FIRE INSURANCE OR LACK OF IS BECOMING EXTREMELY DANGEROUS AS WELL AS THE FAST-APPROACHING FIRE SEASON TO OUR FAMILIES AND OUR COUNTY. ARE YOU PREPARED OR HOPEFULLY INSURED?

It should be painfully obvious to you and your pocketbook that we are on our own against insurance companies and the state. Even the county can’t come forward with an idea to help us. Therefore, we must save our homes, our county and our state on our own.

I have an idea that I believe will work. The federal, state and county government self-insure themselves. This idea will take some planning and work to put online. We may be showing other people in other counties how to deal with this problem, the insurance companies gouging of home and business owners.

I mentioned this idea when I was running for supervisor earlier this year. Had I been elected; this was going to be my number one priority. My idea is to self-insure ourselves. Here is how this could work for us for a change.

First, we must put it up for your vote. If the measure passes then, ask the county for their cooperation to set up a council of five people, one from each district not appointed by the supervisor and a staff. A charge for insurance is then put on your tax bill and paid with your property taxes. The collected money is put in an account for insurance use only and beyond the reaching hand of the county.

According to the county assessor there are 135,000 taxable parcels in the county. So now let us do the math.

135,000 x $1000 = $135,000,000

or 135,000 x $2000 = $270,000,000

Any money not spent would be in the account for next years additional payments to be added going forward.

Your commitment besides your payment would be to keep your property fire safe every year. At present, the county, with little input from you, is poised to pass a far-reaching update on the county’s current vegetation ordinance. These changes could severely affect your pocketbook. Seniors on fixed incomes could be seriously affected by the new changes. Forthcoming could be a fine or the county will come in and do the work for you and then charge accordingly. Failure to pay could lead to a lien on your property, which again affects seniors and others. These changes have other issues that need your attention before they are approved.

We must have some guidelines on the cost of land clearing and the potential effects on our wildlife. I have pictures of a doe standing on my table on the deck eating birdseed earlier this year because, in my opinion, a food shortage is affecting our animal population negatively from loss of their habitat.

A side thought, in my opinion, FIRE is the NO.1 business in El Dorado County Pause for a moment and look around you. Getting ready and preventing a fire, stopping a fire and the cleanup afterwards are big money makers.

Look at all the private companies doing clearing for PG&E and others. The millions of dollars invested in specialized equipment that is sitting on land.

Let us work together and make history, save our homes and county. Please contact me and let us get to work. Everyone and everything have something to lose in a WILDFIRE. bkdeberry@yahoo.com or on Facebook be safe and prepared my good friends [Brian DeBerry](https://www.facebook.com/brian.deberry.940?__cft__%5b0%5d=AZWONLvpvxQyrKVyFEb7eoDIA6Vyy2p3LWHt3esHM72uPl_fd1Lgd3iOxkUdQLxdD3lwmbyW3NSakO4En86nrxvG29hlWJ1qEy_6ve8DEBkWonCcxDJVIfw8-7tNsvC8AiE&__tn__=-%5dK-R)