

# The *TIMES* of.... SKINKER DEBALIVIERE

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Summer 2025

<http://SDTimes.org/index.html>

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## Tornado Hits our Neighborhood

On May 16<sup>th</sup> an EF3 tornado struck many parts of our neighborhood as well as Clayton, Forest Park, and North City. Extensive damage was caused throughout the neighborhood, and our landscape has been forever changed.



Century trees have been decimated and will take decades to recover. Even with the damage and distress, the first things that I noticed were 'the helpers' as Mr. Fred Rogers would say. Within moments of the tornado, neighbors were out cutting trees, moving debris, checking on their neighbors. That is the attitude and strength that will get us through. There are many resources available to those with damage, the city is planning to use some of the Rams settlement money for assistance, and officials have applied for FEMA monies as well.



## Know your rights to get back to normal!

By Zachary Brand

As a proud member of the Skinker-DeBaliviere neighborhood, it broke my heart to see the devastation that tore through our community. As a new resident, I chose this neighborhood for its character and charm, and I want to see us return.

However, as a personal injury lawyer who regularly deals with insurance adjusters, I know that the most challenging part of the storm is not the tornado itself, but rather the protracted process of dealing with the companies that have happily collected your premiums for years.

My firm generally handles car crashes and slip-and-fall cases, but many of the principles remain the same. I am hopeful that this will help our community get back to normal and restore the historic and beautiful neighborhood we call home.

NOTE: The information below is for informational purposes only and does not constitute legal advice. If you believe you may require legal counsel, you should seek it from an attorney licensed in your jurisdiction.

### 1. Document the Damage

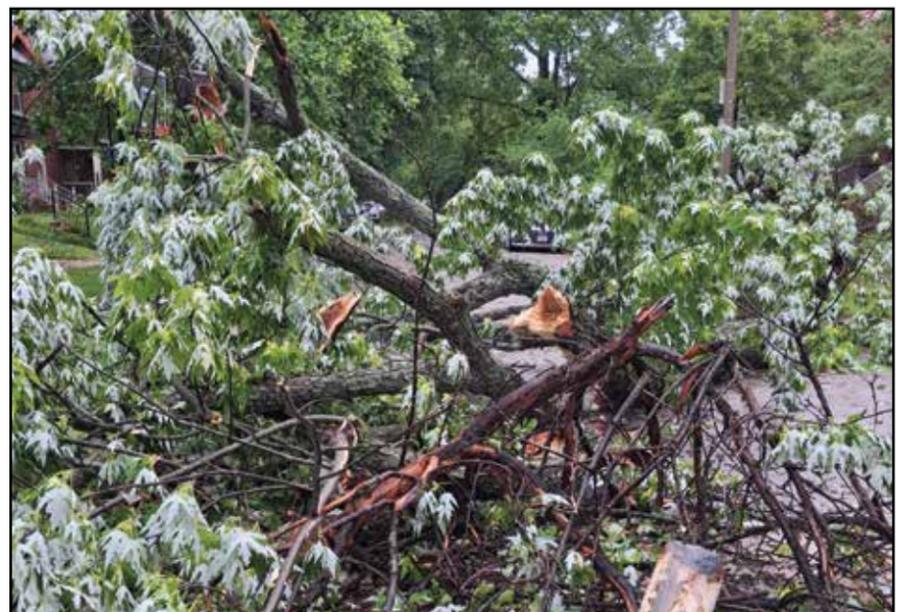
Use your phone and take pictures of all of the devastation. Make sure to save the photos somewhere in addition to your phone in case your phone stops working. Take

more pictures than you think you will need. Identify all new cracks, breakage, shingles, broken joints, everything. Remember, though, you must identify tornado damage honestly. Do not give the adjusters any ammo to think that you inflated your claim.

If you have personal property damage coverage, you need to also document as much as you can. Take pictures of personal property that was lost, as well as information about the product: make and model, year, dimensions, etc. This will come in handy. If you can also find your receipts for how much you paid for the items, save those as well.

