurance coverage. Flood damage is usually NOT covered by homeowners insurance. Check your policy.
- ▶ Be aware of streams, drainage channels and areas known to flood, so you or your evacuation routes are not cut off.
- ▶ In highly flood-prone areas, keep materials on hand, such as sandbags, plywood and plastic sheeting, to construct protective measures around your home.

tornadoes

The Dangers

DANGER



Tornadoes

Beware this Deadly Spin-Off!

Hurricanes can also produce tornadoes that add to the storm's destructive powers. Tornadoes are most likely to occur in the right-front quadrant of the hurricane. However, they are frequently found elsewhere, embedded in the rain bands, well away from the center of the hurricane. Some hurricanes seem to produce no tornadoes, while others develop many.

When associated with hurricanes, tornadoes are not usually accompanied by hail or a lot of lightning. Tornado production can occur for days after landfall when the tropical cyclone remnants maintain an identifiable low-pressure circulation. They can also develop any time of the day or night during landfall. However, by twelve (12) hours after landfall, tornadoes tend to occur mainly during daytime hours.

Be Prepared

- ▶ Monitor WINK NEWS or your NOAA weather radio.
- ▶ Move to a small, interior room away from windows or an interior hallway on a lower floor.
- ▶ As a last resort, get under heavy furniture, away from windows.

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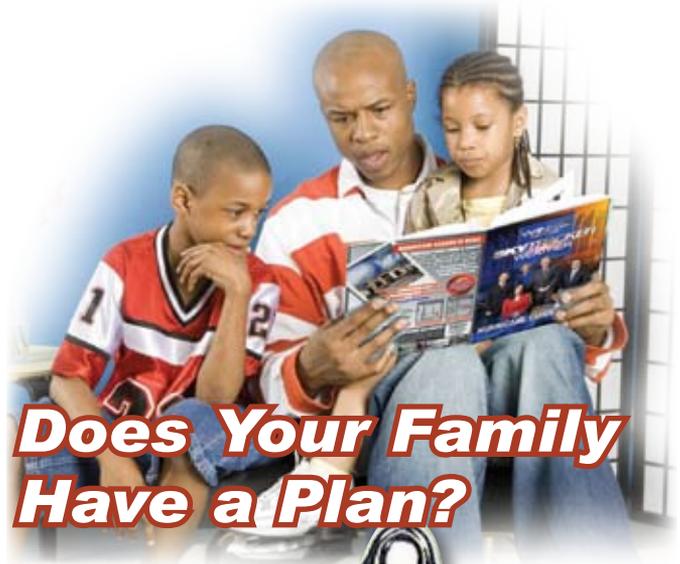
planning for disaster

Use Common Sense!

Recent active hurricane seasons have taught Southwest Floridians the importance of preparing for the possibility of dangerous weather.

This section of the *WINK NEWS Hurricane Guide* provides a list of hurricane supplies, considerations for your family disaster plan, a list of possible shelters by county, hurricane preparations for your home, boat and animals. In addition, it offers insurance and financial tips that can also protect you and your family.

Remember, the first and most important thing to do when facing hazardous weather conditions is to use common sense. Please get together with your family today so that you can prepare a plan for disaster. Prepare and Stay Aware!



Does Your Family Have a Plan?

Be Prepared

- ▶ **Discuss** the type of hazards that could affect your family. Know your home's vulnerability to storm surge, flooding, wind and tornadoes.
- ▶ **Decide** your evacuation route and destination. Plan to go to family or friends who live in safer areas and structures. *Use county evacuation shelters only as a last resort!!*
- ▶ **Outline** an alternate plan in case your friends are out of town, your evacuation route is flooded or other unforeseen circumstances arise.
- ▶ **Select** an out-of-state relative as a family contact, so all your family members have a single point of contact.
- ▶ **Plan** what you will do with your pets if you need to evacuate (page 31).
- ▶ **Review** your homeowners and flood insurance policies and keep them with you in a secure, waterproof place.
- ▶ **Register** individuals with special needs with your county's Emergency Management Office (page 18).
- ▶ **Make a list** of prescription medicines that you will need to refill and take with you.
- ▶ **Stock** non-perishable emergency supplies and food. Also prepare a disaster supply kit (page 15).
- ▶ **Take all necessary precautions** to protect your vehicles, boats and windows.

Home Elevation: _____ ft.

Evacuation Color (Storm Surge Zone): _____

Evacuation Destination: _____

Alternate Destination: _____

Nearest Shelter: _____

Major Hurricane Shelter: _____

Home Insurance Company: _____

Policy Number: _____

Flood Insurance Company: _____

Policy Number: _____

planning for disaster

Evacuate



Know the Route to Safety...

If you live in an area that is placed under mandatory evacuation orders, your local emergency management officials have determined that it is unsafe to weather the storm in your home.

Whenever possible, pack up and move your family to safety. Ideally, you will have made arrangements with family or friends who reside outside the danger zone.



Charlotte County



Hurricane Evacuation Tips

- ▶ Stay alert to storm advisories; WATCH and WARNING — Know the difference.
- ▶ Enact your family disaster plan.
- ▶ Map out your route. Use travel routes specified by local authorities. (Refer to maps at left.) DO NOT get on the road without a place to go.
- ▶ Fill your car with gasoline.
- ▶ Evacuate if told to do so. DO NOT get stranded. EVACUATE EARLY!!
- ▶ Enact your pet plan. Before a storm threatens, contact your veterinarian or local humane society for information on preparing your pets for an emergency.
- ▶ Bring your disaster supply kit, including important documents (see page 15 for details).
- ▶ Secure your home before leaving. Board up windows and glass doors, anchor loose yard objects or bring them inside and lock your doors.
- ▶ Get cash. Following a hurricane, banks and ATMs may be temporarily closed.
- ▶ Notify family and friends of your plans.

Lee County



Collier County



When evacuating:

- ▶ If possible, evacuate to the home of either friends or family in a non-vulnerable area within your county.
- ▶ Next try a motel or hotel and as a last resort go to a public shelter. Remember, shelters are not designed for comfort and do not usually accept pets.
- ▶ People who require special assistance in evacuating should register with their local emergency management office.

What's in season right now?

Bottled water, canned tuna and batteries.

Maintain a two week stock during hurricane season. Visit www.publix.com/storm and create a free, personalized hurricane plan online with Publix Storm Basics and OneStorm.

Publix®



planning for disaster

Supplies



Stock Up Now! Don't Delay!

Supplies are a critical part of every family's health and safety and should be gathered well in advance of hurricane season each year. Once a storm is imminent, time to shop will be limited, and if supplies are even available, you will have to search for them.

Many residents of Southwest Florida experienced shortages on plywood, batteries, flashlights, water, generators and other such storm necessities during the recent busy hurricane seasons. Each time a storm was predicted to make landfall near Southwest Florida, lines were long, shelves were bare, and stress levels were high. It pays to be prepared!

Supplies can be divided into several categories, but the essentials should be gathered and kept easily accessible throughout the hurricane season. Be sure to place the items that you will most likely need for an evacuation in an easy-to-carry container.

Special Needs

If you have family members with special requirements, such as infants and elderly or disabled persons, remember to include items and supplies that may be unique to their special situation.



Water

One Gallon of Water Per Person Per Day!!

▶▶ *Minimum three-day supply of water per person.*

- Additional water for food preparation and sanitation.
- Bags of ice. Supply will be severely limited once a storm strikes.
- Partially fill plastic one-liter or larger soft drink bottles with water and place in the freezer. The bottles will freeze without cracking (stronger plastic than one gallon water bottles). If the power goes out, the frozen water will help keep the freezer cool and when the ice melts, the water will be drinkable.

Food

A supply of Non-Perishable Food Items is Essential

▶▶ *Be sure to have a minimum three-day supply of non-perishable food on hand for each member of your family. Food items should require no refrigeration and little or no water to prepare.*

- Dry cereal
- Canned fruits
- Canned juice
- Instant coffee and tea
- Ready-to-eat soups
- Peanut butter
- Canned vegetables
- Ready-to-eat canned meats; tuna, pork, chicken
- Bread, crackers and quick energy snacks
- Baby formula

Supplies



Keep Your Gas Tanks Full
Supply may be severely limited once a storm strikes.

Keep Cash on Hand
Banks may not be open, ATMs may not be accessible, debit cards and credit cards may not be accepted if power is lost.

Important Documents

Keep these documents in a waterproof, portable container:

- Important telephone numbers
- Record of bank account numbers
- Family records (birth, marriage, death certificates)
- Inventory of valuable household goods
- Copy of will, insurance policies, deeds, stocks and bonds
- Record of credit card account numbers and companies
- Copy of passports, social security cards, immunization records, etc.

Tools & Supplies

- Traveler's checks
- Battery-operated radio / TV
- Flashlight and lanterns
- Extra batteries and extra bulbs
- Lighter or matches for your grill
- Rabbit ears for your TV
- Extension cords (heavy duty and three-pronged)
- Thermos for hot food and coolers/ ice for cold food
- Manual can opener / utility knife
- Plastic sheeting / tarps
- Duct tape
- Generator
- Gas cans
- Old towels for clean up
- Paper cups, plates and plastic utensils
- Plastic trash bags
- Full propane tanks
- Charcoal and lighter fluid
- Camp stove
- Sterno
- Tree saw for cutting fallen limbs
- Hand tools: knife, ax, pliers, screwdrivers, wrench
- Hammer and nails
- Fire extinguisher
- Fix-a-Flat® aerosol
- Mops, buckets and cleaning supplies



Sanitation

- Disinfectant
- Toilet paper, towelettes, paper towels
- Soap and liquid detergent
- Personal hygiene items
- Household chlorine bleach
- Water purification tablets
- Large bucket or trash can with lid for storing water to flush toilets

Medical



- First aid kits (one for your home and one for each car)
- Insulin
- Denture needs
- Prescription drugs, minimum two-week supply
- Aspirin or non-aspirin pain reliever
- Contact lenses and supplies
- Heart and high blood pressure medication
- Insect repellent
- Itch-relief cream

Miscellaneous

- Blankets / sleeping bags
- Pillows
- Rain gear
- Work gloves
- One complete change of clothing per person
- Sturdy shoes, work boots, hiking shoes
- Games, books, crayons, paper and quiet toys
- Deck of cards
- Diapers



planning for disaster

Storm Shelters



Evacuate if at all Possible!!

If you must go to a shelter, here are some important items for you to consider:

- ▶ Shelters are not hotels! They will not be able to provide you with any conveniences or luxuries. Bring your family's disaster supply kit to ensure proper provisions.
- ▶ Be considerate! Shelters have a community environment that consists of a large number of people. It is important to be considerate and cooperative

and follow the instructions of the refuge management team.

