Floods serve to remind others to reassess needs

By Sandy Praeger

Insurance Commissioner

The recent sequence of storms in Kansas is another reminder of how the weather can change our lives at a moments notice.

Recent floods in North central and Northeast Kansas are not only costly to homeowners, but can be extremely dangerous. The insurance department would like to take this opportunity to remind all Kansas citizens how to secure their financial assets in the event of a flood.

While some auto policies may carry a provision that covers an automobile in the event of flood damage, it is important to note that most Homeowners and Renters Insurance does not cover flooding. The only real property damage that is covered due to water is sewer backup but this coverage must be purchased at an additional cost.

Flood insurance is provided by the federal government through the

National Flood Insurance Policy program, as long as your community participates in the program. You may buy insurance that covers up to \$250,000 for flood damage to your home and for an additional premium you may buy flood coverage for the contents of your home up to \$100,000. For non-residential building and their contents coverage is available up to \$500,000.

According to the Federal Emergency Management Agency, the average flood insurance policy costs a little more than \$400 a year for about \$100,000 of coverage.

Although NFIP insurance may be purchased at any time there is a 30day waiting period.

Your insurance agent should be able to answer your questions regarding the program, or call the office in Ottawa (785) 242-1097. If problems go unresolved call Kansas Insurance Department Consumer Assistance Hotline at 1-800-432-2484



Enjoying Mother Nature

Margery Haas, left, a Hoxie school board member and avid gardener, entertained Cindy Aumiller's afternoon preschool class on Wednesday near her backyard pond. Aumiller's students recently studied about lily pads, of which Haas' pond has a large number and from under which two frogs peaked their heads as the children watched them play 'leap frog.' Aumiller's classes vary in ages ranging from 3-years-old to 6-yearsold and are in session throughout the week Monday through Friday at different times.

Teenager losing weight for health; parent worries about son's anger

health. Her doctor seems to think it's very

Dear D.P.: No, as long as those rewards don't include food. In fact, you might

daughter, who's trying to struggle through at her present size. You might ask her to all of the typical high-school kid's con- consider one in a smaller size, one you wants once she sets her mind to it. What he feels left out, like a wimp. His athletic cerns, has taken on the project of losing might buy so that she could hang it in her weight. This isn't only for vanity, but for her closet for something to look forward to matter of habit, and we can change hab-gotten in a fight with a member of the team, once she slims down. Simply looking at it, admiring it and imagining how it will look on her in the future would certainly be motivation to continue her daily rouconsider a piece of clothing — a dress, a tine of exercising and staying on her diet. swimsuit or sports outfit she may have This takes discipline, and you could help

in her and her ability to do what she in our family are serving in the military, and we like, what tastes good to us, often is a coach actually said to me, after my son had

small, my son has had a problem with an-rules, he gets physical and starts punching. ger. Now in his second year at middle He's big, and others get hurt. — L.L. school, it's like he's getting worse rather **Dear L.L.: He needs to suffer some** than better, as we'd hoped might happen. I consequences that make it perfectly

Dear Dr. Joyce Brothers: Our teenage been eyeing but couldn't possibly wear by letting her know of your confidence think maybe some of it is because so many that if someone disagrees with him or does Dear Dr. Brothers: Ever since he was anything my son feels is a stretch of the

clear that this kind of bullying behavior is not accepted. Actually, the coach should do this. I think you and his father should let him know that his inability to control his emotions is not manly or a proof of strength, but a sign of weakness and immaturity. He needs to learn how to let go of anger by taking time to think, listen to music, take a walk or take deep breaths until he's back in the driver's (c) King Features Syndicate

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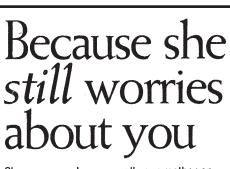
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