

Flood insurance premium credits are available in communities based on their CRS classification. There are ten classes, with Class 1 having the greatest premium credit and Class 10 having no premium credit. A community's CRS class is based on the number of credit points calculated for the activities that are undertaken to reduce flood losses, facilitate accurate insurance rating, and promote the awareness of flood insurance.

Pine Knoll Shores' calculated credit points for the first year activities it is implementing, places it in Class 8 which is a tentative 10% rate reduction for flood insurance policy owners.

In summary, it is important to note the CRS is a unique service where reduction in flood insurance rates is only one of the rewards communities receive from undertaking the activities credited under the CRS. Others include:

- \* Increased public safety
- \* Reduction of damages to property and public infrastructure
- \* Avoidance of economic disruption and losses
- \* Reduction of human suffering and protection of the environment

If anyone is interested or desires more information, they can contact Roy at his office in the Town Hall or call 247-4353.

NOTE: Pine Knoll Shores submitted its application to the CRS on December 15, 1991 and was accepted by FEMA to participate in the CRS.

#### PINE KNOLL SHORES GARDEN CLUB

On Wednesday, January 8, members of the PKS Garden Club gathered for their monthly meeting. Summary reports of the three Christmas club-sponsored events were given - the Homes Tour, participation in the Hospice Festival of Trees and candle luminaria. President Joan Dawson thanked and praised all members for their efforts in making these projects so successful.

The program was given by Betty Gallagher of Wild Birds Unlimited in Cedar Point. In her talk on backyard bird feeding, Mrs. Gallagher discussed suitability of birdseed to different birds in our area. She also spoke about birdfeeders and birdbaths.

Club members voted to continue the geranium and other annuals plant sale sometime in April. More information will be published in coming issues of the Shore Line

LENORA ROBERSON

#### PINE KNOLL SHORES WOMEN'S CLUB NEWS

The Pine Knoll Shores Women's Club will hold their monthly meeting on Friday, January 24, in the PKS Town Hall at 9:30 a.m. Kathy Compen and Terri Fairbanks, owners of "Taste Makers" in Emerald Isle, will present the program. Centered around a Valentine theme, these ladies will demonstrate holiday treats, such as vegetable trays and chocolates.

Anyone who was unable to attend the Christmas luncheon in December, should see Connie Anthony or Kit Freeman to secure a new year book at the January meeting.

BETTY MILLIKEN