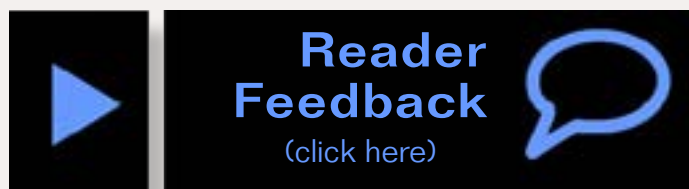


Slow Orders

Dangerous Track Ahead!

– by Bruce and Linda Petrarca
Photos by the author unless otherwise noted



Prepare now for smoother running in the future ...

Model railroading is consumed with what to build and how to build it. The press presents a myriad of articles about the what-and-how of modeling.

We researched and wrote this article to help you protect the time and money you have invested in your trains.

Linda attended a clinic at the NMRA national convention in Anaheim in 2008 entitled “Estate Planning for Model Railroaders”. It wasn’t about 401(k)s or IRAs. She came away from that clinic with a desire to share with the community how to keep dangerous tracks ahead from derailing your finances. The following are experiences



1: Peter’s house on fire, this photo by a neighbor – photo courtesy of Peter Herron.

that Linda gathered from folks who wanted to help you avoid pitfalls.

Fire

In 2010, the most recent year covered by the U. S. Fire Administration statistics, 362,100 home fires occurred. These fires caused 2,555 deaths, 13,275 injuries and losses totaling over \$6.5 billion. See: usfa.fema.gov.

But most of us still believe disaster will strike elsewhere.

“It still breaks my heart to see this picture (1)”, says MRH subscriber Peter Herron, the victim of a 2009 fire that consumed not only his house but also his model railroad located in his basement.

Peter relates his story: “I was having a new roof installed on my house and having it painted as well. I spoke to the workers in the morning and my fiancée and I left for our camp on a lake 84 miles north in the Adirondacks.

“At about 6:45 PM, a friend called telling me my house was on fire and

the firemen were worried that I was trapped in the burning building. She finally convinced me that this was not a joke, and that she had assured the firemen that I was indeed absent from the structure.

“Lauri, my fiancée, grabbed my bag and we rushed home.

“By the time we arrived, the fire was almost extinguished. Good thing she brought that bag. It contained my entire wardrobe: 2 T-shirts, 1 pair of white socks and a pair of jeans!”

The cause was never officially determined but it is suspected a cigarette ended up in a tinder dry planter outside that was right next to the house on the back deck and it smoldered

until the plastic container caught fire and then caught the house.

Peter, now retired, was formerly a multi-line adjuster for two insurance companies and handled many, many homeowner’s insurance claims including fire.

Peter had his expertise in insurance claims, good documentation of his layout and well thought-out insurance coverage. It still took almost 3 months to come to an agreement in compensation for his loss.

When you see Peter’s layout damaged and exposed to the elements (2), the extent of his loss is overwhelming.



2: After the fire – a view of Peter’s layout from outside the house – photo courtesy of Peter Herron.

Water

Although it is easy to imagine what damage a fire could do to your railroad, think about water. It can spell disaster, too.

Water can get into your layout many ways: snow collapsing the roof over an upstairs layout; winds tearing a roof off and exposing your layout to rain; plumbing leaks inundating lower floors.

Restoration expert Chris Callaway, a model railroader and the franchise owner of Steamatic of Phoenix (steamatic.com), states that the most frequent sources of plumbing leaks are:

- Burst washing machine hoses (usually the hot water line).
- Plastic water softener lines or broken plastic parts.
- water supply lines to icemakers and toilet tanks.
- Plastic nuts holding the supply line onto the bottom of toilet tanks.

Chris’ company handles disaster clean up ranging from the overflow of a washing machine to total structure loss.

Chris was the clean-up guy when a flood claimed the layout of a modeler here in the Phoenix area. Richard Newkirk went away for about two weeks. He had been having a problem

with the supply line to the toilet in his master bath on the second floor of his house. He shut off the valve at the toilet. When he returned, he was greeted with a blast of humidity. The toilet had flooded the bathroom and master bedroom. The water dropped into the main floor, where it was an inch deep in the kitchen.

