

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 30-day 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.



JAN KATZ ACKERMAN/Colby Free Press

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-years-old and are in session throughout the week Monday through Friday at different times.

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

Dear Dr. Joyce Brothers: Our teenage daughter, who's trying to struggle through all of the typical high-school kid's concerns, has taken on the project of losing weight. This isn't only for vanity, but for her health. Her doctor seems to think it's very important. — D.P.

Dear D.P.: No, as long as those rewards don't include food. In fact, you might consider a piece of clothing — a dress, a swimsuit or sports outfit she may have

been eyeing but couldn't possibly wear at her present size. You might ask her to consider one in a smaller size, one you might buy so that she could hang it in her closet for something to look forward to 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 routine of exercising and staying on her diet. This takes discipline, and you could help

by letting her know of your confidence in her and her ability to do what she wants once she sets her mind to it. What we like, what tastes good to us, often is a matter of habit, and we can change habits.

Dear Dr. Brothers: Ever since he was small, my son has had a problem with anger. Now in his second year at middle school, it's like he's getting worse rather than better, as we'd hoped might happen. I

think maybe some of it is because so many in our family are serving in the military, and he feels left out, like a wimp. His athletic coach actually said to me, after my son had gotten in a fight with a member of the team, that if someone disagrees with him or does anything my son feels is a stretch of the rules, he gets physical and starts punching. He's big, and others get hurt. — L.L.

Dear L.L.: He needs to suffer some consequences that make it perfectly

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 seat. (c) King Features Syndicate

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