# Time to check for possible weather damage

the onslaught of 2011 winter storms, Sandy Praeger urges them to check their homeowners' and vehicle insurance policies to be sure they are protected against property damage caused by the harsh winter weather and unpredictable spring weather.

of bad winter weather in 2011, so

As many Kansans dig out from coverages," Commissioner Praeger weight of snow. said. Homeowners' and auto poli-Kansas Insurance Commissioner cies provide basic protection, but falling objects such as trees is covsome policies provide a broader range of coverages than others."

> Points that consumers could check about their insurance coverage include the following:

• Standard homeowners' policies first damages the home. "We've had more than our share include coverage for wind, snow and rain damage to the outside of a is usually excluded, unless the exteit's a good thing to check with your home, as well as damage caused by rior of the home is damaged from a insurance agents about your policy a structure's collapse because of the covered peril. However, if interior

• Damage to homes caused by ered under most policies. However, the cost to remove limbs is usually not covered under most policies. However, the cost to remove limbs is usually not covered unless the tree

• Interior water damage to a home

missing shingles, that would be covered.

Some policies cover damage from frozen pipes, as long as the damage is not a result of the homeowner's failure to keep the home adequately heated.

• Many standard policies exclude water backup from drains or sewers. But that protection can be added to a policy by purchasing a rider.

• Flood damage from snow and

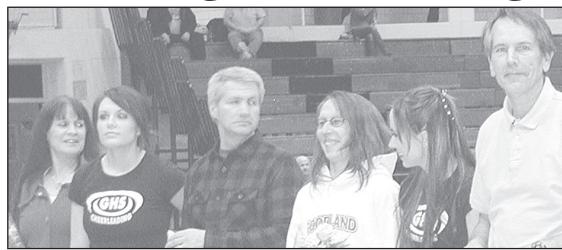
by homeowners' policies. Floodrelated policies can be obtained through the National Flood Insurance Program. Your local agent can provide details.

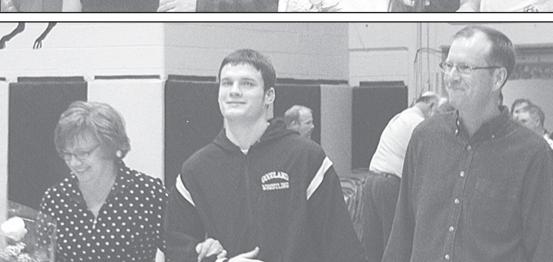
• Vehicle coverage for winterrelated accidents involving snow collision coverage. Check with your agent for details.

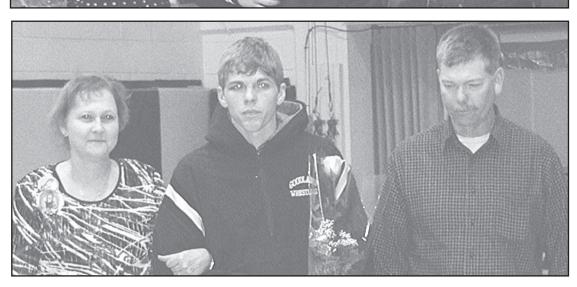
"I always urge Kansans with property damage caused by win-

water damage occurs as a result of ice melt is almost always excluded ter and spring weather to contact their insurance agents or insurance companies as soon as possible," Commissioner Praeger said. "If you still have questions, contact our Kansas Insurance Department Consumer Assistance Representatives at (800) 432-2484. Information is removal could be covered through also available on our website, www. ksinsurance.org.

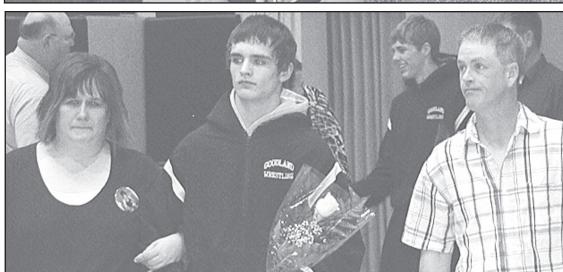
## Senior night at wrestling











Senior wrestlers, cheerleaders and their parents were recognized at the Friday night wrestling match at Max Jones Fieldhouse. Pictured on top from left to right are Lydia Borders, Alexandra Borders, Tim Borders, Traci Waugh, Day Waugh, Scott Waugh, George Bellani, Brenda Linin, Max Linin. Pictured in the middle from left to right Carol Deeds, Nathan Deeds, Robin Deeds, Sandy Miller, Seth Miller and Sean Miller. Pictured in the bottom picture from the left Lori Rietcheck, Kayler Rietcheck and David Rietcheck.