### 2. Contact your Insurance Company and file your claim.

Ensure that you maintain constant contact with your insurance company. Try to communicate by email as much as possible as a way to keep everything in writing. However, for urgent matters (such as the need to get something fixed as soon as possible to prevent further damage), you can call them. Be aware: insurance companies regularly record your phone calls. Be honest, be polite, but do not give them anything more than you have to. The insurance company can misinterpret even statements like "We're doing okay" to minimize the extent of the damage.



**Know Your Rights** continued on page 2

# Editor's Notes

By Linda Cross

In the past couple of weeks, I have gotten the news of the passing of two long time neighbors. Not just long-time neighbors, but loving, involved, activist, inspiring neighbors – Marvin Nodiff and Gloria Broun. We have more of them in the news of neighbors, but I wanted to take a moment to discuss the impact that people like Marv and Gloria have on the neighborhood and me.

Marv was a long-time neighbor and lawyer who used his talents to stand up for the rights of tenants and protect the stability of our neighborhood. He was a very vocal opponent to short term rentals in a residential neighborhood. He read prolifically about the topic, researched other cities, attended board meetings, worked on a committee for housing and zoning as well as a committee to establish a dog park, and offered his services free of charge to the board of alderman. Marv was also warm and caring; we had several lunches together where he and my daughter Emily had a terrific time together and Marv even hired Emily to illustrate one of his books to further her art career.

I don't think that I have ever been to a major event at St. Roch in which Gloria Broun wasn't in attendance. She was such a caring person who so frequently donated her time and showered so much love on so many people. I have heard so many people call her Mamma Broun that I was never sure where her blood family started or ended. I think everyone in her circle was considered such. She was a stalwart of the parish, and her commitment has contributed to the continued existence of the church.

Even as I approach my sixtieth year on this planet, I still think of myself as 'the next generation', the ones not quite in charge yet. I think because I am lucky enough to have Andy's parents still here as the pioneers, the role models for service and commitment. Their generation truly sacrificed to make our neighborhood so wonderful. They fought red-lining, racism, and crime. They had neighborhood events to bring attention to this hidden gem, art shows, free advertising, and creating the first neighborhood newspaper. This neighborhood has withstood much crisis due to these diligent warriors. I often wonder if I have the same stuff to be the role model and warriors that they were, the fighters in the face of adversity. I know many people in our neighborhood in that 'next generation' who are still showing up, I think because of their elder's example. I hope and pray that we continue to fight for what is right, for equity, diversity, inclusion, stability, and love the way Marv and Gloria would do. We were lucky to have had them in our corner.

## Guidelines for Submitting Copy

The Times welcomes unsolicited articles and letters. Because of the small size and volunteer nature of the writing staff, the quality and range of articles in The Times depend on submissions from area residents who are not on the paper's staff.

The writer is solely responsible for the accuracy of data, including times, dates, locations and the spelling of names. The Times retains the right to omit or alter any material. All opinions expressed are solely that of the author.

The deadline to submit copy for our September - October issue is August 15, 2025. Please send submissions by e-mail to Linda Cross at [lcross@sdtimes.org](mailto:lcross@sdtimes.org).

# The TIMES of... SKINKER DEBALIVIERE

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Readers are welcome to send us e-mail or letters commenting on any of our content. Send to [lcross@sdtimes.org](mailto:lcross@sdtimes.org).

## Know Your Rights *continued from page 1*

If you need something fixed urgently to prevent further damage (such as your roof tarp falling off and exposing you to the elements), notify your insurance company immediately. You want to be able to say that you gave the insurance company enough time (and notice) that the claim would get worse without intervention. Insurance companies often claim that your failure to provide notice either contributed to the harm or violated a policy term. When in doubt, let them know.

### 3. Get a copy of your insurance policy

Every homeowner's (or rental) policy differs, but they are all contracts. Insurance companies intentionally write these policies to be confusing and impossible for the average person to understand. Still, you should get a copy and review it to understand what your coverage includes (and excludes) so you do not inadvertently say something that falls outside of coverage.

### 4. Get your place inspected, ideally twice!

Your insurance company will send an adjuster (sometimes referred to as a "field adjuster") to inspect your house. Point out everything that the tornado damaged. Please do not assume they can or will see the damage; point out every single thing that they need to fix.