- ▶ Food and Water may be scarce at first. You may experience the shortage or rationing of food, especially for the first few hours. The condition will be temporary.
- ▶ No weapons or liquor allowed! Weapons and liquor are not permitted in shelters under any circumstances, and could lead to your arrest.

Public Shelters Should Be Your LAST RESORT!!

If an evacuation order has been issued, officials stress that you make every effort to leave the area. Storm shelters are established to protect residents who lack transportation or who have nowhere else to go.

- ▶ Be patient! Try to be patient and cheerful about the situation, and your attitude will help the overall morale of the entire group. Listen only to official information and refuse to pass on another person's speculations.



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Storm Shelters

planning for disaster

Persons with Special Needs MUST be Pre-Registered!!

Persons with special medical needs MUST pre-register with their county's Emergency Management Office! Special Care Centers are opened on an as-needed basis.

Please verify that the centers are open before evacuating!



About the Shelter Listings

Following is a list of possible emergency public storm shelters for the 2008 hurricane season.

► ► It is **VERY IMPORTANT** to understand that the lists include **POSSIBLE** shelters.

Due to the variation of storms (track, intensity, forward speed and storm surge) it is impossible to project which shelters will be opened for any given storm.

In the event of an approaching storm, watch WINK NEWS to learn which areas are being evacuated, the shelters that will be opened, and when.

Charlotte County 941-833-4000

- **Kingsway Elementary School**
2330 Quasar Avenue, Port Charlotte

Additional shelters and Special Needs Shelter for Charlotte County will be announced and opened as needed.

The Emergency Management 211 hotline will be activated for additional shelter information and County Response.

DeSoto County 863-993-4831

Primary Shelter

- **DeSoto Middle School**
420 East Gibson St., Arcadia

Special Needs Shelter

- **South Florida Community College**
2251 NE Turner Ave., Arcadia

Pets are NOT Allowed in Most Public Storm Shelters

The only exceptions are dogs certified to assist the hearing- or vision-impaired. Residents who intend to go to a shelter must make other arrangements to ensure their pet's safety and care in the event of an evacuation.

(Note: As of press time, only Lee, Charlotte and Collier counties had announced their intention of opening Pet Friendly shelters. See page 22.)



Photos courtesy of FEMA

planning for disaster

Storm Shelters

**Collier County**
239-252-8444**Naples Area**

- ▶ **Barron Collier High School**
5600 Cougar Drive, Naples
- ▶ **Big Cypress Elementary School**
3250 Golden Gate Blvd. W, Golden Gate
- ▶ **Corkscrew Elementary/Middle School**
1065 County Road 858, Naples
- ▶ **East Naples Middle School**
4100 Estey Avenue, East Naples
- ▶ **Golden Gate Elementary School**
4911 20th Place SW, Golden Gate
- ▶ **Golden Gate Middle School**
2701 48th Terrace SW, Golden Gate
- ▶ **Golden Gate High School**
2925 Titan Way, Golden Gate
- ▶ **Golden Terrace Elementary School**
2711 44th Terrace SW, Golden Gate
- ▶ **Gulf Coast High School**
7878 Shark Way, Naples
- ▶ **Laurel Oak Elementary School**
7800 Immokalee Road, Naples
- ▶ **Lely Elementary School**
8125 Lely Cultural Parkway, East Naples
- ▶ **Lely High School**
1 Lely High School Blvd., East Naples
- ▶ **Naples High School**
1100 Golden Eagle Circle, North Naples
- ▶ **North Naples Middle School**
16165 Learning Lane, Naples

Important!!

These listings contain locations that have been designated as **POSSIBLE** public hurricane shelters by county emergency managers.

- ▶ **Oakridge Middle School**
14975 Collier Blvd., Naples
- ▶ **Palmetto Ridge High School** (*Special Needs*)
1655 County Road 858 (Oil Well Road)
- ▶ **Pelican Marsh Elementary School**
9480 Airport Road N, West Naples
- ▶ **Pine Ridge Middle School**
1515 Pine Ridge Road, North Naples
- ▶ **Vineyards Elementary School**
6225 Arbor Blvd., North Naples

Immokalee Area

- ▶ **Highlands Elementary School**
1101 Lake Trafford Road, Immokalee
- ▶ **Immokalee High School**
701 Immokalee Drive, Immokalee
- ▶ **Immokalee Middle School**
401 N. 9th Street, Immokalee
- ▶ **Lake Trafford Elementary School**
3500 Lake Trafford Road, Immokalee
- ▶ **Pinecrest Elementary School**
313 S. 9th Street, Immokalee
- ▶ **Village Oaks Elementary School**
1601 State Road 29, Immokalee

Hendry County
863-612-4700

Photo courtesy of FEMA

- ▶ **Clewiston Middle School**
601 W. Osceola Avenue, Clewiston
- ▶ **LaBelle Middle School**
8000 E. Cowboy Way, LaBelle
- ▶ **Clewiston High School**
1501 S. Francisco Street, Clewiston
- ▶ **Country Oaks Elementary School**
2052 NW Eucalyptus Blvd, LaBelle
- ▶ **Central Elementary School**
1000 S. Deane Duff Avenue, Clewiston

- ▶ **LaBelle High School**
4050 E. Cowboy Way, LaBelle
- ▶ **Eastside Elementary School**
201 W. Arroyo Avenue, Clewiston
- ▶ **LaBelle Elementary School**
150 Cowboy Way, LaBelle
- ▶ **Upthegrove Elementary School**
280 N. Main Street, LaBelle
- ▶ **Westside Elementary School**
205 W. Arroyo Avenue, Clewiston
- ▶ **West Glades Elementary School Building 300**
2500 CR 731 SW, Muse (*Special Needs*)



Storm Shelters

planning for disaster

Lee County
239-477-3600

*Lee County Special Needs locations
will be announced as needed.*

- ▶ **Alico Arena**
12181 FGCU Lake Pkwy East, San Carlos
- ▶ **Alva Elementary**
17500 Church Street, Alva
- ▶ **Alva Middle School**
21219 N. River Road, Alva
- ▶ **Bayshore Elementary School**
17050 Williams Rd., North Fort Myers
- ▶ **Bonita Springs YMCA**
27200 Kent Road, Bonita Springs
- ▶ **Colonial Elementary School**
3800 Schoolhouse Road East, Fort Myers
- ▶ **Diplomat Elementary School**
1115 NE 16th Terrace, Cape Coral
- ▶ **Diplomat Middle School**
1039 NE 16th Terrace, Cape Coral
- ▶ **Dunbar High School**
3800 E. Edison Avenue, Fort Myers
- ▶ **Estero Recreation Center**
9200 Corkscrew Palms Parkway, Estero

- ▶ **Estero High School**
21900 River Ranch Road, Estero
- ▶ **Germain Arena**
11000 Everblades Parkway, Estero
- ▶ **Harnes Marsh**
1800 Unice Ave. North, Lehigh Acres
- ▶ **Heights Elementary School**
15200 Alexandria Court, Fort Myers
- ▶ **J.C. English Elementary School**
120 Pine Island Road, North Fort Myers
- ▶ **Lee Middle School**
1333 Marsh Avenue, Fort Myers
- ▶ **Lehigh Senior High School**
801 Gunnery Road North, Lehigh Acres
- ▶ **Lehigh Acres Middle School**
104 Arthur Ave., Lehigh Acres
- ▶ **Littleton Elementary School**
700 Hutto Road, North Fort Myers
- ▶ **Mariner High School**
701 Chiquita Boulevard, Cape Coral
- ▶ **Mariner Middle School**
425 Chiquita Boulevard, Cape Coral
- ▶ **Mirror Lakes Elementary School**
525 Charwood Avenue South, Lehigh
- ▶ **N. Ft. Myers Academy of the Arts**
1856 Arts Way, North Fort Myers
- ▶ **Riverdale High School**
2600 Buckingham Road, Riverdale
- ▶ **Royal Palm Exceptional Center**
3050 Indian Street, Fort Myers
- ▶ **Skyline Elementary School**
620 SW 19th Street, Cape Coral
- ▶ **South Fort Myers High School**
14020 Plantation Blvd., Fort Myers
- ▶ **Tanglewood Elementary School**
1620 Manchester Blvd., Fort Myers
- ▶ **Three Oaks Elementary School**
19600 Cypress View Drive, San Carlos
- ▶ **Three Oaks Middle School**
18500 Three Oaks Parkway, San Carlos
- ▶ **Tice Elementary School**
4524 Tice Street, Fort Myers
- ▶ **Varsity Lakes Middle School**
801 Gunnery Road North, Lehigh Acres
- ▶ **Veterans Park Academy**
49 Homestead Road South, Lehigh Acres



Photo courtesy of FEMA



storm shelters

Glades County
863-946-6020

Primary Shelters

- ▶ **Buckhead Ridge VFW**
2002 Hwy. 78 W., Buckhead Ridge
- ▶ **Maple Grove Baptist Church**
120 E. Hwy. 78, Lakeport
- ▶ **Moore Haven High School**
700 Terrier Pride Dr. SW, Moore Haven
- ▶ **West Glades Elementary School**
2500 CR 731 SW., Muse

Refuges of Last Resort

- ▶ **American Legion Hall**
600 River Rd., Moore Haven
- ▶ **Buckhead Ridge Community Center 2**
682 Hwy. 78 W., Buckhead Ridge
- ▶ **Doyle Conner Ag Center**
900 Hwy. 27, Moore Haven
- ▶ **Lakeport Community Center**
10245 Red Barn Road NW, Lakeport
- ▶ **Muse Community Center**
25895 Loblolly Road, Muse
- ▶ **Ortona Community Center**
3070 Ortona Road, Ortona
- ▶ **Palmdale Community Center**
7969 Main Street NW., Palmdale
- ▶ **West Glades Elementary Building 300**
2500 CR 731 SW, Muse (*Special Needs*)



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Pet Shelters

planning for disaster

County Pet-Friendly Shelters

Charlotte

Charlotte County will operate a Pet Friendly shelter at Port Charlotte Middle School, located at 23000 Midway Blvd.

Pre-registration is not necessary, but pets will be admitted as space allows.

Collier

Collier County will operate a Pet Friendly Animal Shelter at North Collier Regional Park, located at 1500 Livingston Rd. The Emergency Management Department will determine if and when this shelter must open – and to whom (residents, visitors, etc.). A pre-registration form can be



Photo courtesy of FEMA

downloaded from www.colliergov.net/pets. Forms are also available at the Department of Animal Services shelter located at 7610 David Blvd., Naples. For more information, call 239-530-PETS (7387).

Lee County

Lee County plans to open a Pet Friendly Shelter for residents and their pets at South Fort Myers High School, 14020 Plantation Blvd., Fort Myers, when necessary. Pre-registration is no longer required, and residents and their pets will be admitted on a first-come, first-served basis. Only residents who are under mandatory evacuation orders will be admitted to the Pet Friendly Shelter. For more information, contact Lee County Animal Services at 239-344-4424.