Photos by Pat Schiefen/The Goodland Star-News

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### **Funding Cut-off Dates:**

Sign-up Cutoff Date for Fiscal Year 2011 AWEP Requested Funding

Friday, March 4, 2011, is the cutoff date for Agricultural Water Enhancement Program (AWEP) applications in Kansas to be considered for Fiscal Year 2010 requested funding. The sign-up is available to eligible producers who irrigate in priority areas within Groundwater Management Districts 2, 4,

Signup Cutoff Date for Special Initiative for Lesser Prairie-Chicken Habitat Friday, March 4, 2011, is the cutoff date for applications to be accepted for the Special Initiative for Lesser Prairie-Chicken Habitat in Kansas.

Sign-up Cutoff Date for Fiscal Year 2011 EQIP Organic Initiative Requested Funding Friday, March 4, 2011, is the cutoff date for EQIP Organic Initiative applications in Kansas to be considered for Fiscal Year 2011 requested funding.

Go to your local U.S. Department of Agriculture Service Center and visit with the Natural Resources Conservation Service or local conservation district staff to get more information about helping address your resource concerns.

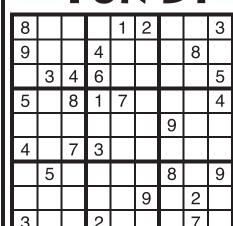
Office address: 210 W. 10th Street, Goodland, KS Phone: 785-899-3070 ext 35

Web site: www.ks.nrcs.usda.gov/programs/awep/ www.ks.nrcs.usda.gov/programs/lepc www.ks.nrcs.usda.gov/programs/eqip/2011/organic.html

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### FUN BY THE NUMBERS



Like puzzles? Then you'll love sudoku. This mindbending puzzle will have you hooked from the moment you square off, so sharpen your pencil and put your sudoku savvy to the test!

#### Here's How It Works:

Sudoku puzzles are formatted as a 9x9 grid, broken down into nine 3x3 boxes. To solve a sudoku, the numbers 1 through 9 must fill each row, column and box. Each number can appear only once in each row, column and box. You can figure out the order in which the numbers will appear by using the numeric clues already provided in the boxes. The more numbers you name, the easier it gets to solve the puzzle!

#### **Request for Proposals**

2010 CFP Modernizations at Scattered Sites for the Goodland Housing Authority

Proposal Due Date: ...... March 11, 2011 (Not a public opening) Proposals Due by: ...... 2:00 p.m. Pre-Proposal Conference...... March 1, 2011 at 9 a.m. MT, at the Goodland HA Office Submit Proposals to: ...... The Goodland Housing Authority 515 E. 5th Street Goodland, KS 67735

The Goodland Housing Authority will receive sealed competitive proposals until the date and time stated above for the modernization project reference above. The work is broken into two separate base proposals. Base Proposal #1 includes: Construction of an addition and renovations to the office areas at Sparks Towers apartments and Sitework improvements at the family site. Base proposal #2 includes work associated with construction of a new playground at the family site. Proposals shall include all necessary labor, materials and equipment.

Please not that a "Bid Bond" or guarantee is not required to submit a proposal. For Contracts exceeding \$25,000.00, the successful Contractor will be required to provide assurance of completion as indicated in the Contract Documents.

For information concerning the proposed work, contact Richard Zingre' at Zingre' and Associates, P.A., 1019 Scott Ave., Fort Scott, KS 66701, (620) 644-8595. Beginning this date, bid packages may be reviewed at the Housing Authority, or obtained at the office of Zingre' and Associates, for a non-refundable purchase of \$50.00 (make checks payable to Zingre & Assocates, P.A.). The plans are also available by e-mail for free.

The competency and responsibility of each proposal will be considered in awarding the contract, and the Owner reserves the right to reject any and all proposals and waive irregularity in proposals. The contract will be awarded to the lowest responsive and responsible proposal if reasonable, and if it is in the interest of the Owner to accept it.

The Goodland HA is an EOE.