60% of the basement ceiling fell in onto his layout, which was 2 inches-deep in water (3 next page).

Richard pointed out that the shut off valves for toilets and sinks only last 1 to 2 years with the hard water in our area. After that they may not shutoff completely. Check with folks in your area.

You might discuss with your insurance agent the possible need for federal flood insurance, too.

Earthquake

Earthquakes can have an effect on your layout ranging from moving a few buildings to complete destruction.

There is not a place in the world that is totally immune to earthquakes. However, there are places, like Alaska, where low level quakes occur daily and larger ones are known.

You have no control over whether an earthquake will occur. You can make sure you have are prepared if one happens and damages your layout.

Estate planning

It is a rare situation where both spouses are equally involved in model railroading. If your spouse isn't as involved as you are, it is unkind to

leave her (or him) with a sizeable asset without information.

Much of the work that we have discussed for an insurance claim will also prepare data for your spouse to



3: The water damage at Richard Newkirk's layout – photo courtesy Richard Newkirk.

handle your layout after you have moved on to that big roundhouse beyond. Consider these real-life examples:

- Jack Miller, of Jack's Trains in Glendale AZ, told us about a widow who couldn't bear to go into the layout room for months after her husband passed.
- Another widow, who is a real train buff, couldn't bring herself to sell her husband's N-scale collection for several years after his sudden death.
- When we owned Litchfield station, we had dealings with several widows. Perhaps the most poignant example came from the wife of a good customer. He ordered frequently and had a lot of Blackstone cars and locomotives on order with us. One day, she called us, after having received our eMail informing him that we were shipping some Blackstone cars that had just come in. She told us that he had died suddenly in the prior week.
- Another story was about the widow, having been told for years that her husband "wasn't spending much" on his O-scale brass locos, gave a dozen or more to the grandchildren to play with in the sandbox.

One of the best suggestions we've gotten is to designate a friend or a

club to be the coordinator of the distribution for your spouse. Make sure that the designee and your spouse know full well what you expect. Written instructions help.

If you are actively buying items that are on advanced order, make sure your spouse and designee both know where the list of outstanding orders is.

If you don't know someone or a club well enough to be comfortable with them assuming this responsibility, you may want to interview local train stores and find someone who purchases estates. If you find one that you are happy with, get a card from them and make certain that your spouse knows about them and that the card is in your estate data.

Preparation

While you cannot prevent a disaster, you can make it easier to recover with a bit of planning and preparation. Hopefully this information will accomplish two purposes:

- Help each of you to consider seriously the possibility that something disastrous could happen to your railroad.
- Point out to you some of the tools available to create the necessary data to assist if something happens.

Insurance

What kind of insurance do you have? Folks frequently think about property protection.

Chris says: "Insurance coverage is usually overlooked by model railroaders. Some underwriters classify the equipment as 'collections' with a cap of \$10K just like jewelry.

"My opinion is that a railroad that is attached to the house needs specific coverage via a rider on the insurance policy. The engines, cars and other things including tools may need specific coverage too. This simple precaution can avoid a lot of heartache and grief."

Peter points out that the bench-work may be considered part of the cost of the dwelling. His point of view in sorting out coverage is: "Turn the house upside down. What falls is contents, what doesn't fall is structure."

Richard didn't have a rider or separate policy on his layout, but he had increased his contents coverage to provide for the layout. It took the work of a local modeler and a respected shop in Pasadena, CA to put together the presentation for the insurance company. In the end, Richard received compensation to have his layout restored by a professional builder.

Both Peter and Richard had an easier time collecting on their railroads than they did on their structures. Apparently there are variations between policies and, perhaps, state to state.

However, frequently the benchwork and such has not been included in the valuation of the structure for insurance purposes. If you have made a significant investment (time and money) into a layout attached to the house, a discussion with your agent is indicated. Make sure that it is covered.

Bob Libbey, the PSR Secretary, pointed out that NMRA members might want to look at the NMRA layout insurance. The PebbleCreek Club that Bruce belongs to uses this insurance to cover it all: the layout, club owned structures and rolling stock, and members' rolling stock on loan to the club. See: nmra.org/national/insurance/model_collection_insurance.html.