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General Requirements

- ▶ Only dogs and cats will be accepted at most Pet Friendly shelters. No pot-bellied pigs, ferrets, birds, snakes or exotics.
- ▶ Owners must provide up-to-date vaccination records and current photo for the pet.
- ▶ Pets must have ID tags, rabies tags and/or microchip.
- ▶ Pets must be in cages, crates or pet carriers.
- ▶ Owners must stay at the pet shelter with the pet during the hurricane emergency.
- ▶ Owners must bring food, water, medicine and cat litter – at least a three-day supply is recommended – for each pet. Paper towels, newspapers, disinfectant and plastic bags are also recommended.

preparing your home

Protect Property

Safeguard Your Home

Hurricane protection can involve a variety of changes to your house and property – changes that can vary in cost and complexity. A professional contractor licensed to work in Florida should carry out complicated or large-scale changes that affect the structure of your house or its electrical wiring or plumbing. However, there are several projects and tasks homeowners can do on their own to protect their homes against a hurricane.

Do-It-Yourself Home Preparations

- ▶ **Windows, Doors, Roof** – Protect all windows, doors, the garage door and the roof.
- ▶ **Electricity** – Unplug appliances – especially television sets, which can catch fire when power is restored – and turn off electricity (except refrigerator) and turn off the main water valve. Turn the refrigerator and freezer to the coldest settings.
- ▶ **Outdoors** – Store outdoor objects such as lawn furniture, toys, garden tools, grills, and tractors inside; anchor objects that cannot be brought inside but that could be wind-tossed. If possible, remove outdoor antennas.
- ▶ **Sheds** – Securely anchor all storage sheds and other outbuildings to a permanent foundation, or with straps and ground anchors.
- ▶ **Trees** – Trim and cut back trees and palms. Ensure all trees are located far enough from your house to prevent damage to the structure should trees fall. Clear away any debris, such as fallen tree branches, as well.
- ▶ **Furniture** – Elevate furniture to protect it from flooding or move it to a higher floor.
- ▶ **Boats** – Moor boat securely or move it to a designated safe place. See page 32 for more information.
- ▶ **Swimming Pool** – Do not drain your swimming pool. Keeping sufficient water levels in your pool provides the important weight to hold the sides and bottom in place.

Special Precautions for Mobile Homes

**FOLLOW MANDATORY
EVACUATION ORDERS!!**

When a storm threatens, do what you can to secure your home, and then take refuge with friends or relatives or at a public shelter. **DO NOT** ride out a hurricane in a mobile home.

- ▶ Before you leave your mobile home, take the following precautions:
- ▶ Anchor your mobile home with over-the-top, or frame ties.
- ▶ Pack breakables in boxes and put them on the floor.
- ▶ Remove mirrors and tape them. Wrap mirrors and lamps in blankets and place them in the bathtub or shower.
- ▶ Install hurricane shutters or precut plywood on all windows.
- ▶ Shut off utilities and disconnect electricity, sewer and water lines.
- ▶ Shut off propane tanks and securely anchor them outside.
- ▶ Store awnings, furniture, trash cans and other outdoor objects.

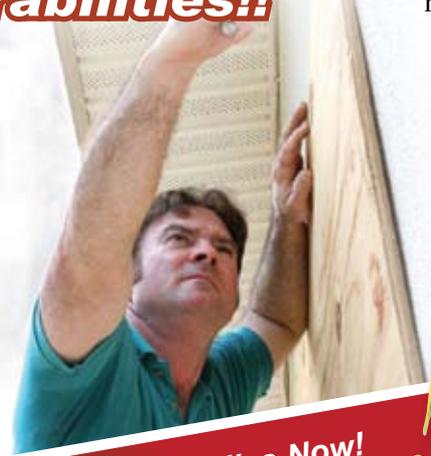


Strengthen

preparing your home

Know Your Home's Vulnerabilities!!

Following the large-scale destruction caused by Hurricane Andrew in 1992 and Hurricane Charley in 2004, experts have been examining homes that failed as well as those that survived. They discovered four primary areas that should be checked for vulnerability to strong winds: roof, windows, doors and garage doors. Measures can be taken to strengthen these areas of your home.



Stock Up on Supplies Now!

Do not wait until the last minute to buy supplies that can protect your home. When a hurricane is approaching, stores will be quickly stripped – not only of basic necessities, but of required materials.

Roof

- ▶ The roof of your house is most vulnerable to damage from high winds. Proper roof construction is essential. A small investment made before a storm hits can save thousands in future damage.
- ▶ The connection between the roof and walls must be strong enough to resist the “uplift” effect of strong winds. Roof trusses or rafters should be tied properly to exterior walls with metal hurricane connectors or straps. You may also protect your roof by having a proper foam adhesive applied to the roof and rafters by a licensed contractor.
- ▶ Have a building professional use specially designed metal connectors to attach the roof to wall plates, which are already well connected to wall studs.
- ▶ You may choose instead to use metal strapping or connectors to tie the roof truss to both the wall top plate and the studs.
- ▶ In choosing the appropriate connectors for your walls, check with lumber-supply outlets, building professional or local building and planning officials

Windows

- ▶ Installing storm shutters over all exposed windows and other glass surfaces is one of the easiest and most effective ways to protect your home. Cover all windows, French doors, glass doors and skylights.
- ▶ There are many types of manufactured storm shutters available. Before installing shutters, check with local building officials to determine whether or not a permit is required.
- ▶ Plywood shutters that you make yourself, if installed properly, can offer a high level of protection from flying debris during a hurricane. Plywood shutters can be installed on all types of homes.

Doors

- ▶ Homes with double-entry doors usually have one door that is active and one that is inactive. The bolts or pins that secure most doors are not strong enough to withstand hurricane-force winds.
- ▶ Check with your local building supplies retailer to determine the type of bolt system that will work best for your door. Doors with windows will need additional protection from flying debris.

Garage Doors

- ▶ Double-wide (two-car) garage doors can present a particular problem during hurricanes. Some garage doors can be strengthened with retrofit kits. Check with your local building supplies dealer.

preparing your home

About Insurance



Are You Covered?

When hurricane warnings are issued, take precautions to protect your family, yourself and your property. You must also take actions to protect your financial interests. The Florida Department of Financial Services is mobilized to assist with insurance and banking questions and concerns. Residents can call their toll-free hotline at 800-22-STORM.



Photo courtesy of FEMA

Is Your Pool Cage Covered?

Pool cages – the screen enclosures which surround area residential swimming pools – are not always covered under hurricane clauses in insurance policies issued locally. Check with your insurance carrier or agent before the storm to determine if you are covered.

Insurance Tips

- ▶ **Purchase insurance now.** Insurance companies do not accept new applications or requests for increased coverage once a hurricane nears Florida.
- ▶ **Know what your insurance covers.** Flood and wind damage are often covered in separate policies. Decide if you need this protection and contact your agent for more information.
- ▶ **Make sure you have adequate coverage.** Consider increasing your coverage if your policy does not cover the current value of your home and its contents.
- ▶ **Know the name of your insurers.** Write down the names of your agent and agency, your insurance company, your policy number and a telephone number to report a claim.
- ▶ **Safeguard your records.** Store important insurance and financial papers in a safe and accessible place.
- ▶ **Secure your home.** Fortify your home's roof, windows, garage and entry doors against damage.

Tips by The Florida Department of Financial Services

Financial Tips

- ▶ **Withdraw some extra money.** Financial institutions normally close for at least two days after a direct hit from a hurricane. ATMs could be out of order or out of money, and many stores will not be able to process credit or debit card transactions.
- ▶ **Credit and cash.** Have a credit card with at least \$1,000 available. Get receipts for cash purchases before and after a storm.
- ▶ **Pay bills.** You should pay bills before a hurricane hits, even if they are not yet due. If you pay bills

online or by phone, a hurricane could interrupt phone service, causing you to miss payments and get late charges. Missed payments are also true with standard mail service as it is disrupted for weeks and mailboxes are blown away.

- ▶ **Confirm payments.** After a storm, contact those you have mailed payments to and confirm they have received them.
- ▶ **Finance repairs.** Use credit cards to finance necessary minimal repairs and document all transactions.

95°W 90°W 85°W 80°W 75°W 70°W 65°W 60°W

WINK HD NEWS

ATLANTIC HURRICANE TRACKING CHART

45°N

40°N

35°N

30°N

25°N

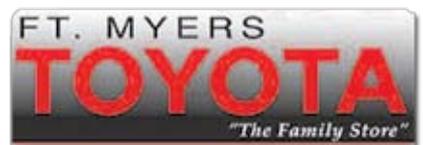
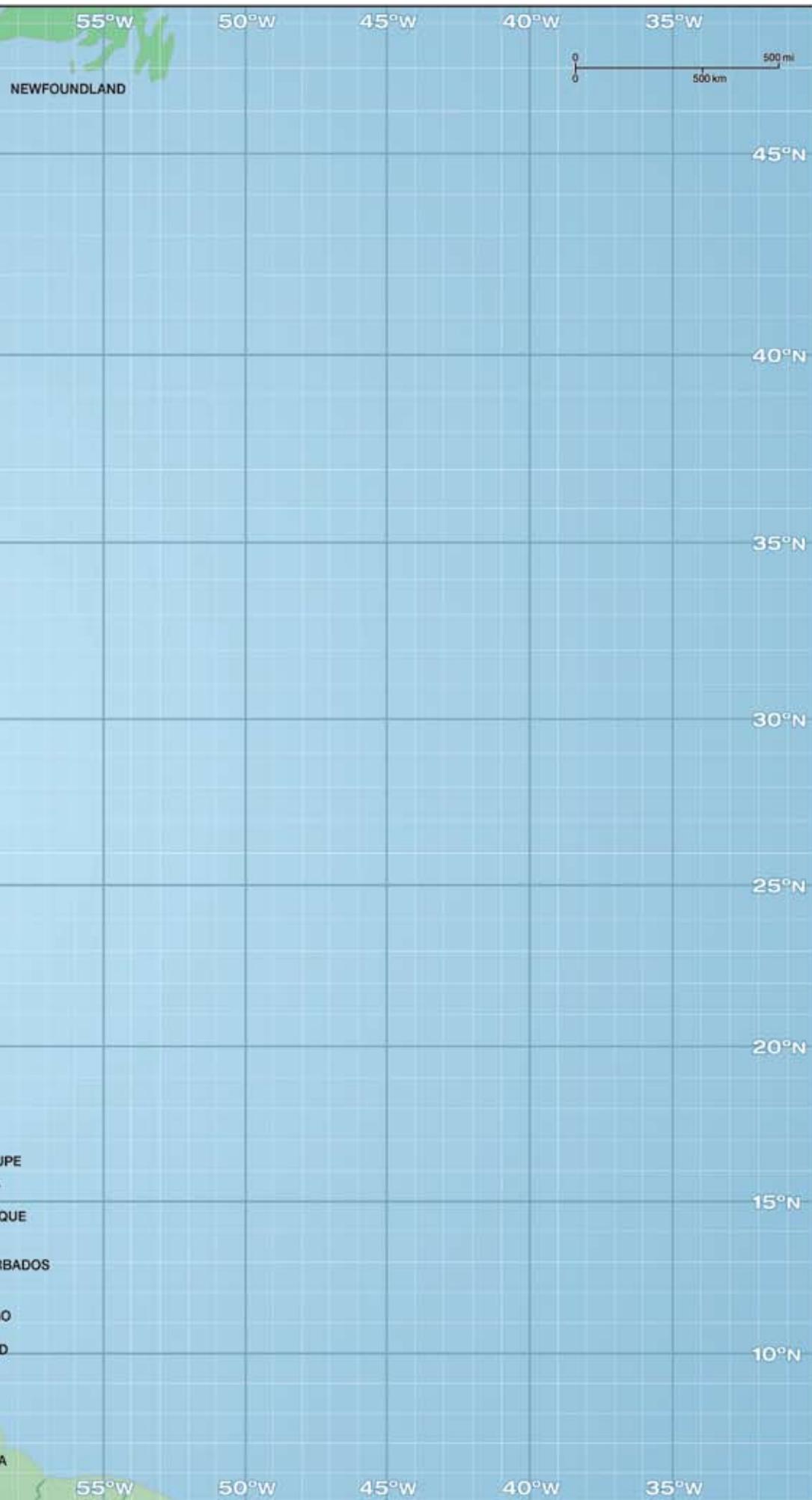
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95°W 90°W 85°W 80°W 75°W 70°W 65°W 60°W





