

VISTA VOICE

April 2011



Renters Insurance: Are You Covered?

Imagine that you are at home preparing a romantic meal for your special someone and you realize you are out of a key ingredient. You run across the hall to see if your neighbor can spot you the ingredient. You spend a few minutes conversing with your neighbor and return to find a grease fire blazing on your stove.

Or imagine getting a call at work informing you that your upstairs neighbors hung a shirt hanger from their sprinkler head, breaking it, which resulted in twenty three gallons of water to spray out per minute. Management tells you that water has managed to make it's way into your apartment and would like you to come home and check for damage to your belongings.

It doesn't take a large fire like we had in January to illustrate how important having renters insurance is. The previous scenarios actually happened at Sun Prairie, and while it certainly wasn't as severe as what we just experienced this winter, our residents did experience loss.

Nationally, about half of renters have insurance. Most people choose not to have renters insurance either because they assume they cannot afford it or because they have an "it won't happen to me" mindset. The reality is that renters insurance is extremely affordable and averages \$8 per month. In some cases, your policy could even be free if your insurance provider offers multiple-policy discounts! Consider the following areas that most renters insurance policies cover:

- 1) **Replacement/Repair cost of your belongings:** This means that even if all of your belongings were purchased second-hand, you would still get the full cost of what it would be to replace or repair.
- 2) **Liability:** If you cause an accident in your building (a fire, for example) and the owner's insurance company finds you negligent, they will submit a bill to the tenant for the cost of the repair. Renters insurance will cover part of, or in some cases, all of your liability cost for property damage and/or medical expenses to treat injuries resulting from the accident.
- 3) **Additional Living Expenses:** If you are displaced from your home and incur additional expenses for food or shelter while your home is repaired or replaced, renters insurance will cover the costs.
- 4) **Medical Payments to Others:** If someone on your property (with your permission) accidentally injures himself/herself (trips over a coffee table, for example), most renters insurance will cover the cost of medical expenses.

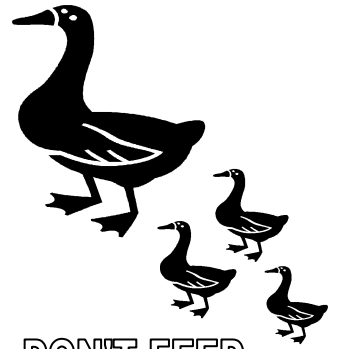
If you don't have a policy already or want to compare rates, give Steve a call!

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515-226-2660
www.stevencurren.com



Man vs. Goose

Many residents mentioned the geese in our resident satisfaction survey and how annoyed they are by their presence, and we have been asked by residents if we can get rid of them. Please note that we did not put the geese there, and we have very little control over where they spend the winter. In fact, this species of geese (Canadian) happens to be federally protected by the Migratory Bird Treaty Act. In urban areas, Canadian geese may not be removed. Feeding the geese is one of the main reasons they stay in areas they normally wouldn't - in fact, the Canadian geese used to only stop at Sun Prairie for a few weeks before continuing their flight south. Because they have found a steady food source (our residents and folks from the surrounding residential areas), they have ended up staying the duration of the past several winters. If we take away their food source, they will travel elsewhere for food.



**DON'T FEED
THE GEESE!**

Building Entrances

It's that time of year: temperatures are rising and opening the windows for fresh air is very appealing! Please remember that you are not allowed to wedge open the entrance doors to the buildings or the windows in the stairwells, as this increases the chances of bugs or small animals (rabbits, squirrels or mice) getting into the building. Propping doors open can also break the hinges on the door. Further, during this time of dramatic temperature fluctuations, leaving the windows or doors open could cause pipes to freeze. If you see stairwell windows or entry doors open, please close them!

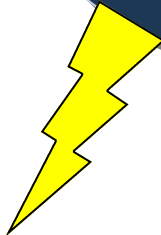
No Bike? No Problem!

