

In short, if Wright City Fire Protection District is forced to lay off staff, it's likely the diminished service quality would affect an assessment known as the district's ISO (Insurance Services Office) rating. This is a rating used by insurance providers to help calculate insurance costs.

But it's uncertain when residents might notice a change to their insurance, if any. Fire service is only one of several factors used to determine the cost of property insurance, and different insurance companies calculate costs differently.

ISO rating

The first piece of this puzzle is

as type and extent of training, number of people who participate in training, and firefighter response to emergencies.

Wright City Fire officials state that with half as many professional staff responding to calls, the district's fire response capability will suffer, and could cause a drop in the district's current ISO rating.

If there is a change in Wright City Fire staffing, it isn't clear when that might affect the district's ISO rating. ISO would have to re-evaluate the district, and it's hard to say when that would happen.

According to ISO, evaluations

in either scenario, or possibly higher for insurance than the added taxes.

Insurance experts contacted by *The Record* said that prediction is possible, but by no means a guarantee.

Representatives at the Shelter Insurance headquarters in Columbia said it would make sense for a negative change in ISO rating to lead to an increase in the cost of insurance. But it's a little more complicated than direct cause-and-effect, because other factors are at play.

First of all, every insurance company has a different system for assessing the risks in-

involved in determining the cost of insurance. How the ISO rating converts to monetary value can change depending on which company is doing the math. Secondly, fire response is just one out of a number of factors considered for insurance, including being location, local crime rates, previous insurance claims and other considerations.

Jay MacLellan, director of public relations for Shelter Insurance, said a negative change in ISO rating could be balanced out by a positive change elsewhere.

SCHEDULE

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appropriate activities for the number of students who are participating.

Breakfast and lunch will be served at care days. Students will

have the same meal pay status that they have during a regular school day.

Any Warren County School District student may attend care days.

Klinginsmith said he does not expect to see high school students at care day.

"A lot of them are working," he

said. "I'm hearing, 'My boss is really glad I'm available another day.'"

Other programs will go unchanged as well. The district's latch key program is unchanged from last year. It is available before and after school Monday through Friday, 6 a.m. to 6 p.m. at Rebecca Boone Elementary. It's free. Students must be enrolled.

Programs that involve entities outside of the district that generally have activities on Mondays, such as sports, will still have Monday events.

Mondays will serve as snow makeup days.

PLAYGROUNDS

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functional, accommodating sensory needs and range of mobility needs, the surrounding area has also been

who use wheelchairs to use a ramp to access elements of the playground, so as not to be excluded.

West Elementary also updated its safety features.

"We ripped out some of the things at West that were dated and that didn't meet current

ALL PHAZE ROOFING