Flood Insurance

preparing your home

National Flood Insurance Program

Everyone Lives in a Flood Zone!!

In 1968, Congress created the National Flood Insurance Program (NFIP) in response to the rising cost of taxpayer funded disaster relief for flood victims and the increasing amount of damage caused by floods.

Nearly 20,000 communities across the United States and its territories participate in the NFIP by adopting and enforcing floodplain management ordinances to reduce future flood damage. In exchange, the NFIP makes federally backed flood insurance available to homeowners, renters, and business owners in these communities.

Photo courtesy of FEMA

Surprising Facts About Flood Insurance

- ▶ **Everyone lives in a flood zone.** You don't need to live near water to be flooded. Floods are caused by storms, melting snow, hurricanes and water backup due to inadequate or overloaded drainage systems, dam or levee failure, etc.
- ▶ **Flood damage is NOT covered by homeowner's policies.** You can protect your home, business and belongings with flood insurance from the NFIP.
- ▶ **You can buy flood insurance no matter what your flood risk is,** as long as your community participates in NFIP. It's a good idea to buy even in low- or moderate-risk areas: between 20 and 25 percent of all flood insurance claims come from low- to moderate-risk areas.
- ▶ **This is a low-cost policy for homes in low- to moderate-risk areas,** where rates are less than \$500 a year for \$100,000 worth of building coverage. You

can buy up to \$250,000 of coverage for your home and \$100,000 of coverage for your contents.

- ▶ **Flood insurance is affordable.** The average flood insurance policy costs approximately \$700 a year for about \$100,000 of coverage. In comparison, a disaster home loan can cost you more than \$300 a month for \$50,000 over 20 years.
- ▶ **Flood insurance is easy to get.** You can buy NFIP flood insurance from private insurance companies and agents. Do not wait; call your agent today!
- ▶ **Contents coverage is separate, so renters can also insure their belongings.** Up to \$100,000 contents coverage is available for homeowners and renters. It is not automatically included with the building coverage.
- ▶ **Up to \$1 million of flood insurance coverage is**

National Flood Insurance Program

1-888-CALL-FLOOD
TDD# 1-800-427-5593
www.floodsmart.gov

Plan Ahead!

There is usually a 30-day waiting period before any flood insurance goes into effect.

- available for non-residential buildings and contents.** Up to \$500,000 of coverage is available for non-residential buildings and up to \$500,000 of coverage is available for the contents of non-residential buildings.
- ▶ **Federal disaster assistance is not the answer.** Federal disaster assistance is only available if the U.S. President declares a disaster. More than 90 percent of all disasters in the United States are not declared disasters by the president. However, flood insurance pays even when a federal disaster is not declared.

preparing your home

About Animals



Include Animals in Your Disaster Plans!



Photo courtesy of FEMA

Animals. To some people they are like children. To others, they are an important way to earn a living. To most of us, they are a big part of our lives. When it comes to hurricanes, animals – both house pets and livestock – have often been overlooked in preparation and planning. Every disaster plan must include your animals!

Microchip IDs

Millions of dogs and cats, horses, livestock and birds now carry microchips containing a one-of-a-kind identification number that is recognized worldwide. The tiny “chip” is injected beneath your pet’s skin. A special scanner is used to read the microchip through the skin of the animal. The animal feels nothing as the chip’s number quickly appears in the scanner’s viewing window. With one telephone call, the registered chip can be traced back to the owner.

Pets

- ▶ **If you evacuate your home, DO NOT LEAVE YOUR PETS BEHIND!!** Most pets cannot survive alone. If by some chance your pet does survive alone, you may not be able to find them when you return.
- ▶ For public health reasons, many emergency shelters cannot accept pets. Learn which hotels in your area allow pets – well in advance of needing them.
- ▶ If it is impossible to take your pet to temporary shelter, contact friends, family, veterinarians or boarding kennels to arrange for care. Make sure medical and feeding information, food, medicine and other supplies accompany your pet to his foster home.
- ▶ Carry a current photo of your pet with you for identification.
- ▶ Make sure ID tags are up-to-date and securely fastened to your pet’s collar. Attach the address and/or phone number of your evacuation site. If your pet gets lost, his tag is his ticket home.
- ▶ Pack a “pet survival” kit. Take pet food, bottled water, medications, veterinary records, cat litter and pan, manual can opener, food dishes, first aid kit and other supplies with you in case they are not available after the storm.
- ▶ If you have no alternative but to leave your pet at home, there are some precautions you must take! Remember that leaving your pet at home alone can place your animal in great danger! Confine your pet to a safe area inside – NEVER leave your pet chained outside. Place a notice outside in a visible area advising that pets are in the house and their location, along with your phone number and the name and number of your veterinarian.

Livestock

- ▶ **EVACUATE LIVESTOCK WHENEVER POSSIBLE.** Arrangements for evacuation, including routes and host sites, should be made in advance.
- ▶ The evacuation sites should have or be able to readily obtain food, water, veterinary care, handling equipment and facilities.
- ▶ Trucks, trailers and other vehicles suitable for transporting livestock should be available along with experienced handlers and drivers to transport them.
- ▶ If evacuation is not possible, a decision must be made whether to move large animals to available shelter or turn them outside. The decision should be determined based on the type of disaster and the soundness and location of the shelter.
- ▶ All animals should have some form of identification that will help facilitate their return.

Protect Your Boat

preparing your home

Have a Plan!

Southwest Florida, with its inland waterways and profusion of land slightly above sea-level, presents a particular vulnerability for boats during tropical storms and hurricanes. The geography here simply offers little protection.

The keys to protecting your boat from hurricanes or any severe weather are planning, preparation and timely action. The following precautions and checklists are meant as guidelines only. Each boat owner needs a plan unique to the type of boat, the local boating environment and the characteristics of safe havens and/or plans for protections.

Photo courtesy of FEMA

General Precautions and Damage Prevention

▶ **Make sure your boat is in sound condition.**

This includes the hull, deck hardware, rigging, ground tackle, machinery and electronics. Make sure that the batteries are charged, bilge pumps are operable, fuel tanks are full, fuel filters are clean, cockpit drains are free and clear, fire-fighting equipment is in good order and life-saving equipment is accessible and in good condition.

▶ **Enhance the watertight integrity of your boat, both above and below the water line.** Seal windows, doors and hatches with duct tape.

▶ **Secure all items on your boat.** Remove and/or secure all deck gear, portable gear, radio antennas, outriggers, fighting chairs, deck boxes, cushions, bimini tops and side canvas/curtains, sails, boom, dorades, extra halyards, canister rafts and dinghies.

▶ **Know your hurricane action plan for your vessel.** If you plan to move your vessel, and you have sufficient notice, do it at least 48 to 72 hours before the hurricane is estimated to strike the area. Rehearse your planned boat movement, including an actual visit to the alternate dock or hurricane mooring/anchoring location.

▶ **Inspect the boat's deck hardware in light of planned mooring arrangements.** Assess the size and structural attachment of the primary chocks, cleats, bitts, bollards and winches. These high-load/high-stress points should have substantial backing plates and be secured with bolts of adequate size.

Make a List!

Make up an inventory list of all boat equipment. Note items to be removed from vessel. Keep a copy of equipment inventory both on board and ashore. Take a recent photo of your boat to keep with all records.

- ▶ **Provide special attention to avoid chafing of mooring lines.** Chafing gear that has been proven successful is a double neoprene hose arrangement.
- ▶ **Storm moorings, whether at dockside or otherwise, should have doubled lines.** The second set of lines should be a size larger than the normal lines including spring lines at a dock.
- ▶ **Make a list of important phone numbers.** These numbers include your insurance agent, Harbor Master, Marina Facility, Coast Guard and National Weather Service.
- ▶ **Purchase necessary materials ahead of time** such as additional lengths of mooring lines, screw anchors, fenders, fender boards, chafing gear and anchors.
- ▶ **Make sure your insurance policy is current.** Read the policy thoroughly. There is quite a bit of helpful and advisory information in the policy relative to what the boat owner should do and should not do if there is a storm or hurricane-related loss or damage to the vessel.

▶▶ **Do not stay aboard! First and foremost, safeguard human life.** ◀◀



after the storm

Help is Coming!

Please be Patient...



Photo courtesy of FEMA

Relief supplies and other aid will be arriving as quickly as possible following a major hurricane. Insurance companies will send special disaster teams, as will the state and federal governments and a host of private organizations.

It is very important to understand that it may take several days for them to arrive at the disaster site. Not only does it take time to gather and load the unique supplies that this area may require, but roadways may be blocked by

debris and may be unsafe for travel.

This is why it is so very important to have enough ice, water and food to sustain your family for at least three days!!

(See the section about gathering supplies on page 15)

Help the Injured

Help injured or trapped persons. Do not move seriously injured people unless they are in immediate danger of further injury. Call for help. Give first aid where appropriate.

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Immediate Actions

after the storm

The Disaster Affected Everyone!



