

# Storm damage can be costly

By Sandy Praeger  
*Kansas Insurance Commissioner*

While April showers bring May flowers, spring storms can bring costly damage to your property. In the past, my article on the spring storm season has arrived in time to provide helpful information to homeowners ahead of the storm season. But as we witnessed March 12th, the 2006 spring storm season is ahead of schedule and many homeowners in Kansas have already experienced some significant damage to their properties. With the early arrival of severe weather also comes the continued probability of weather-related property losses. In 2005 the total number of confirmed tornadoes in Kansas was 135. This was the highest annual total for Kansas since 1950 and far exceeded the norm of 55. Kansas achieved another record when 19 tornadoes touched down during the month of November 2005, also breaking the 1950 record. And we may be in for yet another record breaking year.

There are some things you can do to protect yourself and your belongings before the storm:

- Check your homeowner and auto policies to make sure you have comprehensive coverage for hail and windstorm.
- Review your homeowner’s policy with your insurance agent to make sure your coverage is up-to-date and adequately protects all structures and personal property.
- Take inventory of your personal property, including model and serial numbers when available. If possible, take photos or make a videotape of personal items to give to insurance adjusters in the event of loss. Store this information, along with receipts in a safe deposit box or somewhere outside the home.
- Keep your home in good repair by making sure shingles are secure, garage doors are reinforced and unnecessary debris is removed. In high winds, loose debris can fly

around causing damage or it can block drains and sewers which could cause flooding.

- Check your roof for leaks or damage to rain gutters.
- See that trees or branches are not in danger of falling on your home. Closely inspect your trees looking for weak branches that could fall in high winds.
- Take severe weather alerts and warnings seriously. Too many people are injured or die unnecessarily each year from watching the storm and not protecting themselves from it.
- Have plenty of batteries and flashlights on hand.
- Listen to The Weather Channel or local television news for the latest forecast. Severe weather warnings are activated to protect you and your property.
- If a severe storm warning is issued and you have time to act, move automobiles and loose items indoors.

If you do suffer loss or damage due to a storm, here are some recommendations on how to proceed:

- Contact your insurance company immediately to report losses.
- Get instructions from your adjuster BEFORE calling anyone to repair or replace damaged property. Your insurer’s visual inspection of your loss may be required before claims are paid.
- If your home is damaged or is currently awaiting repairs, take steps to protect your home from further damage and document the state of your home with photos or video. Buy the materials you need to secure your property and minimize your losses. Cover your windows with plywood and move your vehicles into a garage or carport if possible.
- Beware of downed power lines, especially near water, to avoid risk of electrocution.
- When returning home, do not drive through flooded areas or through road barriers-they are there for your safety.

- If your house is damaged, shut electricity off at the breakers. Keep power off until an electrician has inspected your system for safety.
- Beware of fly-by-night repair businesses. Hire licensed and reputable service and repair people. Get references and use local businesses, when possible.
- Take precautions if the damage requires you to leave your home for an extended period of time. Let your agent or insurance company know of your temporary forwarding address and phone number.

**Flooding**

Most personal and commercial policies covering property do not include earthquake or flood protection. Just an inch of water can cause costly damage to your property. If you are prone to flooding or rising water in your home, you may not be protected. Check with your insurance agent. Flood policies are only available through the Federal Emergency Management Agency’s National Flood Insurance Program. For more information, call 1-888-CALL FLOOD or visit their web site at [www.fema.gov/nfip](http://www.fema.gov/nfip).

Keep in mind that following a major storm when many people are affected, it may take a little longer than usual for the insurance company to settle your claim. If your settlement doesn’t occur in a reasonable length of time, call your agent. And, if you still have problems coming to an agreement with your company, please contact the Kansas Insurance Department at 1-800-432-2484.

I urge you to have a plan of action for severe storms now, while you have time to prepare. Have a supply of bottled water, dried foods and canned goods on hand in case of a power outage, and make sure to have a fresh supply of flashlight batteries and a battery operated radio.

If you have any questions or concerns regarding your insurance, contact the Kansas Insurance Department Consumer Assistance Hotline at 1-800-432-2484.