Once the field adjuster has completed their evaluation, they begin working on the claim report, determining the value of the claim. Generally, their software works like this: First, the adjuster plugs in the broken condition (i.e., broken window) into a software that (allegedly) has "reasonable and customary" rates to repair that part. These "reasonable and customary" rates are generally arbitrary and not tied to market conditions or actual need (such as a tornado striking an entire swath of St. Louis). That software will then spit back a number representing the "value" of the claim to repair it.

The adjuster will then provide you with an offer for the value of the claim (whatever number the computer generated). This number is, for the most part, a lowball offer. But that is where the negotiations start.

Then, you should have your own inspection done with your own estimates: have an actual contractor come out to provide you with an estimate. Ensure that they know that you need to know the exact value – sometimes people provide low estimates in the hope of making a sale. Let them know that you need to know the full expected cost, including materials.

Repeat this process for various tasks, such as roofing, construction, masonry, and stained-glass repair, among others. Collect these estimates and return to the adjuster to continue negotiations.

A similar process occurs with your personal property: they will look up the cost to repair or replace, and you can do the

**Know Your Rights** *continued on page 3*

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**Know Your Rights** *continued from page 2*

same. For certain priceless items, you may need an appraiser.

**5. Negotiate the Settlement Value**

Once you have your independent appraisals in hand, return to the adjuster and counter. Most people do not negotiate in real life, and it can feel foreign. You must be firm but reasonable. If you had an independent evaluation, point out the differences in the qualifications of the adjuster vs. the contractor. Likely, the contractor has minimal training in structural engineering and other education versus your contractor who has been working in the field and has education in exactly how to fix the problem.

**6. Receive your check and start the repair**

Once you have “established” the value of the claim and you have agreed to the scope of the repair, you can get authorization to begin the construction. Keep an eye on the construction, and if it appears to be more expensive, contact your contractor to obtain the necessary documentation to supplement your insurance claim. If the contractor discovers a previously undetermined but necessary repair, you may be able to seek further compensation.

**NOTE:** Do not begin work on your own property or authorize contractors to begin work without first establishing the value of the repair. Insurance companies may claim that you incurred unnecessary expenses by using a contractor that was “too expensive” and leave you with the bill. This does NOT apply, however, to emergency repairs (such as tarping) or other mitigation to making sure the claim does not get worse.

**OR 6. Litigation**

Sometimes reasonable (and unreasonable) minds can differ. If you cannot reach a reasonable

settlement with the insurance company and believe you should receive more, you have several options available. Speak with an attorney – like yours truly – to see if you may have a claim for breach of contract.

**Summary**

The claims process is inherently complex. Remember: honesty and politeness are your most effective tools here. Let your eventual lawyer be the mean one. Not all insurance claims have to be aggravating and litigious, but if you approach them the right way from the start, you can be well-prepared when your lawyer needs to fight for you.

**Important Terms to Know in Your Claims Process**

Many of the terms you will encounter in this process may be confusing or sound similar to other terms. Here is a brief overview of the general meaning of these terms and concepts. Make sure to refer to your insurance policy for the exact definitions they will use. However, insurance companies intentionally use terms to confuse their meanings.

**Types of Coverage:**

- Dwelling: This refers to the main structure of the house. Generally, everything connected to the main house is considered part of the dwelling.
- Other Structures: This refers to other buildings on your property. For most people, that means the garage or carport, although it could also refer to a tool shed or a pool house.
- Personal Property: the actual items inside your home. This can become messy if there is a debate about whether something is part of the dwelling or not, such as a ceiling fan.
- Loss of Use: This refers to the loss of your

property as your primary residence. In some policies, this also can cover “alternative living expenses,” meaning the cost of a hotel or Airbnb while your house is uninhabitable due to damage or construction.

**Coverage Inclusions:** These are the “perils” that your property is insured against.

Generally, they are pretty much anything that causes damage to your home. For the tornado, it is going to be “wind.”

**Coverage Exclusions:** These are the things that the insurance company claims it will not cover. Some are obvious (war, acts of terrorism), while others are confusing (such as floods, which differ from rain damage for some reason).