Photo courtesy of FEMA

Debris is scattered across roads, parking lots and yards, giving the scene a “messy” appearance compared to the crisp, neat neighborhoods that existed prior to the hurricane. In many cases, there will be no water, sewer, electrical or telephone service – no air-conditioning or refrigeration.

Roadways may be blocked for days or weeks. Devastation caused by Hurricanes Charley and Wilma demonstrated that a hurricane can be a traumatic experience – both physically and emotionally. The hardest part of dealing with a hurricane is the recovery process. It is important to understand that the disaster affected everyone. Be calm, patient and understanding. In this section, you will learn post-storm procedures and considerations, information on disaster assistance, generator safety and procedures to recover your boat.

First Things First

- ▶ **Return home only after authorities say it is safe to do so!!** Keep tuned to WINK NEWS, WINK-AM and WINK-FM and WINKNEWS.com for recovery information including garbage and debris disposal, available aid stations, medical assistance, insurance and shelter information and more.
- ▶ **Avoid loose or dangling power lines.** Report them immediately to the power company, police or fire department.
- ▶ **Drive only if absolutely necessary and avoid flooded roads and washed-out bridges.** Allow emergency crews to remove fallen power lines and other hazardous debris and flooding to subside.
- ▶ **Enter your home with caution.** Open doors and windows to ventilate or dry your home. Do not use candles or open flames indoors. Use a flashlight to inspect for damage. Beware of snakes, insects and animals driven to higher ground by flood water.
- ▶ **Check for gas leaks.** If you smell gas or hear blowing or hissing noise, open a window and quickly leave the building. Turn off the gas at



Photo courtesy of FEMA

the outside main valve and if you can, call the gas company. If you turn off the gas for any reason, it must be turned back on by a professional.

- ▶ **Look for electrical system damage.** If you see sparks or broken or frayed wires, or if you smell hot insulation, turn off the electricity at the main fuse box or circuit breaker.
- ▶ **Check for sewage and water line damage.** If you suspect sewage lines are damaged avoid using the toilets and call a plumber. If water pipes are damaged, contact the water company and avoid water from the tap.
- ▶ **Check refrigerated foods for spoilage. Discard any spoiled foods.** Keep your refrigerator closed as much as possible to protect food from additional spoiling.
- ▶ **Take pictures of the damage,** both to the house and its contents for insurance claims, and save receipts for reimbursement, including temporary lodging and food. Keep a record of all receipts, cancelled checks, bills and other documents received for repair work or temporary living.

after the storm

Immediate Actions



Health & Safety Concerns



Photo courtesy of FEMA

► **Health Care:** Due to structural damage, the offices and operations of medical facilities and hospitals may very likely be limited. A mobile health unit may be available to provide services to residents with minor medical needs such as cuts, scrapes, bruises and illnesses. Stay tuned to WINK NEWS for information regarding medical treatments.

► **Food Safety:** Food that has not been refrigerated for two hours or more and has an unusual odor,

color or texture and is no longer cool to the touch is considered unsafe. Officials say, "When in doubt, throw it out!"

► **Drinking Water:** Do not assume that public water in hurricane-affected areas is safe to drink. Use bottled water for eating and drinking until there are public announcements about water safety. If bottled water is not available, boil tap water vigorously for one minute.

► **Carbon Monoxide:** Carbon monoxide is a colorless, tasteless and odorless poison that can be prevented. Do not burn charcoal or gas grills or gas-powered generators inside a house, garage, vehicle or tent. Symptoms include: fatigue, weakness, chest pains, shortness of breath, nausea, vomiting, headaches, confusion, lack of coordination, impaired vision and possible death.

► **Hand Washing/Sanitization:** Wash hands often with soap and clean water. If unsure about the water source, use an alcohol-based hand sanitizer and rub hands together vigorously for 20 seconds to decrease the risk of illness, infection and disease-causing bacteria.

continued on page 35

Chain saw Safety



Always Use the Proper Safety Equipment!

One of the most dangerous parts of any hurricane is the cleanup. The most common and severe injuries result from the misuse of chainsaws. Here are a few tips to help keep you and your family safe.

- **Be sure that you know how to use your chain saw!!** Don't be afraid to read the owner's manual.
- **When using a chain saw, always use the proper safety equipment.** This equipment includes eye wear, footwear, tightly fitting clothes (to avoid getting clothing

- caught in motor), nonslip gloves, hearing protection, and helmet.
- **Be aware of your surroundings.** Know what hazards are in your way, such as power lines, and if other people are present. Keep small children and pets out of harm's way, preferably in the house, while you are using the chain saw. Be sure you have a secure footing and a

planned evacuation path from the falling tree or limb.

- **Match your equipment to your job.** Your chain saw should be the right size and power for the material you are cutting.
- **When possible, use a chain saw with an anti-kickback device** mounted on the guide bar.
- **Never cut from a ladder or above your chest level.**

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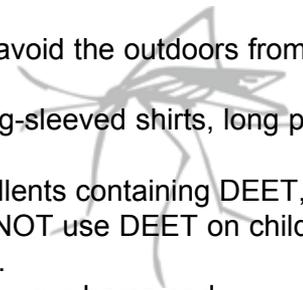
Immediate Actions

after the storm

Health & Safety Concerns

continued from page 33

- ▶ **Mold:** Molds are fungi that can be toxic and cause severe reactions for many people. You should replace baseboards and wallboards that have been damaged by water because mold and mildew will form inside walls. A phenol compound such as Pine-Sol or Lysol is best for pressed wood. It is also necessary to replace insulation, carpet and furniture that have been damaged by water.
- ▶ **Mosquitos:** Heavy rains and flooding lead to an increase in the mosquito population. Public health authorities recommend following the "5 D's of prevention."
 - **Dusk & Dawn** – avoid the outdoors from sunset to sunrise.
 - **Dress** – wear long-sleeved shirts, long pants and socks.
 - **DEET** – use repellents containing DEET, usually 30% solutions. Do NOT use DEET on children under 2 months old.
 - **Drainage** – check your home and neighborhood, and dump standing water where mosquitoes can lay their eggs.



Know the Signs of Heat Exhaustion

This is a milder form of heat-related illness that can develop after several days of exposure to high temperatures and inadequate or unbalanced replacement of fluids. Most prone to heat exhaustion are elderly people and people with high blood pressure. Warning signs are heavy sweating, paleness, muscle cramps, tiredness, weakness, dizziness, headache, nausea, vomiting and fainting. Untreated, heat exhaustion can become heat stroke. Cool the victim off: Drink cool, nonalcoholic beverages (water, sports drinks, juice). Get rest. Take a cool shower or bath and move to an air-conditioned space.

Generator Danger...

Because of recent active hurricane seasons, millions of Florida residents now know what it is like to lose electrical power for up to two weeks due to storm damage.

Although electrical generators can make life more comfortable for your family after a hurricane, they are not just another household appliance. When gasoline engines are running, they emit deadly carbon monoxide gas. Air-cooled engines also run very hot and can easily start a fire.

Poorly Ventilated Generators Can Kill!!

- ▶ **Be sure to read the owner's manual** and follow the manufacturer's recommendations!
- ▶ **Do not use a generator until it is properly grounded.**
- ▶ **Plug devices directly into the generator.** Never "back feed" your house circuits or connect your generator to your house wiring. Do not overload the generator capacity.
- ▶ **Be aware of carbon monoxide.** Never use indoors, or outside under a window, or on a covered patio, or in any space without adequate ventilation. **(NEVER operate indoors!)**
- ▶ **Keep flammable items away.** The generator exhaust system is very hot.
- ▶ **Never refuel your generator inside your home or while it is hot.** A serious fire could result.
- ▶ **Prevent electric shock.** Do not use in wet areas.
- ▶ **Check all electrical cords** to be sure the insulation is in good condition, and check the oil and fuel level before starting motor.





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Debris

What the Storm Leaves Behind...

► **Storm Debris:**

It will be necessary to separate your curb side trash. Cleanup debris will be accepted

by priority. As soon as roads are accessible, raw garbage such as animal, fruit or vegetable waste will be collected. Raw garbage can pose a public health threat. The second priority will be normal household garbage including food waste. The third priority is yard waste. Place trees, branches and the like in piles that can be easily managed by collection personnel. And finally, the last priority will be construction debris such as lumber, roofing, concrete and similar materials. Your county may accept food waste at the Waste Management facility. Contact the facility for drop-off hours. **DO NOT BLOCK YOUR ROAD WITH GARBAGE!**

► **Pool Care:** Remove as much debris by hand as possible and lower the water level to normal. Add a chlorinator, as in the form of the 10 percent hypochlorite granules commonly known as shock. Superchlorinate again and clean the filter frequently until the pool is back to normal. Have the gas company reconnect the heater line. If your pool needs structural repairs, choose a contractor carefully.

► **Looting/Curfew:** As soon as the hurricane ends, looting can begin. With walls and more blown away – and since many of the inhabitants are snowbirds summering up north – homes become easy targets. The fear of looting is widespread within the community and many residents stay in their damaged homes to protect their valuables. However, it is important to note that incidences of crime are actually statistically lower after a disaster. However, a curfew may be enacted for several nights to combat theft and vandalism.

Debris Removal Info

Charlotte: 941-575-3600
 Collier: 239-403-2380
 DeSoto: 863-993-4831
 Glades: 863-946-6020
 Hendry: 863-612-4700
 Lee: 211

after the storm

Cleaning Up



What a Mess!



Photo courtesy of FEMA

The Priorities

- ▶ Pump or bail water out of the house as soon as possible.
- ▶ Open the windows to let the house air out and give the walls and floors a chance to dry.
- ▶ Shovel mud out before it can dry.
- ▶ Scrub floors and walls with a brush and mild soap and water.
- ▶ Make sure all appliances are unplugged as a general safety precaution.

After the injured are tended to, and your family is safe, the cleanup, when possible, must begin.

Household appliances, carpeting, important papers, books and electronic components may all have been casualties of the storm.

Many insurance policies will cover the cost of professional cleanup if you can not move a big mess yourself. Check your policy. If you must do it yourself, take "before" and "after" photos or videotapes.

Stoves & Ovens

- ▶ Clean the outside with a grease cutter, then with detergent and water.
- ▶ Clean the inside with conventional oven cleaner.



Refrigerators & Freezers

- ▶ To remove odors, wash the inside with detergent and water. Make sure you wash the plastic gasket that seals the doors.
- ▶ Rinse with a cloth and clear water. Wipe dry.



Books & Papers

- ▶ Place books on end with leaves separated. When they are partially dry, pile and press books. Alternate drying and pressing until thoroughly dry.
- ▶ If books and papers are very damp, sprinkle some cornstarch or talcum powder between the leaves to absorb moisture. Leave on for several hours, then brush off.
- ▶ When papers and books are almost dry, try using an electric iron set on low heat and flatten the pages.
- ▶ Separate the pages to prevent musty odors.
- ▶ When books are completely dry, close them and clamp them closed using some large C-clamps to help them retain their shape.
- ▶ Photocopy important papers because they may quickly disintegrate, even if they have dried out.



