City and RCMP cleaning up issues

The group meets monthly with the goal of improving the Edmonds area and helping to beef up business in an area that’s already had some major sprucing up.

Currently, roughly 25 businesses are members, though a number of community groups are involved in the association.

“Business representation has kind of dropped off over the last few years,” Cipywynk says, adding that they want more involvement from that group.

“Our mandate is to eventually become a business improvement area,” he says. “To accomplish that, we need to get more business in the area on board.”

He would like to see an association patterned on the Heights Merchants Association, with enough funding to allow for a small office and part-time staff to help coordinate business and community-boosting activities.

“We’re really hoping that someday we could make the leap to a BIA (business improvement association) because then you would have a source of funding,” he says.

The way a business improvement association works is that a certain geographical area is established, and then the businesses in that area vote. If the BIA is passed, a fee is added onto the business’ property tax.

Currently, the Edmonds association is run by volunteers, including Cipywynk, a writer/editor who works from home. He joined the association as a Byrne Creek Streamkeepers representative more than five years ago.

“I like knowing what’s going on in the neighbourhood, and I like contributing,” Cipywynk says, explaining why he’s involved.

While they are still hoping for more support from local businesses, Edmonds has progressed to the point where the neighbourhood has a number of community services.

“The city and the RCMP have done a fantastic job of cleaning up issues. There’s the physical development, new libraries, new fire hall, new (renovated) Eastburn Community Centre coming up ... HighGate (Village Mall) transformation,” Cipywynk explains.

He cites a number of popular events in the area, including the annual Santa Claus parade, which is being commemorated with an upcoming mural at the Rona store on the corner of Edmonds and Kingsway, the Spirit of Edmonds show and shine and the twice-annual neighbourhood clean sweeps.

Those who are interested in more information on the association can e-mail info@edmondsassociation.org.

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How can I minimize my insurance costs?

Many people find insurance buying complicated and a costly exercise. These tips can help lower your costs and simplify the process.

Don’t over or under-insure
Under-insure and you might be left carrying the cost of damage, theft or loss of property. Over-insure and you will be paying more than you have to. Your broker can help you find the right balance by examining your assets, your risk profile and your insurance history. They can also alert you to choices that could reduce your insurance costs such as installing an alarm system in your home.

Set appropriate deductible and liability levels
One way to control your premiums is to set a higher deductible, which means you accept more risk for covering small losses. Insurers tend to have deductibles ranging from $250 to $10,000, with $500 as the usual deductible. Ask your broker to explain the cost implications of different deductibles.

If you drive in the US you might want to consider higher liability coverage due to the higher levels of personal injury awards in that country.

Stay claims-free
One of the best ways to reduce your premiums and obtain discounts is to avoid making claims. Therefore, look for ways to reduce the risk factors that drive claims.

Should I make a claim?
If you experience a loss that exceeds your deductible, ask your broker what the impact might be on your premiums if you make a claim. The best advice might be to absorb that cost yourself in exchange for lower premiums long-term.

For your vehicle:
• Avoid car accidents by driving defensively and never while impaired
• Install an anti-theft system (passive immobilizer)
• Never leave valuables in the car
• Check with your broker before buying a new car or other big-ticket item. Ask them about the top 10 cars stolen each year, for example.
• Keep your driving record clean.

For your home:
• Install a monitored home security system
• Clear the snow and ice off your walk
• Install good quality locks on your doors and windows
• Combine your home and auto insurance

These are just a few examples of ways in which lowering the risk can mean lowering the cost to you.

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Look for next month’s feature: What is insurance? Why do you need it?