**Coverage Modifications:** These are additional addendums and riders to the insurance policy that modify the underlying coverage. For example, GEICO has a standard policy that it issues to all homeowners nationwide, but it has a specific modification for Missouri policies. These are generally done based on stuff they cannot get away with in Missouri, or things they can get away with in Missouri that they cannot get away with elsewhere. The terms in these modifications can either replace or add to the terms, coverage, and conditions in the other sections. So, just because you seem to be good in the main document, make sure to check the modifications!

“Actual Cash Value” vs “Replacement Value” These terms are confusing and can be contradicted in the document. Generally, “Actual Cash Value” refers to the fair value of the item, less depreciation, whereas “Replacement Value” represents the cost to replace the item, regardless of depreciation.

“Depreciation” refers to the decrease in value of an item as it ages and becomes more worn out. There are tax guidelines that determine

**Know Your Rights** *continued on page 7*



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AM/PM schedule	Free play, circle time, outside, food
Outside time	Two 45-minute periods per day
Kid/teacher ratio	5:1
Food	Breakfast, lunch, 3 snacks per day
Experience	30+ years combined for David and Fei
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Potty training	Of course!
Part-time hours	No
Montessori	Mixed ages, home setting, student-led
Vaccinations	All shots required (including covid and flu)



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### News of Neighbors



Skinker-DeBaliviere lost an advocate when our neighbor and friend Marvin Nodiff died on April 18 at age 79. A wonderful character, always ready with a wry remark, he will be missed. Many of us fondly remember Marvin's claim that his chocolate chip cookies were the best. In order to prove this, Marvin created a chocolate chip cookie contest (votes could be swayed by donations to our neighborhood paper) and he somehow got Post-Dispatch writer Bill McClellan to be the judge. Yep, you guessed it, Marvin won. He considered himself the consummate chef, grew vegetables in his back yard, and was a dog lover, especially Golden Retrievers. A graduate of Arizona State University and a speech writer for MO Governor Kit Bond, Marvin earned his law degree at St. Louis University. He specialized in real estate and condominium law, but Marvin not

only practiced law, he wrote about it! Marvin wrote nine novels, each portraying a sharp lawyer wading through condominium shenanigans. Recently, combining his love of the neighborhood, writing, and dogs, Marvin invited neighbors to have their dogs' names used for protagonists in his last novel, "Pardon Me?" in exchange for a donation to the planned Skinker-DeBaliviere dog park. (His novels are available on Amazon.)

An expert in the field of community association law (he helped formulate the legislation in MO), Marvin was the recipient of many awards, including the Lifetime Achievement Award for the Community Associations Institute-Heartland. He worked with homeowners' associations and condominium boards to help them enhance the quality of their homes and protect property values. He made his most visible mark through efforts against City real estate speculators. In our neighborhood, for example, Marvin pushed against absentee owners who filled single-family homes with many unrelated university students. Because of his and others' efforts, judges and housing courts were able to protect

the housing in Skinker-DeBaliviere and other neighborhoods.

Marvin was a devoted husband to Linda Nodiff, his wife of 25 years, who passed away a few years ago. He thoroughly enjoyed being a stepfather to Monica Hammond, a father-in-law to Michelle Lazarow, and a grandfather to Calvin and Mason Hammond. In describing Marvin, Monica says, "He was sharply intelligent, very devoted to his work, and always believed in me, my talents and abilities. He enabled me to follow my passions in life."

Longtime Park-view neighbor and St. Roch stalwart, Gloria Broun, passed away peacefully May 24, 2025. She was 94 years old.



Gloria made St. Louis her home after completing her nursing education at St. Louis University and marrying Dr. Goronwy Broun. He and Gloria raised six children, and Gloria also earned her master's in nursing degree and taught at both St. Louis University and UMSL. Mrs. Broun was the president of the Missouri Nurses Association.

Gloria was and active member of St. Roch Parish and was a kind and compassionate friend and mentor to anyone in her orbit.

Pattie Voss of the 61XX block of McPherson has won the 2025 Heart of Hope Award from the Boys Hope Girls Hope (now Hope Ignites).