This past year, a new company called B-Cycle brought its' idea of a bike rental service to downtown Des Moines. It gives folks who don't have a bike the ability to rent one, whether it's for exploring downtown, taking a ride on the trails, or replacing your taxi ride with a bike ride. There are numerous pick up and drop off points, so you can rent a bike in one area and drop it off in another without the hassle of returning the bike where you acquired it. The unique idea has spurred some interest and B-Cycle plans to have a few hundred bikes available for rental. Keep an open mind about this innovative new business and leave open the possibility of enjoying a nice bike ride through beautiful downtown Des Moines this spring.



SEVERE WEATHER PROCEDURES

Inclement weather is upon us! In the event of a tornado or severe thunderstorm, it is best to make your way to the interior hallway of the first floor. If you live on the first floor, you may remain in your apartment, but make your way to the innermost area of your apartment - the bathroom is ideal.



Welcome to the Community: New Staff at Sun Prairie

David Stenson - Maintenance Associate

David is the most recent addition to the Sun Prairie staff and is very excited to be here. He has been in the service and construction industry for over 25 years. In his free time, he ventures into the computer business by servicing them. He also enjoys sports, music, and cooking as well. David is married, and has seven children, thirteen grandchildren and one great grandchild. Welcome, Dave!



Design Your Own Easter Egg

KIDS CORNER

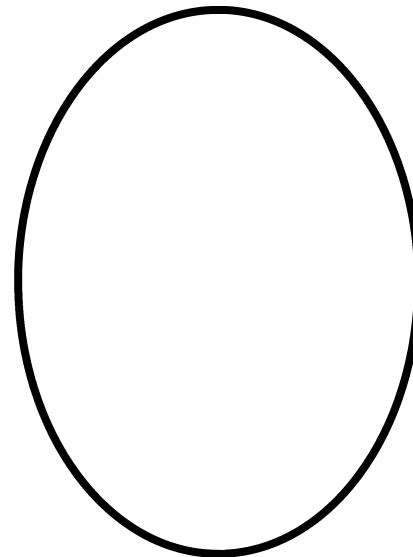
How to Color Your Own Easter Eggs

What You Need:

- Hard Boiled Eggs
- Vinegar
- Small Cups or Bowls
- Water
- Food Coloring

How To Begin:

1. Get a few hard boiled eggs. (have your parents help you with this)
2. Fill cups half full of water.
3. Add 1 tsp of vinegar.
4. Add your food coloring to the cups till you find the right color. Mix and match to make some interesting colors.
5. Put the hard boiled eggs in the cup.
6. You now have a beautiful colored Easter egg!



SAVE THE DATE!

THE EASTER BUNNY IS HOPPING OVER TO SUN PRAIRIE!

Sun Prairie is opening up its doors to a special guest on
Saturday, April 16th from 10am - Noon.

The Easter Bunny will be taking a break from her busy schedule to greet all the boys and girls of Sun Prairie. So come by the office, meet the Easter bunny and take part in the fun games & activities. Keep an eye on the bulletin boards for updates!



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Deposit and/or prepayment may be required based on credit score. Requires 6 month commitment and must be mentioned when placing order. Taxes and fees not included. If any service is discontinued during the promotion, all remaining service will revert to standard rates. If commitment is not fulfilled, previous credits will be charged back. Not valid with any other offer. Account must be kept in good standing or promotional rate may be terminated without notice. Dish Platinum, Showtime & Playboy will revert back to their standard rates, after the 3 month promotional period. Other restrictions may apply.

Channel 4 of Vision Systems Line-Up

Continue to tune into channel 4 for the following:

- Reminders of monthly events at Sun Prairie
- Special points of interest
- Important information such as dropping off rent after office hours
- Reminders from Maintenance and Management
- Exciting news regarding Sun Prairie and programs they are involved in

Find your apartment number in our "April Newsletter" article on our blog and win a \$10 laundry card!



<http://sunprairie.myaptportal.com>