Washers & Dryers

- ▶ Pour a disinfectant into the empty washer. Run a 15-minute cycle using the hot water setting.
- ▶ Unplug the dryer and wipe the drum and dryer door with a cloth dipped in disinfectant solution.
- ▶ Rinse with a cloth dipped in clear water.
- ▶ Leave the dryer door open until all parts are dry, preferably overnight.
- ▶ Leave the dishwasher door open until all parts are dry.





Cleaning Up

after the storm

Televisions, Stereos and Electronic Equipment

- ▶ Never open an electronic appliance to dry it inside. A television is especially dangerous. It has a tube and some other components that will retain very high electric voltages for quite awhile.
- ▶ Unplug the appliance and let it dry thoroughly. When you notice the moisture on the outside has dried, do not assume the inside has dried. Let the item continue to dry for a few more days.
- ▶ Placing the equipment in the

sun will help, but monitor the item closely. Liquid Crystal displays can be damaged by over exposure to bright sunlight.

- ▶ After you are certain the item is completely dry inside and out, plug it in. If it will not work right away, let it dry some more and try again later.
- ▶ If the power indicator lights come on, leave the equipment on for about 10 minutes, then turn it off for about 30 minutes. Repeat the process, leaving



the appliance on for an extra five minutes each try.

- ▶ VCRs often have moisture sensors that refuse to let the machine play a tape until dry. Do not despair yet; keep following the procedures above.
- ▶ If an appliance power indicator does not come on, and you're sure the outlet works, unplug it and take it to a repair shop.
- ▶ If you see smoke or hear crackling sounds, unplug it immediately and take it to a repair shop.



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About FEMA



All Disasters are Local!



Photo courtesy of FEMA

Responsibility for disaster planning, preparation and recovery lies first and foremost with individuals, assisted by their local emergency management agencies. FEMA and other federal agencies exist to assist those local governments and agencies.

Individuals must take personal responsibility to assure that they and their families are adequately prepared for disaster – by securing their homes, gathering enough ice, water and provisions to last at least three days, and evacuating the area when mandated by local officials.

Disaster Assistance Programs

FEMA is responsible for providing and coordinating emergency services in federally declared disaster areas. FEMA works as a partner with other parts of the federal government and with state and local governments and voluntary organizations.

There are two primary federal programs that offer disaster assistance:

The Individuals and Households Program (IHP) provides money and services to people in the disaster area when losses are not covered by insurance and property has been damaged or destroyed.

The U.S. Small Business Administration (SBA) offers long-term recovery assistance for homeowners, renters, and businesses of all sizes. The SBA provides low-interest disaster loans to help victims pay for their repairs while keeping costs to the taxpayer reasonable.

Individuals & Households Program

Following are the types of assistance available through the Individuals & Households Program (IHP) and what each provides. Applicants will need to be able to prove that their losses were directly caused by a federally declared disaster.

- ▶ **Temporary Housing:** Money is available to rent a different place to live, or a government provided housing unit, when rental properties are not available.
- ▶ **Repair:** Money is available to homeowners to repair damage from the disaster that is not covered by insurance. The goal is to make the damaged home safe, sanitary and functional.
- ▶ **Replacement:** Money is available to help replace a home when disaster-related losses are not covered by insurance.
- ▶ **Permanent Housing Construction:** Direct assistance or money for the construction of a home. This type of help is offered only in limited areas or remote locations specified by FEMA, where no other type of housing assistance is possible.
- ▶ **Other Needs:** Money is available for necessary expenses and serious needs caused by the disaster. This includes medical, dental, funeral, personal property, transportation, moving and storage and other expenses that are authorized by law.



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SBA Loans

The U.S. Small Business Administration provides the following disaster loan programs for businesses and individuals:



Photo courtesy of FEMA

- ▶ **Home Disaster Loans:** Loans to homeowners or renters to repair or replace disaster damages to real estate or personal property owned by the victim. Renters are eligible for their personal property losses.
- ▶ **Business Physical Disaster Loans:** Loans to businesses to repair or replace disaster damages to property owned by the business, including real estate, machinery and equipment, inventory and supplies. Businesses and non-profit organizations are eligible.
- ▶ **Economic Injury Disaster Loans (EIDL):** Loans for working capital available only to small businesses and small agricultural cooperatives with no credit available elsewhere.

Credit Requirements

- ▶ **Repayment:** Applicants must demonstrate the ability to repay all low-interest disaster loans.
- ▶ **Collateral:** Collateral is required for all physical loss loans over \$10,000 and all EIDL loans over \$5,000. SBA takes real estate as collateral where it is available. Applicants do not need to have full collateral.

How to Apply for SBA Loans

Once registered with FEMA for disaster assistance, an SBA loan application will be mailed to you.

- ▶ Complete and return your application to the SBA.
- ▶ An SBA loss verifier will make an appointment to inspect your disaster-damaged property.
- ▶ An SBA loan officer will contact you to discuss your application and a recommendation.
- ▶ A written notice of the decision on your loan request will be mailed to you in about three weeks.
- ▶ Call 1-800-359-2227 for more information.

Other FEMA Disaster Help Programs

FEMA offers the following additional disaster programs.

Call 1-800-621-FEMA for referral information.

- | | |
|--|---|
| ▶ Aging Services | ▶ Hazard Mitigation |
| ▶ Agricultural Aid | ▶ Insurance |
| ▶ Assistance from Financial Institutions | ▶ Information |
| ▶ Business Loan Program | ▶ Legal Services |
| ▶ Consumer Services | ▶ Social Security |
| ▶ Crisis Counseling | ▶ Federal Tax Assistance |
| ▶ Disaster Unemployment Assistance | ▶ Other Tax Assistance |
| ▶ Emergency Assistance | ▶ Veteran's Benefits |
| | ▶ Home and Personal Property Loan Program |

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Insurance

Filing a Claim



- ▶ Beware of unlicensed or unscrupulous adjusters that urge disaster victims to fraudulently overstate their insurance claims. It is illegal to adjust claims in Florida without a license. To verify a license, call 1-800-227-8676.
- ▶ Consult your insurance agent to see if the repairs or construction are covered by your policy.
- ▶ Bring repair estimates to your adjuster or agent to verify the proper procedure you must follow to ensure payment of a claim.
- ▶ Make sure your name is on the claim payment check as the payee. Before you sign and cash the check, make sure the claim settlement amount is correct. If your claim payment check contains a release provision, make sure you understand what that means for your claim.

after the storm

Report Property Damage Immediately

Immediately report property damage to your agent or insurance company. If you are unable to reach your agent or company, call the Florida Department of Financial Services at 800-22-STORM.

Insurance Hotlines

Acuity	800-242-7666
Allstate	800-547-8676
American International Group (AIG)	888-244-6163
Atlantic Mutual/Ace Private Risk Ser.	800-945-7461
Bituminous	800-822-2905
Church Mutual	800-554-2642
Citizens Property Insurance Corp.	866-411-2742
CHUBB	800-252-4670
CNA	877-706-0671
CUNA Mutual	800-637-2676
Farmers	800-435-7764
Fireman's Fund	888-347-3428
GEICO	800-841-3000
The Hartford	800-243-5860
Holyoke Mutual	800-225-2533
Liberty Mutual	800-225-2467
Metropolitan Auto & Home (MetLife)	800-854-6011
Nationwide	800-421-3535
OneBeacon	877-248-4968
Royal & Sun Alliance	800-847-6925
SAFECO	800-332-3226
Selective	866-455-9969
Shelter Insurance Group	800-743-5837
State Farm Insurance	800-732-5246
Texas Farm Bureau	800-772-6535
USAA	800-531-8222

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Rebuilding



Finding a Licensed Contractor



- ▶ Get written estimates from at least three Florida licensed contractors, and include everything you want the contractor to do. Beware of contractors soliciting work door-to-door. To verify a license, call the Department of Business Regulation at 850-487-1395.
- ▶ Ask for proof of insurance. If the contractor does not have liability and workers compensation insurance, you may be liable for accidents or injuries on your property. To verify workers compensation coverage, call the Division of Workers Compensation at 1-800-742-2214.
- ▶ Ask for and check references of other work the contractor has done.
- ▶ Ask the contractor how many jobs he or she may have ongoing.
- ▶ If you are having difficulty finding a contractor, refer to the Contractor Information phone list on page 48.

Know Your Adjuster

There are different kinds of claims adjusters: company, independent and public. Insurance companies pay company and independent adjusters to assess the damage and negotiate the settlement of covered losses on behalf of the company. If you use a public adjuster, you must pay a percentage of the settlement you receive. The fee is capped at 10 percent of the claim amount. However, you can negotiate for a lower fee. Do not pay a public adjuster up front.

Entering into a Repair Contract

- ▶ Get a contract in writing. The contract should cover what is to be done, when work will start, cost and payment schedules, the quality of materials to be used and all necessary building permits and licenses.
- ▶ Never make full payment up front. Do not sign over an insurance settlement check to a contractor. Most reputable contractors accept payment draws as stages of work are completed.
- ▶ Do not make final payment until all work that needs to be done is completed.
- ▶ Request city or county inspection prior to final payment.
- ▶ Do not automatically choose the lowest bidder. If one bid is substantially lower than the others, poor workmanship, inferior materials and unfinished jobs are often the result.
- ▶ Make sure that prior to signing the contract it accurately reflects your understanding of the work to be done.

Cancelling a Repair Contract

Some home improvement or repair contracts may be cancelled without penalty or obligation by midnight of the third business day after signing. These contracts include:

- ▶ Agreements signed anywhere other than the requested the specific goods or services.
- ▶ Agreements resulting from door-to-door sales solicitation.
- ▶ Agreements that will pay on an installment basis for more than 90 days.

Emergency Repairs

- ▶ *It is important to note that emergency home repairs, made at the owner's request, are not subject to cancellation under the three-day rule.*



About Animals

after the storm

Pets May be Disoriented...



Photos courtesy of FEMA

When hurricanes strike, people are not the only ones affected. Animals are too. After recent hurricanes in Southwest Florida, many pets did not have food or water. Some pets were even left homeless. That is when the Humane Society of the United States (HSUS) stepped in. The HSUS sent Disaster Animal Response Teams to the area. They rescued animals and brought them to shelters until families could come to find their pets. If you are lucky enough to be reunited with your lost pet, consider the tips at right for helping animals cope.

