

Slow Orders! Dangerous Track Ahead

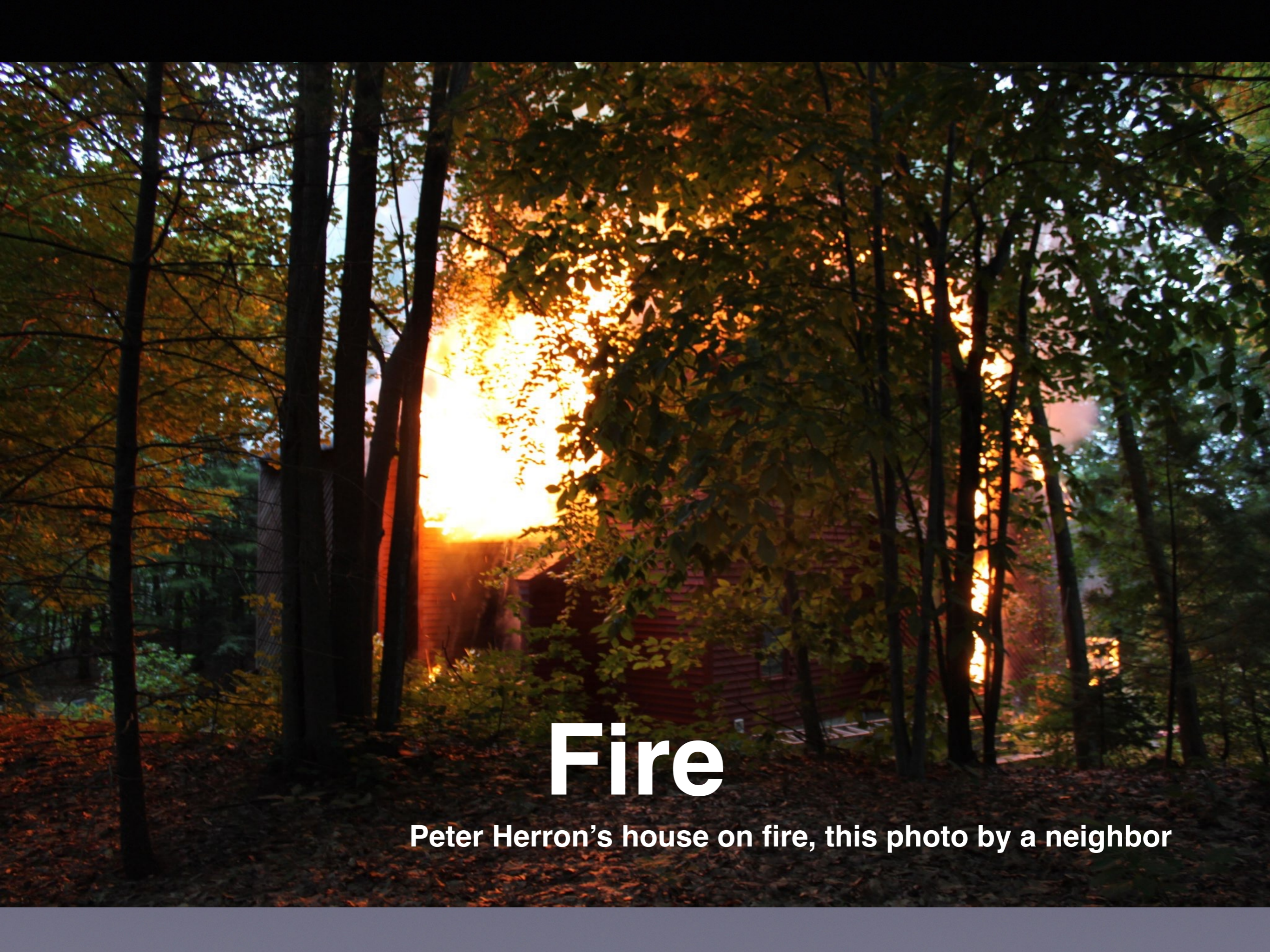
by

Bruce & Linda Petrarca

Based on an article in
Model Railroad Hobbyist magazine
December 2012 issue

Prepare now for smoother running in the future.

- Fire
- Water damage
- Earthquake
- Estate Planning
- Preparation
- Insurance
- Layout Planning
- Extinguishers & Alarms
- First Aid Kit
- Plumbing
- Inventory
- Photos
- Storing Data
- Evacuation Plan
- Op session briefing
- Keeping up to date
- Recovery
- Who will rebuild it?