Patti has referred over 20 of her diverse student population from St. Frances Cabrini to the free after school Academy Program. Per her husband Tim, 'Pattie is a giver and puts her heart into her work like no one else I know'.

**Do you have news to share?** Please send your submissions via email with the subject line News of Neighbors to [lcross@sdtimes.org](mailto:lcross@sdtimes.org). Be sure to mark it "News of Neighbors". We love to hear about neighbors accomplishments, awards, travels, weddings, anniversaries, births, and more!



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## THIS LAND IS YOUR LAND: Grow Companion Plants!

By Mark Banaszak

Our yards and gardens become a little sadder in June and July compared to Spring's fresh beginnings. The weeds grow faster than our plants, trying to overshadow or choke them. Insects descend, some just there for pollen and nectar, but many others to chew leaves or sip sap. While there are sprays and powders you can buy to combat them, one cheap and effective tool you may not have considered is companion plants.

Companion plants can help with many garden problems - they can help keep down the weeds, control pests, encourage pollination, and attract beneficial insects, but each companion plant only plays specific roles; the relationship is not necessarily mutually beneficial. A perfect example is planting carrots with onions. The scent of onions is known to deter insect pests that prey upon carrots, but carrots don't deter pests on onions. It is not always a two-way street, and this can make for more complexity in planning what to plant where.

Experienced gardeners choose companion plants for their ability to deter pests, like the onion example above. A common companion for tomatoes is basil. Basil's strong scent can deter pests with a smell they don't like, so putting basil around tomatoes can keep pests from attacking them. Companion plants may also attract pests away from targets. In farming, this is called trap cropping. In this strategy, a bed or area of the companion plant is planted near the main crop to attract pests away.

This is a common reason why people grow dill around tomatoes. In Missouri, tomato hornworms are a significant pest, but when they emerge from the soil in May and June, the dill can attract them more than the tomatoes, allowing you to pick them off before they start on the tomatoes. Your dill may not end up great, but it is a resilient plant, and better the dill gets chewed up than the tomatoes.

Some plants also attract beneficial insects that prey upon pests. Borage is a good example of that. Borage not only attracts pollinators, but also parasitic wasps and hoverflies. These don't bother people, but prey on insects like the cutworms and aphids



KarottenZwiebeln

that damage plants. This makes borage useful in several ways.

Relative plant heights can also be useful when choosing companion plants. Tall plants can shade smaller plants when Missouri's summer sun is harsh. Some gardeners alternate rows of corn and lettuce because the larger corn plants shade and cool the lettuce and visually hide it from potential pests.

Some companion plants are chosen for their fertilization benefits. Beans are one example of a plant that fixes nitrogen in the soil, so growing beans nearby can help fertilize some heavy nitrogen feeders, like pumpkins and cucumbers.

Companion plant interactions are not all positive. Certain companion plants can also have negative effects. Sunflowers are a good example of a plant that releases chemicals into the soil that can harm several common garden plants like potatoes and beans, so it is important not to grow them together.

Because plant relationships are a complex web, a little research may be necessary to learn what will help your plants the most. One good chart is available from the Old Farmer's Almanac (<https://www.almanac.com/sites/default/files/webform/pdf/companion-planting-chart.pdf>). This chart lists common companion plants for many garden crops and outlines how they help.

One common garden companion plant that is easy to grow and benefits many crops is marigolds. Marigold leaves have a smell that deters several pests; they attract wasps and hoverflies, which kill pest bugs, and the flowers attract pollinators, helping your plants thrive. They are easy to grow, hardy, and have colorful blossoms. Consider growing some this summer to give your garden a boost!



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## KIDS CORNER

By Jenny Matthews

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## ENGAGING THE WORLD WITHIN OUR COMMUNITY

By Cecilia Nadal

It's hard to imagine that an 80+ year old woman and recent immigrant would have the comfort level to walk from her Senior citizen's apartment on Enright near Westgate in University City to a grocery store on the corner of Delmar and Hamilton. In spite of the reputation of the area, Zinaida Kogan, known as Zina, didn't hesitate to make that journey to the Courtesy Country Store across from Pete's Shur Save. These two grocery stores were the closest options for many living north of Delmar between Union Blvd and the Delmar Loop.