Helping Animals Cope

- ▶ Leash your pets when they go outside. Always maintain close contact. Familiar scents and landmarks may be altered and your pet may become confused and lost. Also, snakes and other dangerous animals may be brought into the area with flood waves. Downed power lines are a hazard.
- ▶ Watch animals closely. Keep pets away from children until they have become acclimated to their surroundings. The behavior of your pets may change after a hurricane. Normally quiet and friendly pets may become aggressive or defensive. Leash dogs and place them in a fenced yard with access to shelter and water.
- ▶ Seek an appropriate gathering location with a solid perimeter for your livestock. Bring in all animals and have fresh water and food readily accessible.
- ▶ Attend injured or sick animals as circumstances require and resources permit.
- ▶ If you find a lost animal, notify the local animal shelter as soon as possible. Be prepared to give a full description of the animal (color, breed, sex) and its location. Remember that sick and/or injured animals can become unpredictable from the stress of injury, and should be handled by a professional familiar with proper handling techniques.



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NEWS

Team up to keep you
one step ahead of the storm.

Animal Services Numbers

Charlotte	941-764-4320
Collier	239-530-7387
DeSoto	863-993-4855
Glades	863-946-6001
Hendry (west)	863-675-3381
Hendry (east)	863-983-1474
Lee	239-432-2083

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ATTORNEYS AT LAW

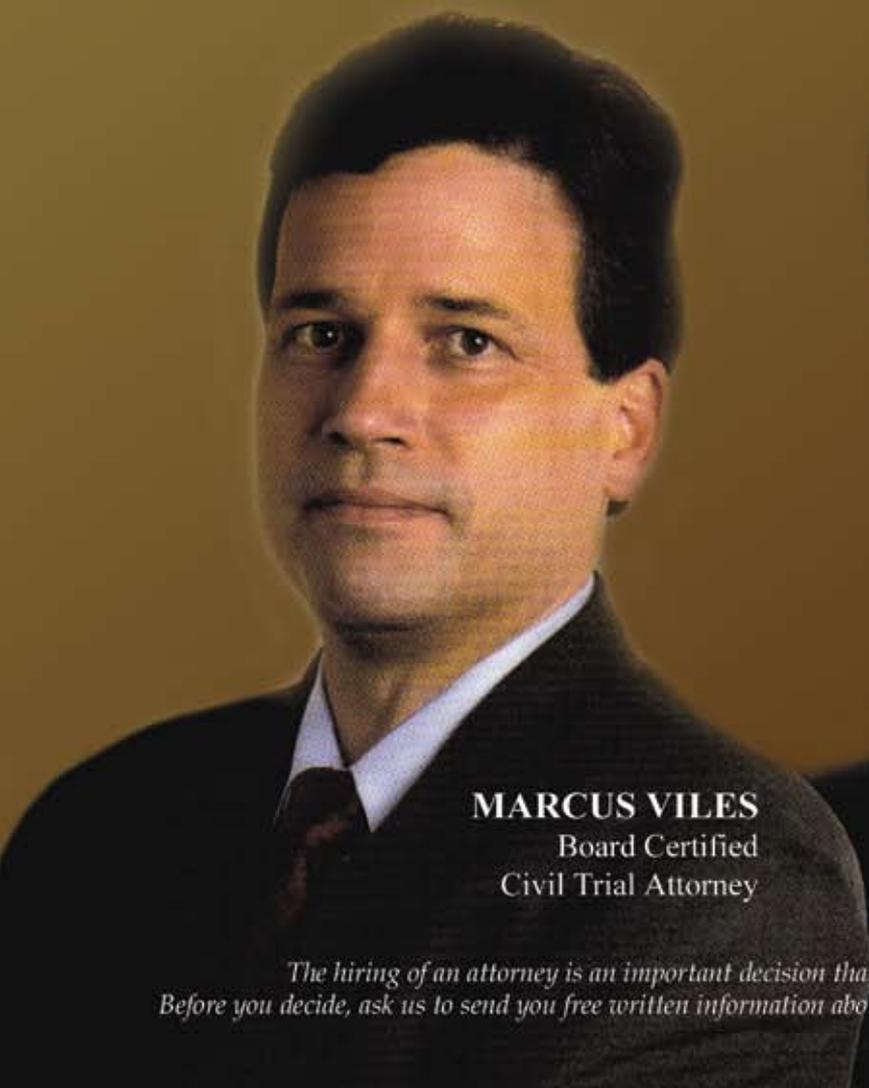
6350 Presidential Court, Suite A, Fort Myers, FL 33919

800-64-VILES

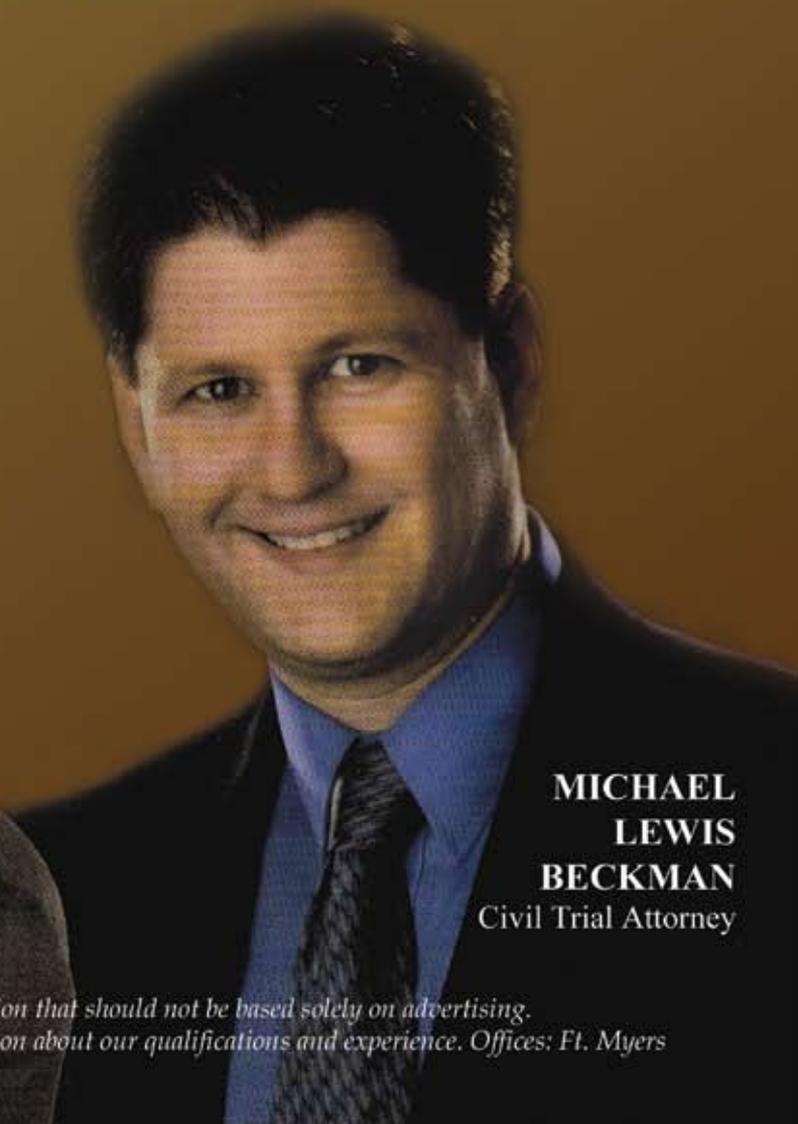
239-334-3933

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Civil Trial Attorney

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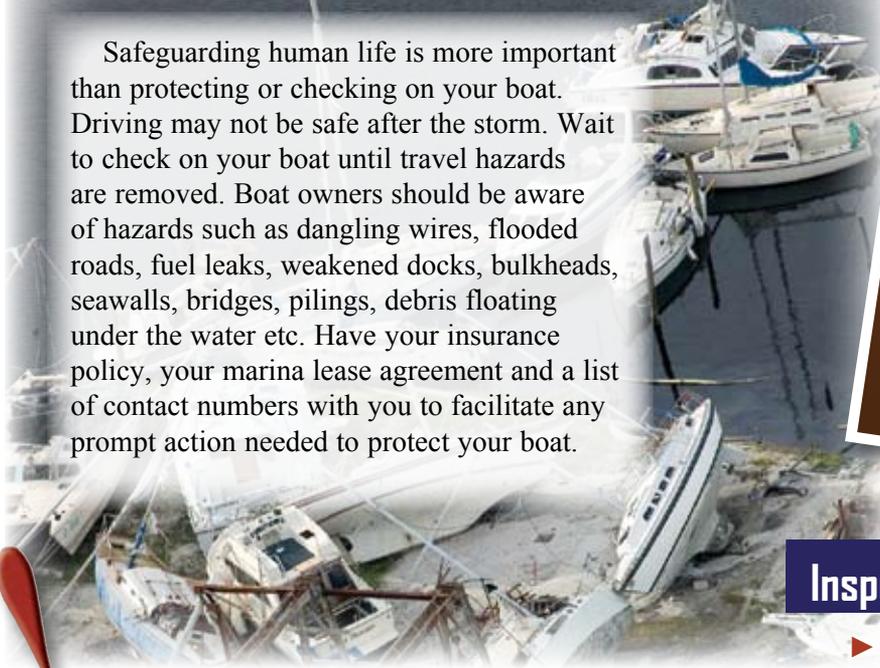


Boat Recovery

after the storm

Wait Until it's Safe!

Safeguarding human life is more important than protecting or checking on your boat. Driving may not be safe after the storm. Wait to check on your boat until travel hazards are removed. Boat owners should be aware of hazards such as dangling wires, flooded roads, fuel leaks, weakened docks, bulkheads, seawalls, bridges, pilings, debris floating under the water etc. Have your insurance policy, your marina lease agreement and a list of contact numbers with you to facilitate any prompt action needed to protect your boat.



Be Careful

- **DO NOT** turn on the power to your lift if the motors are suspected of having been under water.
- **DO NOT** board your boat if it is full of water. Try to clear the drain plug opening from land. Once the boat is empty have your lift inspected for structural damage.

Inspecting Your Boat

- ▶ Other boats may be upriver or up the canal from your mooring position. Modify your mooring if you are blocking the passage of other boats.
- ▶ Secure your boat from looters or others who may view your boat as abandoned.
- ▶ Report to law enforcement authorities any vandalism or theft or damage other than that which is storm-related.
- ▶ Check electrical cabling for shorts or other damage. Watch for severed cables.
- ▶ Check your boat for storm invaders like snakes, crabs or other dangerous wildlife.
- ▶ Before moving your boat, check it thoroughly for seaworthiness, potential damages, leaks or equipment losses. If your boat has leaked any pollutant, contact the authorities immediately.
- ▶ Do not begin repairs other than those necessary to prevent additional damage. It is necessary to obtain estimates before proceeding with repairs.
- ▶ Remove any potentially hazardous materials like rotting food, dead animals or fish, cracked batteries, etc.

