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**HURRICANE SEASON 2020**

Multiple tropical storms have already formed in the Atlantic this year, but the peak of the hurricane season typically doesn't begin until August and lasts into early October. It's also when some of the most powerful and destructive hurricanes occur. These hurricanes in the past three years all struck during the peak of the season.



Several factors contribute to the seasonal ramp-up that begins in August:

- African easterly waves are most developed, often serving as a seed for tropical storms and hurricanes to form.
- Saharan air layers, surges of dry air into the central and eastern Atlantic Basin that normally squelch tropical development in those areas, tend to give way by August as the parade of African easterly waves gradually add moisture. This effectively opens up more favorable real estate for tropical cyclone development.
- Wind shear, the change in wind speed and/or direction with height, which can rip apart a tropical cyclone wannabe, tends to be low.
- Sea-surface temperatures rise toward a peak in early fall.
- Instability – the atmosphere's ability to generate convection (thunderstorms) to help initiate tropical cyclones – also rises toward an early fall peak.

All those factors make for a larger area in the Atlantic where tropical storms and hurricanes can develop when compared to June and July. Please make sure you are prepared and have all supplies and materials prior to any warnings going into place. Please keep in mind that once a warning hits, the elevators will be shut down for safety reasons, so all preparations need to be made during the Watch or before.



**WEAR A MASK. PROTECT OTHERS.**



## RENTER'S INSURANCE

Take a look around you. Everything you see is vulnerable if you don't have renter's insurance. Many renters think that their possessions are covered by their landlord's policy. But your landlord's policy typically only covers the structure and any liabilities the owner would face. Your possessions are not covered under this type of policy.



### WHY DO YOU NEED INSURANCE?

You may think your possessions aren't valuable enough to insure. But add up the cost of replacing everything you have. It is a significant amount of money. If you do not have enough savings to cover these expenses all at once, you need renter's insurance. Many policies also provide personal liability coverage, protecting you in the event that someone is injured at your home.

### ISN'T IT EXPENSIVE?

Renter's insurance can cost as little as \$15.00 a month. It all depends on how much coverage you want and where you live. Considering that you have no control over circumstances like fire, water damage, or burglary, this is a wise investment and gives you peace of mind.

### WHERE DO I GET RENTER'S INSURANCE?

Almost all insurance agents that sell homeowner's insurance also sell renter's insurance. Call several for quotes and choose the one that seems the most comprehensive and affordable for you. If you are interested in buying renter's insurance online, search for renter's insurance and you will find many companies willing to give you quotes by email. Some companies specialize in renter's insurance with low deductibles and the ability to purchase your policy online.

**NOV. 3**

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**Punch #57**

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# September

Helen Hunt Jackson



The goldenrod is yellow;  
The corn is turning brown;  
The trees in apple orchards  
With fruit are bending down.

The gentian's bluest fringes  
Are curling in the sun;  
In dusty pods the milkweed  
It's hidden silk has spun.

The sedges flaunt their harvest  
In every meadow nook;  
And asters by the brook-side  
Make asters in the brook.

From dewy lanes at morning  
The grapes' sweet odors rise;  
At noon the roads all flutter  
With yellow butterflies.

By all these lovely tokens  
September days are here,  
With summer's best of weather,  
and autumn's best of cheer.



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### COVID-19 RELIEF

See a full list of relief programs for individuals and businesses at [bit.ly/covid19reliefprograms](http://bit.ly/covid19reliefprograms)

### BE ELECTION READY

Election Day is **November 3, 2020**. Update your voter registration & request a Vote By Mail ballot at [bit.ly/mdcelections](http://bit.ly/mdcelections)

### STAY INFORMED

Text **DISTRICT5** to **42828** to receive a weekly update from Commissioner Higgins and the D5 team

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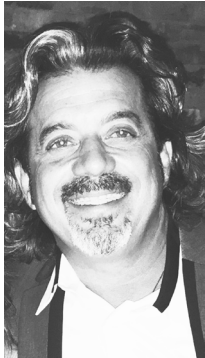
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