What about liability issues? You may wish to discuss your railroad guests with your insurance agent along the way and make sure you are adequately covered in the event of an issue with them.

Layout planning

Think of the layout you have or are planning. If a person collapsed in your railroad room, how would you or the firemen get them out of there?

Likewise, if there were a fire, how would people get out? Are there enough of the correct fire extinguishers to assist in their exit?

In the event of a fire or medical emergency, that extra track work you squeezed in may come back to you as a liability for the death or injury of a fellow model railroader.

Extinguishers and alarms

Fire extinguishers provide a small amount of protection: enough, perhaps, to put out a very small fire or to provide a safe pathway out of a bigger one.

Do not expect to extinguish even a small fire by yourself, that's the fire department's job.

A prudent modeler has one or two extinguishers strategically placed around his layout. Remember, you may be dealing with a fire that involves wood & paper, liquids and electrical wiring, so an ABC rated unit is worthy of consideration. For more information on extinguishers, see: fire-extinguisher101.com.

Our home has smoke detectors wired together. If one senses smoke, all go off. If you have such a system, you may consider a smoke detector that is compatible with your existing system for installation in the layout room (and workshop, if it is a separate room). That way, a fire in the unattended area would create a general alarm.

First aid kit

While it is slightly off topic, you may want to consider a basic first aid kit for your layout. Locating it with the fire extinguisher is frequently



4: Fire extinguisher installed near the door at the Pebble Creek club layout.

reasonable and provides a single location to go to in an emergency. A phone located there, too, could prove helpful in a time of need.

Plumbing

One other area of preparation is to get the plastic out of your plumbing world. If you review your toilets, laundry, ice makers, etc. with Chris' list in hand, I'm sure you will find some inexpensive places to increase the safety of your home.

Inventory

Our insurance agent says, "It is the insured's responsibility to prove the value of lost or damaged property."

The best way to establish what is on your layout is to keep a record of what goes into it. If you make the list as you are building, it is a minor issue.

Going back and documenting what you have done previously is a much bigger chore.

Consider also, keeping a log of hours spent working on the layout or the structures or the rolling stock. This can help justify the replacement cost.

There are several ways of documenting the items and costs.

The traditional way is some form of a ledger with manual entries.

Bruce uses a spreadsheet (5) as both a database for rolling stock (owned and needed) and a running record of costs and items. A sample Excel spreadsheet is on Bruce's site: (mrdccu.com/XLS/Inventory.xls). Use this spreadsheet as a starting point. Add whatever data columns you desire.

One advantage of spreadsheets in general is that you can hide columns of data. Perhaps you don't want the total value of your investment readily available. However, in a time of need, the column could be "unhidden" for use.

"There is an app for that", too. Several apps available for smart phones and tablets are designed to keep inventory of your model railroad holdings. Check to make sure that they have places for date acquired, cost, modifications (like adding a DCC decoder), total cost, etc. It would be nice if there were a field for your choice of disposal in the event you are no longer with us: say a club or friend who would want a certain piece. Also, think of how the data will be backed

up before you use an app to document your investment.

Photos

One of the best ways to document your layout (or your entire home, for that matter) is with photos, either still or video.

Peter even had "in progress" photos, which helped the adjuster understand the scope of the layout in terms of the level of effort that went into it and its size (7). It wasn't just a piece of plywood with a couple of tracks glued down and running a loco and two cars!

Peter pointed out one shortcoming of most photo sets: folks don't think to open the drawers and photograph what's in there, too! Without that data, it is almost impossible to be properly compensated.

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	
1																	
2																	
3		Purchased	Type	Road	Rpt #	Manufacturer	DCC	Condition	Paint	Coupler	Lights	Paid	Upgrades	Total	Hours	Comments	Where - return to
4	2/17/2009	RS-1	Santa Fe	2397	Atlas	Tsunami	New	Blue/Yellow	Kadee	2 x 5 mm LED	\$ 85	\$ 90	\$ 175	4.6	Fred did DCC	At the club	
5	5/15/2005	Mikado	Grand Trunk	21	Ath Gen	TCS T-1	New	all Black	Kadee	Stock	\$ 90	\$ 25	\$ 115	1.2	Add sound next	Roundhouse	
6																	
7																	
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11																	

5: Excel Spreadsheet screen shot.