Notify Insurance Company

If a boat is insured and damages have occurred, a report of loss and/or damage should be made to the insurance agent and/or company as soon as possible. A telephone call will suffice to put them on notice. This should be followed up with a written notice. Provide all the details that you can on this first notice, such as:
Exact location of boat • Structural condition of boat
Did the boat partially sink and is the machinery and/or interior wet? Must the vessel be removed immediately? If so, to what location?



Photos courtesy of FEMA

after the storm

Boat Recovery



Filing a Vessel Claim



Photo courtesy of FEMA

- ▶ For the record, photograph the damaged boat and make a list of all damages and suspected problems. If the boat is in danger of suffering further loss, take all necessary steps to preserve the boat from further damage. Do not begin repairs other than those necessary to prevent further damage.
- ▶ Promptly call your insurance agent to report the claim or loss.
- ▶ Contact repair yards to get estimates for repairs.
- ▶ The insurance company will instruct one of the following to survey the damaged boat: an adjuster, an insurance company surveyor or an independent surveyor acceptable to the insurance company.
- ▶ Have your inventory list, receipts, inventory pictures, pictures of damages and repair estimates ready for inspection by the adjuster/surveyor.
- ▶ After conducting the survey, the surveyor files a surveyor's damage report with the insurance company, and sends a copy to the boat owner, if required.
- ▶ The boat owner files a statement of loss with the insurance company explaining what took place, where and why. It includes specific lists of known damages along with sketches and drawings.
- ▶ Claims submitted with all the appropriate paperwork will be settled first.

News at the right time. Right now.



Trey Radel

Lois Thome

Lisa Mishler

Chris Cifatte

7 PM

WINK NEWS

11 PM

FIRST IN HIGH DEFINITION



Phone Numbers

additional resources

**COUNTY EMERGENCY
MANAGEMENT OFFICES**

Charlotte
941-833-4000

Collier
239-252-8444

DeSoto
863-993-4831

Glades
863-946-6020

Hendry
863-612-4700

Lee
239-477-3600



Photos courtesy of FEMA

Important Hotlines

FEMA Disaster Assistance / Registration	800-621-FEMA (3362) TTY: 800-462-7585
U.S. Small Business Administration	800-659-2955 TTY: 800-877-8339
FEMA Fraud Hotline – to report false claims	866-720-5721 800-323-8603
State of Florida Emergency Info 24 Hr. Hotline	800-342-3557
Disaster Unemployment Services	866-778-7356
Unemployment Compensation Claims	800-204-2418
Florida Dept. of Financial Services Disaster Assistance Helpline	800-22-STORM or 800-227-8676
Florida Dept. of Financial Services Consumer Services Helpline	800-342-2762 TTY: 800-640-0886
American Red Cross Food, Shelter and Financial Assistance	866-GET-INFO or 866-438-4636
Salvation Army Hurricane Relief Information	888-363-2769
Disaster Food Stamp Hotline & Information	866-762-2237 or call a local office
Elder Affairs	800-96-ELDER or 800-963-5337
Attorney General's Price Gouging Hotline	866-966-7226
To report unlicensed activity	866-532-1440
To verify contractor licensure	850-487-1395
Agricultural & Consumer Services	800-435-7352

Red Cross Offices



Charlotte
941-629-4345

Collier
239-596-6868

DeSoto
863-494-2348

Glades & Hendry
561-833-7111 or 1-866-GET-INFO

Lee
239-278-3401

Contractor Info



Division of Workers' Compensation
800-742-2214

Florida Wall and Ceiling Contractors Assoc.
407-260-1313

Florida Association of Electrical Contractors
407-260-1511

Florida Roofing, Sheet Metal & Air Conditioning Contractors
800-767-3772, ext. 100

Florida Plumbing Heating and Cooling
866-854-7422

Associated Builders and Contractors of Florida (ABC)
813-879-8064

additional resources

Phone Numbers



Volunteers & Donations

State Volunteer & Donations Hotline
800-FL-HELP-1
or 800-354-3571

Salvation Army Donation Helpline
800-SAL-ARMY
or 800-725-2769

American Red Cross
800-HELP-NOW
or 800-435-7669

Power Companies

Florida Power & Light
800-468-8243

LCEC
800-599-2356

Glades Electric Co-Op
800-226-4024

Counseling Services

- ▶ **Crisis Counseling:** Call FEMA, American Red Cross or visit a Disaster Recovery Center.
- ▶ **Free Legal Counseling:** The Young Lawyers Division of the American Bar Association provides free legal advice for low-income individuals. Contact FEMA.



Photo courtesy of FEMA

WINK HD NEWS

Mornings
7-9AM

Evenings
10PM



FIRST IN HIGH DEFINITION



Helpful Web Sites

additional resources



www.winknews.com

Visit the leading local Web site for Southwest Florida Weather to find out current conditions, extended forecasts and weather advisories. Also, go to winknews.com to view tropical satellite images showing the paths and coordinates of the storms.

Find More Information on the Web

www.citizensfla.com

Created during the 2002 legislative session, the online home of Citizens Property Insurance Corporation allows you to search for information on special discounts available for policyholders who protect their homes with tested and approved storm-resistant features.

www.floridadisaster.org

Check in with the state emergency operations center's Web site for current activation information, news alerts, and consumer contact information regarding storms, evacuation routes, storm surge and shelter information.

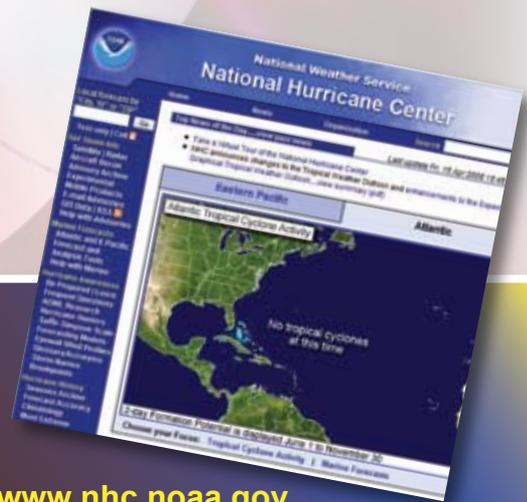
www.fema.gov

The Federal Emergency Management Agency Web site is a complete library for disaster preparedness. This site offers detailed instructions to prepare families for natural disasters, including disaster action plans, safe rooms and the National Flood Insurance Program.

www.redcross.org

Highly recognized, the American Red Cross keeps residents informed on all disaster response and recovery operations. This site is frequently updated to provide you with information on evacuation shelters, volunteer efforts and donation opportunities.

- Lee County: www.arclcc.org
- Collier County: www.colliercountyredcross.org
- Charlotte County: www.redcross-charlotte.org



www.nhc.noaa.gov

NOAA's (National Oceanic and Atmospheric Administration) experts at the National Hurricane Center in Miami are leading authorities on Atlantic Basin hurricanes. Log on to the Web site for current weather data, including storm warnings, watches and forecasts.

additional resources

Helpful Web Sites



Find Info on the Web!

www.fldfs.com

The Florida Department of Financial Services is an organization mobilized to assist with insurance and banking concerns.

www.flash.org

The Federal Alliance for Safe Homes, FLASH, Inc., is an organization dedicated to promoting disaster safety and property loss mitigation.

www.floridabuilding.org

The State of Florida Department of Community Affairs Building Code Information System. View the Florida Building Code, code interpretations, local amendments and more.

www.fmo.org

The Federation of Manufactured Home Owners educates and promotes hurricane safety to residents statewide. This site offers information on what to do before, during and after a hurricane to help protect life and property.

www.uan.org/ears

United Animal Nations is making a world of difference for animals. Visit this site to find out more information on their Emergency Animal Rescue Service (EARS), a program that saves disaster-stricken animals. Log in for tips on keeping your pets safe from disaster.

www.mysafefloridahome.com

Apply for a free wind inspection for your home, and you may qualify for a discount on your homeowners insurance premiums. If improvements are suggested, you may be eligible for matching grants to bolster your home's defense against wind damage.

LOCAL EMERGENCY MANAGEMENT OFFICES

Lee County
www.leeec.com

Collier County
www.colliergov.net/em

Charlotte County
www.charlottecountyfl.com/emergency

Hendry County
www.hendryclerk.org/storm.htm

DeSoto County
www.co.desoto.fl.us

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Collier (239) 649-4357
Lee (239) 334-4357
Charlotte (941) 627-4357

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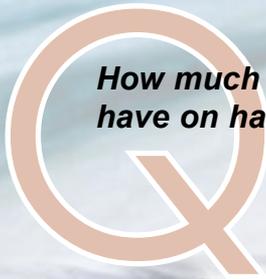


Got Questions?

Jim Farrell has Answers



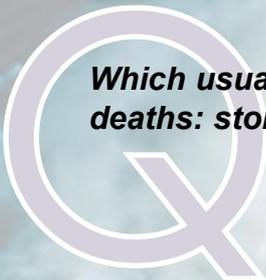
WINK NEWS Chief Meteorologist Jim Farrell answers your most frequently asked questions. Be sure to watch WINK NEWS broadcasts and check with winknews.com for the WINK Hurricane Seminar schedule -- where you can meet Jim Farrell and the other WINK NEWS meteorologists!



How much water should my family have on hand this hurricane season?

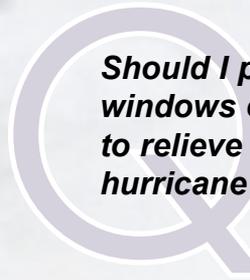


Answer: You should stockpile at least one gallon of water per day for each family member. We recommend at least a three-day supply.



Which usually causes the most deaths: storm surge or high wind?

Answer: The storm surge is usually the number one killer in a major hurricane. That's why evacuation of the coastline is so important.



Should I place tape on my windows or open a window to relieve the air pressure if a hurricane is expected?

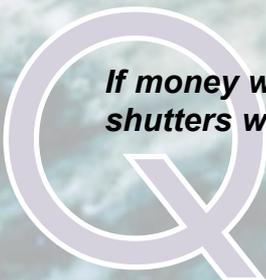
Answer: NO!
Taping windows is a waste of time because it will not stop flying debris. Windows should always be kept closed during hurricanes and tornadoes. Opening a window does not help with relieving air pressure and it will let the wind and rain into your home.



Do I need shutters only on the side of the house that is facing the hurricane?



Answer: No. Shuttering all windows is a must because the wind from a hurricane often changes direction during the course of the storm. Also, protecting your garage door is very important!



If money were no object, which type of storm shutters would you recommend for my windows?

Answer: Impact resistant glass is expensive, but since it is always in place, you never have to worry about putting it up before a storm hits.

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home
& gifts

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800-428-8670

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239-325-4040
800-428-8670

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