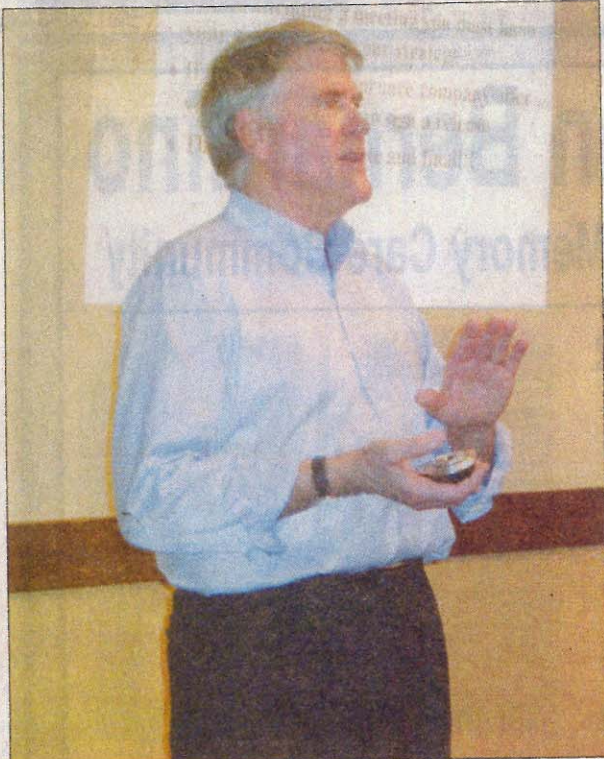


Long Road to Recovery



George Kehrer of CARE Inc. explains the ins and outs of a settlement meeting to residents who lost their homes in the Grass Valley and Slide Fires.

STORY AND PHOTOS
BY MARY-JUSTINE LANYON
Editor

It was standing room only in the Evergreen Room at the Lake Arrowhead Resort and Spa last Saturday as residents who lost their homes in the Grass Valley and Slide Fires garnered more tips from George Kehrer of CARE Inc. (Community Assisting Recovery).

Kehrer and his wife Patricia lost their Oakland home in the 1991 fire. He now spends his time sharing the wisdom he gained from his recovery experience with others who are facing the same difficult road.

In this third meeting in the mountain communities, Kehrer stressed again and again the importance of keeping a

claim clean.

"Don't let a contractor put in a high price, saying the insurance company will just knock it down," Kehrer said.

Your obligation, he told the attendees, is to put down the exact price. "If you don't know, put down a question mark. Don't guess. It just opens the door for questions from the insurance company."

The same holds true for the personal property inventory. An adjuster, Kehrer said, may unintentionally have you file an inaccurate claim. He may list individual items

you didn't have or increase the quantity of things you did have. He may even increase the quality.

The adjuster's argument, Kehrer said, may be he's "just trying to get you up to your policy limit." Do not let the adjuster dirty your claim, Kehrer warned. His guess was that everyone in the room would reach their policy limit without any false information.

Cedar Glen resident Teri Mitze has been volunteering with CARE, helping people who have

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