# State board rewrites sex ed rule

TOPEKA (AP) — Having told school districts they must get written permission from parents before enrolling children in sex education classes, the State Board of Education soon will consider requiring abstinence-only courses. On a 6-4 vote Wednesday, the board added the parental consent mandate to health standards, which are otherwise advisory for school districts. Only a handful of states have similar mandates, according to national groups. And at the request of Kathy Martin, a Clay Center Republican, the board will discuss requiring districts to have at least one abstinence-only course in grades six through nine. “We need to send the correct message,” Martin said. Most of Kansas’ 300 districts automatically teach children sex education unless a parent objects in writing, an approach favored by many teachers, administrators and public health officials. But board Chairman Steve Abrams, an Arkansas City Republican, said of the change, “It’s about empowering parents; that’s the bottom line.” The new mandate doesn’t come with any punishment if districts refuse to follow it, prompting critics to predict it will be ignored. Still, they worry that some children who need information about human sexuality won’t get it because their parents will forget to fill out a consent form, or won’t see the form. “Through legal and policy changes, you’re not going to create love, and you’re not going to create better parent-child communication about sexuality,” said Stephen Conley, executive director of the American Association of Sexuality Educators, Counselors and Therapists. It’s not the first time the board went against professional opinions on an issue. In November, the board adopted science testing standards that treat evolution as a flawed theory.

Mark Tallman, a lobbyist for the Kansas Association of School Boards, said boards experienced no problems without a state mandate on sex education. “We think that’s a decision that ought to be made locally,” Tallman said. Wednesday’s vote came less than three weeks after the Senate approved a bill requiring all districts to offer comprehensive sex education programs and prohibiting them from going to abstinence-only programs or eliminating sex education altogether. That bill is before a House committee. The board had a similar regulation in place for nearly two decades, but as it revised rules for accrediting schools, the regulation was allowed to lapse. While the board developed health standards to advise schools, its only requirement is that districts have human sexuality classes of some kind. In September, the board deadlocked 5-5 over how to handle sex education classes. Martin sided the board’s four moderates then, but she said Wednesday the views of her constituents caused her to change her mind. And, Martin said, she would be comfortable allowing boards to decide how to handle enrollment if courses were abstinence-only. Only Arizona, Nevada and Utah have a statewide requirement for schools to obtain parental consent for sex education courses, according to the Sexuality Information and Education Council of the United States, a group that favors comprehensive programs. However, it’s not uncommon for a local district to have such a policy, said Kathy Christie, senior vice president for the Education Commission of the States. The Wichita school district, the state’s largest with more than 45,000 students, won’t enroll middle school or high school students in a sex education course without parental consent. “A lot of times parents will say, ‘No way,’ but the more they talk to

the teacher ahead of the curriculum, the more they realize it’s not what they thought it would be,” said district spokeswoman Susan Arensman. But some public health officials and supporters of comprehensive sex education programs worry that the state board’s action was an attack on long-established programs in the name of promoting abstinence. Under Martin’s proposal, a school could lose its state accreditation if it did not offer nine weeks of instruction on “abstinence until marriage” at least once in grades six through nine. “This would be one way to put a little teeth into what we would like them to do as far as instructing students,” Martin said. Conley said no studies have shown that abstinence-only programs work. Some educators question whether such programs provide students with medically accurate information. Debra Rukes, the director of the Topeka YWCA’s Teen Pregnancy Prevention Program, said it encourages abstinence to avoid unwanted pregnancies and sexually transmitted diseases, but also educates teens about birth control. “Sixty-two percent of them are having sex before they graduate from high school,” Rukes said “We recognize that teens are going to make that choice.” Board members Sue Gamble, a Shawnee Republican, and Bill Wagon, a Topeka Democrat, suggested the board’s mandate violates the Kansas Constitution, which says schools “shall be maintained, developed and operated by locally elected boards.” But Tallman said the state board, which has constitutional authority to provide “supervision” of schools, has the power to set accreditation standards. “I don’t know whether the state board could mandate that it be taught, but they could say, ‘You’re not going to be accredited if you don’t,’” Tallman said.

# Banks retool to meet Latino client needs

KANSAS CITY (AP) — One of Maria Carrillo’s clients said thieves jumped him on payday because they knew he’d leave the check-cashing business with his pockets full of bills. How was he to know he could open a bank account in this country, Carrillo said, if he was still struggling to read in Spanish? Carrillo, a financial consultant whose office windows look onto a ward of this city where taquerias have replaced steel plants, knew he

was just the kind of client banks want. As the housing market slows, lenders have come to see the country’s new Latino immigrants as a market with a great upside. By 2010, the disposable income of Hispanics will exceed \$1.08 trillion, or 9.2 percent of total purchasing power nationwide, according to the Selig Center for Economic Growth at the University of Georgia. Even as Congress debates their legal status, banks are tailoring their

products to meet the country’s newest residents where they work and live, installing ATMs in meatpacking plants and creating special mortgage packages that don’t require the traditional documentation. After experiencing decades of financial crises and currency devaluations in Latin America, first-generation immigrants often prefer to carry cash than to deposit their money in the bank.