Fire

Peter Herron's house on fire, this photo by a neighbor

Fire

In 2010

- 362,100 home fires
- 2,555 deaths
- 13,275 injuries
- \$6-1/2+ billion losses



After the Fire

Peter Herron's layout from OUTSIDE the house, this photo by Peter Herron



Water damage

Richard Newkirk's layout, before and after

Water damage

- Restoration expert Chris Callaway, a model railroader and the franchise owner of Steamatic of Phoenix 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

Earthquake

- can move a few buildings or destroy your layout
- There is not a place in the world that is totally immune to earthquakes.
- No control over occurrence.
- Make sure you are prepared if one happens and damages your layout

Estate planning stories

- 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.
- The wife of a good customer at Litchfield Station called, after having received our eMail informing him that we were shipping some cars that had just come in. She told us that he had died suddenly in the prior week and she needed to cancel the rest of his orders with us.
- A 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.

Estate planning stories

- One of the members of PCMRC, Gary Gelzer, was an active OpSig member and attended many operations weekends country-wide. When he died, his widow left his entire layout and back stock to the club. We worked for over a year dismantling, cataloging and selling the excess.

Estate planning what to do

- Designate a friend or a club to be the coordinator of the distribution for your spouse.
- Keep a list of things you have on advanced order
- Make sure your spouse and designee both know where the list is
- Plan ahead - interview designees, if necessary:
 - local train stores
 - clubs
 - someone who purchases estates

Legacy planning

- Friend or fellow club member
- Clubs - establish a legacy coordinator
- Division - legacy coordinator

Donations?

- Local museums
- Museums for the pike or locality you model
- Children's hospitals
- Local Wounded Warrior Project or military bases

Model railroad donated to hospital Train unveiling is set for Dec. 13

By Savannah King
king@gainesvilletimes.com

UPDATED: November 20, 2011 12:42 a.m.

Model train becomes unique form of therapy

FEBRUARY 1, 2006 12:00 AM

VIEWS: 203

SHARE: TWITTER FACEBOOK



"Meandering under a bridge and past replicas of houses, barns and churches, a model train at Parkwood Hospital in London, Ontario is a symbol of years long gone, hard-working men, and boyhood passions. But this train is on a very special journey.

With every loop of the track, it uncovers buried memories and retrieves happy moments. It awakens curiosity, sparks conversation, triggers new interest, or simply elicits a smile. The G-scale model train and about 115 feet of railway is an innovative addition to the therapeutic programs at Parkwood, part of St. Joseph's Health Care, London.



Kim Hay, a nurse clinician at Parkwood Hospital in London, Ontario, shares a quiet moment with veteran Jim Spilsbury in the new therapeutic garden, where a model train triggers memories and elicits smiles.

Nurse Builds Model Train for Children's Hospital

By Robert Scally, assistant editor

Thanks to Bill Nelson, RN, BSN, MS, the nurse's station in the in-patient pediatric unit at Advocate Lutheran General Children's Hospital, in Park Ridge, Illinois, has a train running through it.



Advocate Lutheran General Children's Hospital pediatric nurse Bill Nelson, RN, spent more than 500 hours building a model railroad for the hospital's young patients and their families to enjoy.

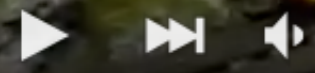
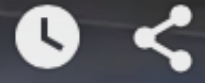
A train running through a children's hospital? Yes, but this train is an "N-gauge" model railroad, where 1.9 millimeter equals one foot, which is designed to delight and distract the young patients and their families who come to the hospital.

Nelson considers a tiny railroad to be one of his biggest achievements.

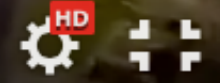
"Distraction therapy is great for kids in the hospital," Nelson said. "Everyone loves trains and I knew a model railroad

would help get the children's minds off of their illnesses and would give them something fun to focus on."

Model Train @ St. Lukes Hopsital in Houston, TX.



2:52 / 5:03



Preparation

- DO IT!
- DO IT NOW!
- DON'T WAIT!
-

Ok, what should I do?

Insurance

- Property protection
 - may be a “collection” with a \$10,000 cap
 - may need a rider
 - benchmark may be considered a home improvement

Insurance

NMRA member

- Model Collector Insurance
 - Inventory Plan - selected layout + more
 - Blanket Plan - \$200K max, \$5K item
 - Layout Coverage - not rolling stock

Insurance

- Liability
 - Discuss with your agent - homeowners'
 - especially important if you host open houses or Op Sessions
- 100% Clubs can get NMRA liability insurance

Layout Planning

- How do you get an unconscious person out of your layout?
- Perhaps you want to rethink as we age:
 - duck unders
 - narrow aisles
 - open benchwork with no fascia

Extinguishers and alarms

- Extinguishers are not to fight a fire, but to clear an exit path
- Do your guests know where an extinguisher is?
- Do you have a smoke alarm in the layout room?
- Is it tied into your other alarms?



