Jim's Perspective...

Jim - - - and Home Maintenance

I have always enjoyed a home maintenance project. My wife, Janie, has always been accepting of, and patient with, the projects I undertake. Sometimes there is a mess in the house for a longer period of time than we both anticipated, but she has always been a good sport about my projects. Besides painting the walls or ceilings of rooms, I have replaced ceiling light fixtures, faucets in the bathrooms and kitchen, all of the toilets in the house, and installed a new dish washer. I have also done tile work on floors and around the bath tub shower. There were many outdoor painting projects too.

You may recall that within the last year or so, I used a bucket lift to paint the exterior trim located at the peak of the second floor of our house. Janie came home in her car to find me way up in the bucket. She was not happy. After the bucket lift project, she sat down with me for a discussion about my home maintenance projects. She mentioned a friend of hers, that taught with her in grade school, whose husband fell off the first floor roof of their house and sustained serious permanent injuries. She said she did not want that to happen to me, and that I should discontinue maintenance projects that involve getting to, or above the first floor of our house. Using a six-foot ladder to paint a wall is fine, but I just shouldn't get up on the roof of our twostory house anymore with my 20 foot aluminum extension ladder, and I should definitely stay out of the bucket-lift. We talked some more about it, but eventually I acquiesced in her suggestion, and I promised I would stay off the extension ladders and bucket-lift. Last spring, I even hired a local company to clean the gutters of our house. The gutter in the back of the house sits along the edge of the roof of the second story of our house. Of course, it is pretty high. As you can see, I am a good boy. I am a reasonable man, who is willing to curtail some home maintenance activities if it is what my lovely wife desires. As they say, "Her wish is my command!"

And Now . . . The Rest of The Story.

On Friday morning, October 22, Janie went to her Prescott Elementary School book club. It consists of a group of retired Prescott teachers all of whom Janie taught with. What a nice, pleasant way to spend Friday morning. I was looking at The Weather Channel forecast on my cell phone at some point that morning. Maybe I could get in some golf! I noticed that Lincoln was expected to get up to two inches of rain on Sunday which could even involve flood warnings. The gutters were full of leaves. I called the gutter cleaning company I previously used, but they were booked solid and couldn't get to our house until later the following week. Now I faced a dilemma. In the past, we have experienced some water in our basement along the back of the house. I knew that with the back gutter full of leaves, that a heavy rain would result in water flowing down along the foundation of the house and into the basement. I decided to practice good risk management; get out the 20 foot aluminum extension ladder; climb up to the second story roof with my leaf blower; and clean out the gutter so that water would harmlessly flow through the downspouts and into the yard. Besides, I would be done before Janie came home, and she would never know what I had done!

I want to emphasize too, that I always practice very extensive safety measures. In this case, you should know that at the back of the house there is a screened-in porch and a large outdoor patio. I place my ladder on the patio, not the grass. I also place the ladder right next to the screened-in porch so that should the ladder begin to fall, I have the option of just jumping onto the roof of the screened-in porch which is at the first floor level of our house. Very safety conscious, don't you think? I attached the leaf blower to my 20 foot, orange, extension cord before climbing up the ladder. I am up on the roof and I start the leaf blower. The front of the house faces west, and the gutter on the back of the house runs in a north/south direction. I move to the south on the roof, and blow out all of the leaves on the south half of the gutter. I then move to the north of the ladder and head further north blowing out the leaves. I get almost to the north end of the gutter, but can't move the blower further, It seems the extension chord has tightened. I give it a slight tug. Suddenly, the ladder starts moving and it falls in a northward direction landing on the patio.

Now I am on the roof, on the back of the house, and I have no way to get off the roof. I stand in stunned silence. I have no cell phone with me, and there is no one in the house. It is about 10:30 in the morning. It is cool, but pleasant. It is very calm, no wind, and it is very peaceful and quiet. I decide to move to the top of the peak of the asphalt roof so that I can see the sidewalk and street out in front of the house. I sit at the peak of the roof. . . and wait. My mind wanders. I think about my family; the end of the pandemic; college days with my girlfriend, Janie, and an evening under the stars at a weekend Beta Theta Pi "woodsy" music and dance party near a barn on a farm. I even have time to reflect upon one of my favorite homeowners policy exclusions – the "business pursuits" exclusion. In order for it to apply, there must be sufficient evidence of both "continuity" and "profit motive." So the activity in question must be an ongoing regular business and not something where you get paid to mow a neighbor's lawn for two weeks while they are on vacation.

It's been about 25 minutes sitting on the top of the roof. Suddenly, my neighbor, Penny, walks by the house on her way home. I yell at her. She looks up at me, and has an expression that says "what the hell are you doing up there?" I explain the problem. She is not able to lift the 20 foot ladder. She decides to check with other neighbors to see if someone is home who can lift the ladder. After three or four tries, she finally finds a man at home to come over and put up the ladder. However, he can't lift the ladder either, he is 81 years old. Finally, Penny's husband returns home. He is a few years younger than me. He puts the ladder in place and I come down, finally. I was up there for over an hour. I thanked all of them for their help. They suggested I use a battery operated leaf blower next time.

Now I face the ultimate dilemma. Do I tell Janie what happened. If I do, I will be in trouble. However, if I don't and she somehow hears about it from a neighbor, I will be in big trouble. She arrives home from book club. I explain what happened. I explain too, that I was just trying to protect the house from interior basement water damage.

I have seen this look a few times in the past. She is puzzled, surprised, frustrated, hurt, and, how shall I say it, pissed off. At the same time, she is thankful I wasn't on the ladder when it fell. She is glad I am not hurt. She tells her Facebook friends what happened. She gets over 100 responses. No one supports my gutter cleaning project. When I am in the "dog house" with her

over something stupid that I have done, the other comment I traditionally always make in this situation, is to remind her of our wedding vows, "for better, for **worse**."

The following weekend, we have the whole family together for a birthday celebration. Of course our three children are laughing about dad's adventure. At one point, one of the kids starts singing the signature phrase of an old 60's Otis Redding song titled, (Sittin'on) the Dock of the Bay. Except that when singing this phrase, the kids sing it as follows: Sittin' on the Top of the Roof, Wastin' Time. Everyone is laughing hysterically. They also did the little whistling routine that comes at the end of the song. All of this raises an interesting aspect of family life. I suppose, traditionally, some might say that the core of the family is mom and dad. To some extent that is true, but another core characteristic of the family is all of the children and how they impact the family operation. In my roof debacle, I violate an agreement with my wife which caused frustration and disagreement. At the same time, though, I had no such agreement with the kids, so their reaction was one of silliness and laughter at dad. As this feeling drifted along during the birthday party, it made Janie laugh too. She took on a more funny feeling about my roof experience and things simmered down about the whole thing.

I love all of my kids. They help out dad often. That's good! I have now firmly committed to no more roof/gutter activity. So long, asbestos presidential shingles. I bid adieu to my 24 foot and 20 foot aluminum extension ladders. Goodbye, to painting the eaves of the house up near the peak of the roof. I leave you with Otis Redding's song, and you can sit back and picture me Sittin' on the Top of the Roof, Wastin' Time.

https://www.youtube.com/watch?v=rTVjnBo96Ug

Jim Dobler, CPCU

PIA Legislative Coordinator

James B Dobler

Questions or Comments? Please email jbdobler@outlook.com