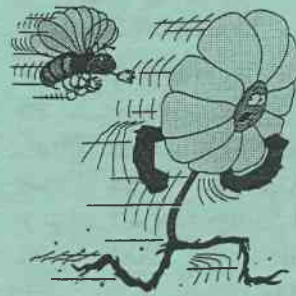


## PKS WILL SOON HAVE NEW FLOOD MAPS

### DID YOU KNOW?

1. If you currently have flood insurance, the structure is correctly rated, the building has not been altered such that the rate is affected, and the insurance coverage has been continuous, you can continue to use the old map to rate the structure even if a new map has been adopted. This is known as the "grandfather" provision for homes built to the old maps.
2. If your house is in a C zone on the old maps and in an A or V zone on new preliminary maps, it would be a good idea to purchase flood insurance now before the new maps become effective. By locking in the C zone rates before the new maps take effect, the homeowner will save a substantial amount of money on flood insurance each year. If you already have flood insurance on the structure, the old rates will continue to apply as long as the policy remains in effect (or coverage remains continuous), regardless of what zone the new maps place the structure in.
3. If an individual is buying an existing home that has been grandfathered, the seller can transfer the flood policy to the new owner so that the coverage remains "continuous."
4. Also, keep in mind that the homeowner can use the new maps if they offer lower insurance rates.

Call Roy Brownlow, Building Inspector, at 247-4353, for more information. The preliminary maps are in the Building Inspectors office at PKS Town Hall for your review.



## PKS Garden Club

Mary Heim, President of the PKS Garden Club, called the April 8 meeting to order at 10:00. Membership Chairperson, Sheryl

Woodbury, introduced new member, Kitty Winslow. Member, Dot Belding, gave an informative talk on a night-blooming cactus which had been in her family for generations. Vice President, Irene Doremus, conducted a plant exchange. Members could choose a different plant from the one they had donated to the "Exchange." Many varieties of plants found new homes after the "Exchange."

The next meeting of the Garden Club will take place in Town Hall, commencing with a "Coffee Hour" followed by a program on "Bonsai" with Walter Wenzel, founder of the Carteret Bonsai Club, as the guest speaker. All are welcome.

Publicity Chairperson: Judy Poit

## Pine Knoll Shores Chorus



The Pine Knoll Shores Chorus will meet on the third Tuesday, May 19, at 7:15 pm at the Bogue Banks Country Club. The April session was delayed one week because of a conflict with the Ancient Mariner's Bowling Banquet.

We will resume our regular schedule in May. Any and all interested residents are invited to attend this singing group. There are no musical requirements, just the desire to sing in a group and enjoy yourself! We expect to begin four part harmony this month.