Fire extinguisher

On PebbleCreek Model Railroad Club's layout

Plumbing

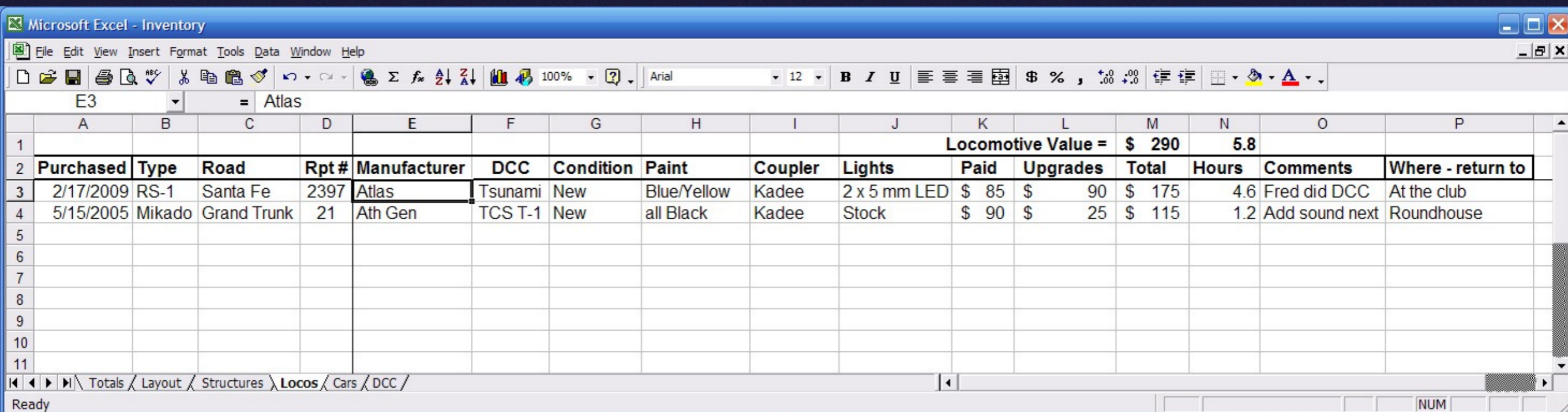
- Get the plastic out
 - toilets
 - laundry
 - ice makers
- Chris Callaway, “If your water heater is older than your dog, and the dog has died, you need to think about replacing your water heater.”

Inventory

- “It is the insured’s responsibility to prove the value of lost or damaged property.”
- Keep a record of what goes into your layout
 - Manual ledger
 - Spreadsheet - see my web site for an Excel sample
 - Quicken
- Consider keeping a log of hours spent on the layout, structures & the rolling stock.

Inventory

- Spreadsheet: can hide columns, if so desired, and print



The screenshot shows a Microsoft Excel spreadsheet titled "Inventory". The spreadsheet contains a table with the following data:

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P
1																
2																
3																
4																
5																
6																
7																
8																
9																
10																
11																

The table has the following columns: Purchased, Type, Road, Rpt #, Manufacturer, DCC, Condition, Paint, Coupler, Lights, Paid, Upgrades, Total, Hours, Comments, and Where - return to. The data rows show two locomotives: one purchased on 2/17/2009 (Santa Fe, Atlas, Tsunami, New, Blue/Yellow, Kadee, 2 x 5 mm LED, \$ 85, \$ 90, \$ 175, 4.6 hours, Fred did DCC, At the club) and one purchased on 5/15/2005 (Grand Trunk, Ath Gen, TCS T-1, New, all Black, Kadee, Stock, \$ 90, \$ 25, \$ 115, 1.2 hours, Add sound next, Roundhouse). A summary row at the top right indicates "Locomotive Value = \$ 290 5.8".

- “There’s an App for that”

Photos



Storing Data

- Keep only ONE copy of your data
- Today, cloud storage is the most convenient

Evacuation plan

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

Op session briefing



Keeping up to date

- Your data
- Your insurance coverage
- Your designated estate agent
- Your evacuation plan
- First Aid Kit contents
- Fire Extinguisher charge

Recovery

- Your insurance agent & restoration agent help bring your data to the attention of the adjuster.
- Without preparation, you may spend months on auction sites or other places where you bought items.
- The adjuster may want experts to evaluate the claim for validity - 2 opinions?
- After a disaster, folks usually wish they had more data, not less.
- Think about convincing a non-modeler of the level of work and cost that went into scratch-building that box car that looks to him like something that can be purchased at a flea market for a buck.

Who will rebuild it?

- You - how long will it take?
- A professional layout builder?

With the proper preparedness,
you may be able to hire a professional!

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