# TV LISTINGS

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SATURDAY					MARCH 18							
	6 AM	6:30	7 AM	7:30	8 AM	8:30	9 AM	9:30	10 AM	10:30	11 AM	11:30
KLBY/ABC 4 6	La Gente	BusinessWeek	Good Morning America (CC)		Lilo & Stitch	Emperor New	Proud Family	That's-Raven	Zack & Cody	Phil of Future	Kim Possible	Power Rangers
KSNK/NBC 3 8	Today (CC)				Paid Program	Paid Program	Tuten-stein (EI)	Time Warp	Trading Spaces	Darcy's Wild Life	Flight 29 Down	Endurance (EI)
KBSL/CBS 12 11	Saturday Early Show (CC)				Lazy-Town	Go Diego	Backyardigans	Dora the Explorer	Little Bill (EI) (CC)	Blue's Clues	Road to the Final Four (N) (CC)	
K15CG 2	Business	Market-Market	Thomas-Friends	Jay Jay the Jet	Bob the Builder	Real Wheels	DragonflyTV	Hand-Crafts	America's Home Cooking: Healthy Recipes			
ESPN 28	SportsCenter (CC)		SportsCenter (CC)		SportsCenter (CC)		SportsCenter (Live)		College Basketball: NIT Tournament Second Round - Teams TBA. (Live) (CC)			
USA 37	Paid Program	Paid Program	Paid Program	Paid Program	WWE A.M. Raw		Nashville Star Guest judges Big & Rich. (CC)			Movie: Frequency *** (2000, Fantasy) Dennis Quaid. (CC)		
TBS 38	Saved by Bell	Saved by Bell	Movie: Hardball ★½ (2001, Drama) Keanu Reeves, Diane Lane. (CC)				Movie: Three Men and a Baby *** (1987, Comedy) Tom Selleck. (CC)			Movie: Six Days, Seven Nights ★★½		
WGN 39	Enterprise	People-People	Paid Program	Paid Program	Paid Program	Paid Program	Paid Program	Paid Program	Paid Program	Paid Program	Happy Days	Home Improve.
TNT 40	(5:00) Movie: Encino Man (1992)		Movie: Analyze This (1999) An angst-ridden mobster seeks a psychiatrist's help.				Movie: The Mask *** (1994, Comedy) An ancient mask animates drab bank clerk.			Movie: Back to the Future (1985) (CC)		
DSC 42	Paid Program	Paid Program	Paid Program	Paid Program	Egypt Untold Secrets of the Rosetta Stone Deciphering hieroglyphics. (CC)				Egypt Untold Rameses the Great A pharaoh's mummy. (CC)			
A&E 47	Murder, She Wrote (CC)		Driven to Win	Driven to Win	Ask This Old	Ask This Old	Old House	Old House	Bio.: Monroe	Bio.: Princess	Inked The tattoo craze. (CC)	
HIST 48	Automobiles Jeep (CC)		Unknown Civil War Irish at Gettysburg		Wild West Tech Massacre Tech (CC)		Heavy Metal Mosquito Attack		Mail Call (CC)	Mail Call (CC)	Modern Marvels Snack Food Tech 2	
NICK 55	Grown Up	Oddparents	Jimmy Neutron	Jimmy Neutron	SpongeBob	SpongeBob	Oddparents	Oddparents	The X's (CC)	Danny Phantom	Danny Phantom	Catscratch
DISN 56	Koala Brothers	Higglytown	Einsteins	Doodlebops	JoJo's Circus	Charlie & Lola	The Wiggles	Lilo & Stitch	Lilo & Stitch	Buzz-Maggie	American Drgn	Emperor New
FAM 58	Digimon-Digital	Dragon Booster	Spider-Man	A.T.O.M. Trapped	Get Ed (CC)	Kong-Series	Power Rangers	Super Robot	Power Rangers	W.I.T.C.-H. (CC)	Full House	Full House
HALL 60	Little House on the Prairie Dance With Me (CC)				Movie: The Apple Dumpling Gang ★★ (1975, Comedy) Bill Bixby. (CC)			Movie: The Apple Dumpling Gang Rides Again ★★ (1979, Comedy) Tim Conway. (CC)				Movie: Last