I met Zina Kogan on a Saturday when fresh fish was available at both stores. Zina was short in stature with a large personality and wore a bright handwoven multi-color shawl that caught everyone's attention. Her smile was full and genuine when we accidentally bumped into each other in front of the fresh fish bar. All eyes in the Courtesy Country store were looking at Zina as people wondered who she was and where she came from. Zina was the only white person in the store and spoke with a strong accent and loud voice.

While waiting at the counter in line two darling little Black girls dressed in identical pink and yellow outfits about 5 and 8 years of age left their mother and ran up to Zina with great curiosity and constant giggling. Zina didn't mind the children touching her shawl and asking her lots of questions. "What's your name?" "Where are you from?" "Do you have children?" "Why do you talk like that?!" Zina responded to every question with attention and enthusiasm.

When it was her turn to order fish Zina tried to communicate with the attendant, asking for fresh fish that were not scavengers. That was a big ask in a place where catfish and buffalo fish were popular! Between the children touching her shawl and Zina trying to talk with the store clerk about the fish she decided to take off her shawl and strategically wrapped the young girls in it. The girls were ecstatic and ran looking for their mother with the shawl around them.

Zina had just paid for the fish when the mother of the two girls came up to Zina returning the shawl and apologizing for her children's behavior. Zina was gracious and told the mother not to worry, that she thought the children were very cute and smart. I shared with Zina how much I appreciated how she handled the little girls and decided to walk with her to Skinker Blvd. leaving my car at the store. I wanted to talk more with this incredible woman! I was also probably being a little protective as well.

That was the beginning of our wonderful two year relationship.

I learned that Zina was Jewish and from Kiev, the capital of the Ukraine. She was very proud of her birthplace and would often say that her people were very strong-willed. Zina was a retired teacher who taught Russian literature. She came to St. Louis to live near her daughter and son-in-law in University City.

Over time Zina taught me a little Russian and we talked about the works of Russia's great writers such as Chekov, Dostoyevsky and Turgenev. She asked me questions about social justice issues and the experience of African Americans. Zina invited me to dinner at her apartment many times with long talks over bowls of red Borscht with surprising sides like pickled herring, saffron rice and fish dishes. My time with Zina was remarkable, we often talked about the parallels with the civil rights struggle in Ukraine and Russia. She questioned why so many African Americans lived in poverty in the city and what we were doing about it.

After a couple of dinners, it became clear to me that Zina did not just want to buy fish at the Courtesy Country store but she wanted to learn more about the African American community and support us in her own way.

The little girls who eventually got to keep Zina's shawl would often see her over the next two years and called her "Miss Zina!" They learned that she was a teacher and they developed a respect and love for "Ms. Zina!"

Zina died at the age of 90 and I have thought often about her. I am blessed that she had the audacity to venture to the Courtesy Country Store on Delmar and got to know the black folk of St. Louis. She gave me an international understanding of how similar our struggles for justice and freedom can be.

Seeing the diversity around the Skinker DeBaliviere community is wonderful but engaging with those that are different is a gift that can be life changing. The two little girls learned to say thank you in Russian "Spa-see-bah" (Phonetic spelling) and learned the differences between Russia and the Ukraine. Over time the community of customers coming to the Courtesy Store and Pete's Shur Sav could only smile thinking about "what a nice relationship those kids had with Ms. Zina." Most of the workers and customers were impressed that Zina came to "their store" on a regular basis. They saw Zina as strong, kind and color-blind. The Black owner of the Courtesy Country store noted that more people seemed to come to the store when Zina came religiously at 10:00 a.m. every Saturday!

Zina's audacity to come to the stores on the corner of Delmar and Hamilton provided me and many others with fond memories that will last a lifetime. Somewhere out there two sisters and their mother along with many customers and store workers have likely thought about Zina as they hear about the war in Ukraine. Because of Zina they understand that the Ukraine and Russia are different, and that the people of the Ukraine are strong, kind and independent people. The impact of authentic cross-cultural engagement is incredibly rewarding and our community gives each of us the amazing opportunity to benefit in wonderful unexpected ways.



