Insurance Dispute Continues By Jim Scanlon

coastal counties and towns in eastern North Carolina has been challenging substantial wind and hail insurance increases approved by the state's insurance commissioner. The coalition, led by the county attorney of Dare County, filed lawsuits intended to stop the proposed increases several weeks ago. Despite the lawsuits, the basic rate hikes themselves were implemented on May 1, 2009. Still, the coalition continues to pursue relief from the courts, the insurance commissioner, and the North Carolina General Assembly. Here is a summary indication of the status of the coalition's challenge to the insurance increases.

- 1. The lawsuit contesting the rate increases is now before the Court of Appeals. (A lower court judge ruled against the lawsuit and refused to stay the rate increases.) The higher court has yet to rule on the lawsuit. And so, the rate increases went into effect on May 1. It may be months before the Court of Appeals issues a ruling.
- 2. Another lawsuit, specifically challenging the proposal to raise the coastal insurance deductible and surcharge, is also before the Court of Appeals. (The lawsuit was successful in the lower court, and this court granted

For some months now, a coalition of a stay of the implementation of these increases.) Again the Court of Appeals has not yet issued a decision on the matter, which may well be months

- 3. Several requests to the state's insurance commissioner for a rehearing decisions have gone unanswered.
- 4. Efforts continue to resolve the issues associated with the insurance increases in the General Assembly. Since the increases essentially affect only 18 of North Carolina's 100 counties, achieving a legislative consensus regarding the increases remains a significant challenge.

The coalition remains convinced that the facts in this situation clearly support its position. Its essential task is to help the Court of Appeals and the General Assembly accept the facts and base their decisions on them.

In Memoriam

Ronald Oatman Jr. Don Smith Jane Whitefield

Meet Your Neighbors ~ The Scanlons

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By Jacquie Pipkin

Twenty years ago when Jim Scanlon was Dean of Arts and Sciences at Clarion University in Clarion, Pennsylvania, he and his wife, Lauren, focused on his insurance increase began dreaming of retirement. They were sure only that where they would retire would have to be warm but not "Florida hot" and near the ocean. The Scanlons decided they would explore the North and South Carolina coasts. They never made it to South Carolina. While visiting friends in Emerald Isle and after running out of things to do to entertain their 6-year old son, Blake, on a rainy day, Jim and Lauren began looking at lots in PKS. Mindful of Lauren's warning that they were just looking and under no circumstances would they be purchasing land before a complete search, Jim curtailed his excitement after looking at the lot on Egret Lake Drive in Beacon's Reach. Before reaching the car, it was Lauren who said what Jim was thinking - "Let's take it" and they did.

The Scanlons kept pictures of the lot in their home and office and visited it on vacations, knowing that one day it would be their home. One year ago, the

Scanlons became permanent residents

Their journey to PKS was a series of "Seven Year Itches" as Jim likes to call their life before PKS. Jim and Lauren married immediately after Jim was awarded his PhD from Brown University. After a six-week honeymoon in Europe, the newlyweds started out at the University of Illinois where Jim was an English professor and chair of the rhetoric (writing) program and Lauren was an editor at the College of Engineering and the document liaison for federal grants. Eight years later, the Scanlons moved to Cape Girardeau, Missouri where Jim was a professor of English and an associate in the Provost's office at Southeast Missouri State University. After eight years, the Scanlons moved to Clarion, Pennsylvania where Jim was the Dean of Arts and Sciences and Lauren served as President of the School Board. Eight years after that it was on to Ohio where Jim was the provost at Youngstown State University for, yes, eight years. During that time, Lauren cared for their son and her ailing father and volunteered in the community. In another eight years, it was time to move again, this time it was back to Missouri. For eight years, Jim was President of Missouri Western State University. The "Seven Year Itches" ended with their retirement to PKS in 2008.

Instead of university functions, the Scanlons (Lauren born in Westchester County, NY and Jim in Manhattan), enjoy walking the beach, gourmet cooking and traveling. California, where Blake is doing a post-doctoral fellowship at Stanford University, is a favorite destination. In addition, Jim is a contributing member of The Shoreline staff.

Nearing the end of the interview, I realized that I had neglected to ask the Scanlons how they met. They met on a blind date that started a whirlwind seven-year courtship!

At The Library

The Friends of the Bogue Banks Public Library board have announced a couple of special events being held this summer. One is the appearance of Tim Lowry, a master story teller, at the library at 7 p.m. Tuesday July 21. The second is the semi-annual Used Book Sale from 10 a.m. to 2 p.m. at the Lutheran Church of the Good Shepherd on August 8. Details of both events appear in a related story of this issue of The Shoreline.

Throughout the month of July the Bogue Banks Public Library is holding the Summer Reading program. You are invited to come in and register your children or contact the library for full details. The library's regular hours are Monday through Saturday, 8:30 a.m. to 5:00 p.m. and the phone number is 247-4660.

The sixth Annual Storytelling Festival will be held at 10 a.m. on July 8, July 15, July 22 and July 29 at the History Place in Morehead City and at 2 p.m. on the same dates at the Cape Carteret Aquatic & Wellness Center. Professional storytellers will delight children of all ages with their wonderful stories.

Preschool Storytime is held each Thursday at 10 a.m. Thursday, July 2 will be "On With The Show!" Thursday July 9 will be "Picture This!" Thursday July 16 is "Get In The Act, Read!" Thursday July 23 is "From Page to Stage." Thursday, July 30 is "Reading, It's A Find Art." Preschool Storytime is for ages 3-5 years old. Programs are with Ms. Brita.

During July, the Art Gallery of the Bogue Banks Library will host an exhibit of pastel paintings by the members of the Coastal Pastel Society of North Carolina. This organization, part of the International Association of Pastel Societies, was formed by a group of very talented eastern North Carolina artists in 2005. The subjects of their colorful pastel paintings run the gamut from sea and landscapes to figures, still life and abstracts - a wonderful show which must be seen by art lovers.

The display case will feature abstract wire-wrapped jewelry made by Carolina Artists Studio Gallery member Lorna Beam of Newport. Lorna uses pearls, sea glass and crystals in her unique

Please join the artists for a reception in the Gallery on Friday, July 10 from 3-4 p.m. Light refreshments will be served.