Storing data

Okay, you've got the records and photos. If you leave them in your home, they may be lost. Consider a major fire, like Peter's, what happened to paper in his office or data on his computer? Here's where an off-site data storage plan becomes important. You want the data preserved, but available for easy update as things change. Some choices:

- store the data with another family member. There is the possibility that they would be lost when you most need them. In our extended family, there were two families who lost homes in the Colorado wildfires in 2012 on the same day. And they were about 100 miles apart.

- store them in your desk at work.
- store them in an off-site storage unit.
- if you have all the data in a computer file format, consider some form of "cloud" storage. This allows easy access and quick updating.

We don't recommend storing several copies different places. Updating is a nightmare. If you need the data and there are several inconsistent sets, it may be difficult to determine which is the most recent and accurate. A man with three watches is confused as to what time it really is.

Evacuation plan

Safety experts frequently recommend that you have a home evacuation plan and practice it repeatedly.



6: Before the flood at Richard Newkirk's layout – photo courtesy Richard Newkirk



7: Peter's layout in progress – photo courtesy of Peter Herron

What else should I do?

Okay, now that you have your insurance reviewed, evacuation plan practiced, safety devices in place, plumbing updated and inventory data safely stored, it is easy to think you are done.

Not so fast. Let's look at what you may want to include as an ongoing part of your railroad operations.

Briefing

When you have guests in for an operating session, do you brief them on where the emergency equipment is, where the phone is and how they fit into the evacuation plan? You should.

Also, are you in the room every minute of an operating session or an open house? You might consider designating someone at each session to call 911 and assist in an evacuation in the event you are absent or incapacitated.

Keep up to date

Periodically, you need to review things to assure that all is fresh and current, including:

- Your data
- Your insurance coverage
- Your designated estate agent
- Your evacuation plan
- First aid kit contents
- Fire extinguisher charge

Recovery

Okay, now let's look at what happens after the fire or flood or earthquake.

Your insurance agent and any restoration agent should work together with you to help you bring your data to the attention of the adjuster.

If you haven't prepared, you may be in the position Peter was, gathering records from auction sites where he had made purchases, documenting costs and current prices.

The adjuster may want experts to evaluate the claim for validity. They may even seek a second opinion.

Everyone we talked to told us that folks generally wished that they had more data, not less, after a disaster.

In deciding what data to keep, think about convincing a non-modeler of the level of work and cost that went into scratchbuilding a box car which looks to him like something purchased at a flea market for a buck.

Who will rebuild it?

This is a significant question after a major loss.

With proper documentation and insurance, you may receive compensation for a professional layout builder to do all or part of the reconstruction.

After his loss, Peter sent a letter to several professional builders asking for a quote for rebuilding his layout. While he chose to do the work

himself, he had the quotes to work with the adjuster in the process of making things right financially.

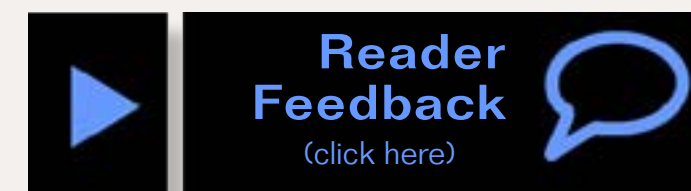
This is just a quick brush over the top of these topics. Our goal was to start some thought processes and to point out some places for you to look.

We have talked to or emailed many folks in preparing this article: Peter shared many of his strategies; additional insurance agents commented; Chris weighed in; store owners, several widows and a few modelers shared their stories and safety program representatives were happy to add their advice.

We hope that this will motivate you to slow down now and take a few

precautions so that you can highball the rest of the way.

If you like this article, please vote for it by clicking the link below. That blog page will, in all probability, include a bunch of folks telling their stories and voicing their opinions. Join in!



8: The briefing before an operating session at the Pebble Creek Model Railroad Club.

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