## PARK PLACE MARKET Wine Bar Restaurant and Coffeshop Café

286 DeBaliviere • American Cuisine • Open Wed-Sat 8am-10 pm, Sunday 8-2 pm

Miles Kirk and Miguel Rondon are the co-owners of a new restaurant and drink establishment at the corner of Pershing and DeBaliviere. Best of all they are also neighbors. The business has been open since September 2024. Their mission was to bring a little piece of New York to St. Louis. While Miles has a long history in the hospitality business, Miguel's is in finance, so they are a good complement to each other. Both felt why drive more than 10 minutes to get a glass of wine when you can get one right in your own neighborhood. They liked the SD neighborhood because it felt like NYC with walkability and population density. They appreciate the pace of St Louis and vibrant food scene. Not only do they serve coffee, food and drinks but also sell small food items including dry goods, milk, meats, and cheese. They pride themselves on their craft cocktails and locally sourced food. Highlights are Wine Wednesday and Sunday Brunch. They also host Live music Saturdays and Throwback Thursdays. Students are frequent customers in the morning for coffee and WiFi. This summer they plan to open a backyard beer garden (will also sell wine). They hope to host a band and offer a signature drink for Porchfest on Sept 21<sup>st</sup> this year. Please make every effort to patronize this gem of a local business to ensure it is here to stay!

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**Know Your Rights** *continued from page 3*

how much something can be depreciated.

Consider this: let's assume a TV broke during the tornado. Under a "Replacement Value" compensation, the insurance company must pay you what it would take to replace a TV "of the like kind and quality" (meaning: not the same TV, but something close enough similar). However, if you had "Actual Cash Value," the insurance company would instead look at the facts of the TV's worth and give you that. (If you bought the TV a few years ago for \$100, they would give you a check for the value of the TV as it was before the damage. So, it is likely not \$100.

It is essential to note that Actual Cash Value does not necessarily equate to paying you the fair market value. Just because Best Buy is selling that TV for \$100 does not mean that they must give you \$100 for the TV. But – you can use it as a negotiating tool.

**Special Limits of Liability:** Certain items of personal property have specific loss limits.

For example, some policies cap the total amount of damages for watches at a certain amount, such as \$1,500. That means that if you had a watch that costs more than \$1,500, or a few watches that cost more than \$1,500, they would not be insured. Keep a careful eye, though: many of these exclusions are only due to "theft," not other incidental damages.

**About the Author**

Zachary M. Brand, Esq., is a born-and-bred St. Louisan and Skinker-Debaliviere resident. Mr. Brand runs a personal injury law firm, Brand Injury Law, LLC, dedicated to helping people fight for the justice they deserve and stand up to the insurance companies. Mr. Brand has worked for both Plaintiff and Defense firms, which has given him insight into how both sides approach cases.

Mr. Brand handles claims involving motor vehicle accidents, slip and fall incidents, premises liability, dog bites, and first-party insurance claims. If you would like to know more, contact [zbrand@brandinjurylaw.com](mailto:zbrand@brandinjurylaw.com).

If you or a loved one has been injured, take a stand. Call Brand.

**Note About the Contents Herein**

THIS IS PURELY FOR REFERENCE AND SHOULD NOT BE CONSIDERED LEGAL ADVICE. This is a quick reference guide to the extreme basics of the home insurance claims process. The process is intricate and complex, and contains a lot of nuance that occurs on a case-by-case basis. Multiple factors affect your claim, including the situation of your loss, the insurance policy you have, the terms and exclusions, and many other factors.

These articles are intended to serve

as a starting point to help demystify the process and provide guidance to individuals who are (hopefully) undertaking this for the first and last time.

If you have further questions, please get in touch with an attorney who

can provide additional assistance with the process. Be aware that your claim has a statute of limitations, which limits the timeframe within which you can begin your claim.

Find a place to call your own.