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	12 PM	12:30	1 PM	1:30	2 PM	2:30	3 PM	3:30	4 PM	4:30	5 PM	5:30		
KLBY/ABC ④ (6)	NBA Access	Paid Program	Paid Program	Paid Program	Paid Program	Paid Program	Paid Program	Paid Program	Paid Program	Paid Program	Paid Program	ABC Wild News		
KSNK/NBC ③ (8)	Paid Program	Paid Program	TPC Preview	PGA Golf: Bay Hill Invitational -- Third Round. From Orlando, Fla. (Live) (CC)							Paid Program	NBC News		
KBSL/CBS ⑫ (1)	College Basketball: NCAA Tournament Second Round -- Teams TBA. (Live) (CC)					College Basketball: NCAA Tournament Second Round -- Teams TBA. (Live) (CC)				College Basketball: NCAA Tournament Second Round				
K15CG (2)	America's Home Cooking		Jerry Baker's Year 'Round Rose Care		Jerry Baker Gardening		Dr. Wayne Dyer: Inspiration -- Your Ultimate Calling Dr. Wayne Dyer talks about inspiration and motivation. (CC)							
ESPN (28)	North American Int'l Auto Show		Sumo: World Challenge. (CC)		Baseball: World Classic Semifinal -- Teams TBA. From San Diego. (Live)					Horse Racing				
USA (37)	(10:30) Movie: Frequency (2000)		Movie: Fear ★★ (1996) A teen's family is terrorized by her psychotic boyfriend. (CC)			Conviction Pilot (CC)		Conviction Denial (CC)		Monk Mr. Monk Gets Jury Duty (CC)				
TBS (38)	(11:15) Movie: Six Days, Seven Nights ★★½ (1998)			Movie: Fire Birds ★★ (1990, Action) (PA) Nicolas Cage. (CC)		Movie: Desperado (1995) A guitar-toting gunman takes aim at a Mexican drug lord.				Movie: Blue Streak ★½ (1999) (PA)				
WGN (39)	Cosby Show	Soul Train Javier; D4L; music video.	Sox Specials		MLB Preseason Baseball: Chicago Cubs at Chicago White Sox. From Tucson, Ariz. (Live) (CC)					Ultimate Arena Paintball				
TNT (40)	(11:00) Movie: Back to the Future ★★½ (1985) (CC)			Movie: Space Cowboys ★★ (2000) NASA reunites four aging flyboys for an urgent mission. (CC)				Movie: The Patriot ★★ (2000, Drama) Mel Gibson, Heath Ledger. (CC) (DVS)						
DSC (42)	Nefertiti Resurrected An Egyptologist searches for a queen's tomb. (CC)				Egypt Untold Howard Carter discovers King Tutankhamen's tomb. (CC)				Who Killed King Tut: Case Reopened Forensic investigation. (CC)					
A&E (47)	Inked (CC)	Inked (CC)	Inked (CC)	Inked (CC)	Movie: Jaws ★★ (1975, Horror) A man-eating shark terrorizes a New England resort town. Roy Scheider, Robert Shaw. (CC)						Confrontation (CC)			
HIST (48)	An Alien History of Planet Earth (CC)				Comets: Prophets of Doom Mysteries surround comets. (CC)				How William Shatner Changed the World Inventions inspired by "Star Trek". (CC)					
NICK (55)	Cats-cratch	6teen Mr. Nice Guy	Drake & Josh	Ned's School	Unfabu-lous	Zoey 101 (CC)	Nick-toons TV	Nick-toons TV	Spon-geBob	Drake & Josh	Grown Up	Danny Phantom		
DISN (56)	Movie: The Luck of the Irish (2001, Fantasy) Ryan Merriman. (CC)				Ameri-can Drgn	W.I.T.C.-H.	Kim Possible	Kim Possible	Emperor New	Buzz-Maggie	Life With Derek	Zack & Cody		
FAM (58)	Full House	Movie: Half a Dozen Babies ★★ (1999, Drama) Scott Reeves. (CC)				Movie: Celeste in the City ★★ (2004, Romance-Comedy) Majandra Delfino. (CC)				Movie: Ghost ★★ (1990, Fantasy) Patrick Swayze. (CC)				
HALL (60)	(11:30) Movie: The Last Cowboy (2003) Jennie Garth.			Movie: Thicker Than Water (2005, Drama) Melissa Gilbert. (CC)			Movie: Straight From the Heart (2003, Romance) Teri Polo. (CC)				Movie: Outsider			