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# IN YOUR EAR

By Hawkeye Z. Hoerr, Commentary in the TIMES since 1980

Our Dear President Trump has been taking lots of heat lately for his insensitive comments about how his tariffs might reduce how many pencils or dolls that children will get for Christmas. His attitude is that if those items haven't made it across the ocean, kids can't get 'em and so what; it's pure and simple.

Lord knows I've been critical of Trump in the past and with good reason. He has earned all of my criticisms and more. He continually makes bad decisions, poor appointments, foolish statements, and offensive Tweets. The man is consistent; you have to give him that. His lack of knowledge and inability to empathize make him an easy target. And I am all for shooting at easy targets.

But in this case, I think Trump has received undue criticism. In his own fifth-grade way, he was trying to say that we Americas over consume. You could say that we consume too much, more than is needed. (In fact, I just said it.) My observations affirm this. There seems to be a lot of people who love to eat at smorgasbords, for example. XL shirts are the norm. My guess is those same people have more pencils than they could ever use and, yep, as kids they received too many dolls, pencils, clocks, and clothing.

Not being hindered by empathy, Trump was simply trying to encourage people to tighten their belts a bit, literally and figuratively. It's a bit like Marie Antoinette's comment about the people who could not afford bread. "Let them eat cake," she purportedly said, certainly not meaning to appear insensitive in her carriage window. You know, if Marie was alive today, she would have been a commentator on FOX news and Trump would have her in his cabinet.

Alas, I know first-hand the issue of overconsumption. It's easy for me to write about it while wearing my XL shirt, because I have too much of just about everything. My much always needs to be preceded by "too," says my wife.

Candidly – please don't share this column with her – she's wrong. I mean, I'm a clock collector and how could a person possibly have too many clocks? It's not as if I use them to tell time; that's what my watch does. Rather, they're collectible knick-knacks. How many is too many? More, can there be too many?

Well, as I sit typing in my second-floor study, I pause to count the number of clocks in this room... It turns out that there are only sixty-four clocks in my study (not counting the clock on my computer or my wristwatch). You might think sixty-four is a lot, but it's not when you consider the range of clocks that surround me.

There are probably twenty or so wooden clocks, nicely carved figures or frames surrounding a clock. But my specialty is electric statue clocks from the 1930's or 40's, you know, metal figures aside a clock face. Or maybe the clock is within the figure. How cool is that? I have a clock that features a statue of Lincoln, FDR, and Washington standing together. It's next to a clock aside a bullfighter and a bull. Nearby there are clocks that feature a lighthouse, a princess wagon being pulled by four horses, an elephant, a fireplace, a propellor, an eagle, a train, and so on. Oh yeah, none of these clocks are plugged in, much to the disappointment of Ameren. Throughout the rest of our house, there are fifty or so more clocks (my wife would say more than that). OK, maybe it's closer to a hundred or so more clocks.

I have so many clocks because I've been collecting them for years. Fortunately, they were cheap when I bought them. I'm not sure whether it's a reflection of the changing culture or my taste, but they're even cheaper now. That's OK, I didn't buy them for investments. Wise man that Hawkeye is, he has been buying Melania Trump bitcoins.

My overconsumption isn't limited to clocks. I also collect salt & pepper figurines. I have quite a few steamships with one smokestack for salt and the other for pepper. I also have a tiny airplane with two bombs under its wings, yep, you guessed it, one for salt and one for pepper. But I don't have more than 20 or so of these. For a while, I collected ties, yeah, the kind that men used to wear. At my peak, I had several hundred ties – not an exaggeration – and I wore a different tie to work every day. But the world has changed and ties have gone out of fashion. Thank goodness that electric statue clocks and salt and pepper figurines are still the rage.

So let's ease up a bit on President Trump. Given his capacity, it's clear that he is doing the best that he can. And while he'd never admit an awareness of his personal shortcomings, it's obvious he knows them. Why else would he continually appoint people who are even more clueless or nefarious? Give him credit for that!

I need to go now. While counting my clocks, I noticed a number of pencils in my study. Now I haven't used a pencil in ages but that doesn't mean I have enough. Pencils are smaller than clocks so there's always room for more. I am going to buy some pencils now before the tariffs kick in. Maybe I'll see Marie Antoinette getting some cake – or on FOX news.



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