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	6 PM	6:30	7 PM	7:30	8 PM	8:30	9 PM	9:30	10 PM	10:30	11 PM	11:30
KLBY/ABC (4) (6)	News (CC)	The Insider	Movie: The Sixth Sense *** (1999) (PA) A child psychologist counsels a boy who can see dead people. <i>Bruce Willis</i> .				News (CC)	Seinfeld The Maid	Seinfeld (CC)	Enter- prise		
KSNK/NBC (3) (8)	News	Wheel of Fortune	Saturday Night's Main Event (N) (CC)				Conviction Breakup (CC)	News	Saturday Night Live Baldwin, Shakira. (CC)	Alec		
KBSL/CBS (12) (11)	College Basketball: NCAA Tournament		College Basketball: NCAA Tournament Second Round – Teams TBA. (Live) (CC)				48 Hours Mystery (N) (CC)	News (CC)	Drew Carey	Alias Dead Drop (CC)		
K15CG (2)	Dr. Wayne Dyer: Inspiration – Your		Lawrence Welk: Precious Memories Hymns, inspirational songs and gospel.				My Music Number 104: The '60s Experience Songs of peace, love and protest. (CC)				Tavis Smiley	
ESPN (28)	Horse Racing	College Wrestling: 2006 NCAA Championship. Oklahoma City. (Live) (CC)					Baseball: World Classic Semifinal – Teams TBA. From San Diego. (Live)					
USA (37)	Law & Order: Criminal Intent		Law & Order: SVU		Law & Order: SVU		Law & Order: SVU		Law & Order: Criminal Intent		Law & Order: SVU	
TBS (38)	(5:00) Movie: Blue Streak ★½ (1999)		Movie: Bad Boys (1995) Two Miami cops attempt to recover stolen police evidence.				Movie: Shanghai Noon *** (2000) (PA) A Chinese guard arrives in 1881 Nevada to rescue a princess.				Movie:	
WGN (39)	Home Videos	Home Videos	20th Annual Soul Train Music Awards Vivica A. Fox and Tyrese Gibson co-host.				WGN News at Nine (CC)		Sex and the City	Becker (CC)	Home Improve.	Movie: Coming
TNT (40)	(4:00) Movie: The Patriot *** (2000)		Movie: Gladiator *** (2000, Historical Drama) A fugitive general becomes a gladiator in ancient Rome. <i>Russell Crowe</i> .				Movie: The Patriot *** (2000, Drama) <i>Mel Gibson, Heath Ledger</i> . (CC) (DVS)					
DSC (42)	The FBI Files Deadly Mission (CC)		The FBI Files Deadly Business		The Dillinger Conspiracy (N)		The FBI Files Fatal Friendship (CC)		The FBI Files Deadly Mission (CC)		The FBI Files Deadly Business	
A&E (47)	City Confidential (CC)		Cold Case Files (CC)		Cold Case Files (CC)		American Justice: Blood Brothers		American Justice Murder in Paradise		Cold Case Files (CC)	
HIST (48)	Modern Marvels (CC)		Decoding the Past Mysteries of the Bermuda Triangle The Bermuda Triangle.				Incredible But True? (CC)		Japan's Mysterious Pyramids (CC)		Decoding the Past (CC)	
NICK (55)	Oddpar-ents	Spon-geBob	Ned's School	Drake & Josh (N)	All That (CC)	Amanda	Full House	Fresh Prince	Fresh Prince	Cosby Show	Rose-anne	Rose-anne
DISN (56)	That's-Raven	That's-Raven	Movie: Harry Potter and the Chamber of Secrets *** (2002, Fantasy) A malevolent force threatens the students at Hogwarts.				Zack & Cody		That's-Raven	That's-Raven	Emperor New	
FAM (58)	(4:30) Movie: Ghost *** (1990) (CC)		Movie: The Cutting Edge ★½ (1992, Romance-Comedy) <i>D.B. Sweeney</i> .				Movie: The Cutting Edge 2: Going for the Gold (2006) <i>Christy Carlson Romano</i> .			Movie: The Cutting Edge ★½ (1992)		
HALL (60)	(5:30) Movie: The Outsider ★★½ (2002, Romance) <i>Tim Daly, Naomi Watts</i> .				Movie: Mystery Woman: Wild West Mystery (2006, Mystery)		Movie: Mystery Woman: Wild West Mystery (2006, Mystery) <i>Kellie Martin</i> .			Movie: Mystery		