

Kansas storm damage to exceed \$600 million

Prior to the December 2007 ice storm, Kansas had already experienced three federally-declared disasters resulting in a total of more than \$480 million in damages. The winter storm of 2006 affected 44 western Kansas counties and resulted in \$386 million dollars in expenses, while the Greensburg tornado in May and the northeast/north central flooding at the same time resulted in \$70 million in reimbursable losses. Then the June 29th southeast Kansas flooding left more than \$26 million in expenses.

The preliminary damage estimates for the recent ice storm reveal approximately \$144 million in losses for electrical cooperatives alone. That leaves the state with more than \$625 million in reimbursable losses in 2007, and the total is expected to increase as the damage assessments provide new information.

"2007 was an unbelievable year in Kansas. We lost 25 lives in the four storms, an entire community was nearly destroyed, many homes and personal belongings forever lost, and not a county in the state was spared some sort of impact," said Maj. Gen. Tod Bunting, Director of Kansas Division of Emergency Management and Kansas adjutant general. "The four disasters last year left a deep mark on our state, but we have seen the strength of Kansans as individuals and communities rebuild their lives, homes and businesses."

December 2007 Ice Storm has many similarities to December 2006 Storm

As preliminary damage assessment teams are surveying the losses from the recent ice storm, there are several similarities to the ice storm that hit the state a year ago.

On December 28, 2006 the storm moved into western Kansas and by New Year's Eve, it had grown in intensity resulting in numerous power outages. The recent storm moved into the state December 6, 2007 and intensified December 10 also resulting in a large number of power outages.

Kansas Electric Cooperatives sustained tremendous losses of power lines and poles in both storms. In 2006, nine of the co-ops were affected with more than 10,000 utility poles knocked down or damaged and 21 transmission structures impacted. This time, 23 co-ops were affected and nearly 10,000 utility poles were again knocked down. Outages at the peak of last year's storm were at 46,000 customers while approximately 50,000 were in the dark this time. Power remained out for approximately three weeks in the western Kansas storm, and for approximately two weeks this time.

The December 2006 ice storm was the most expensive storm ever in the state with more than \$386 million dollars expended due to the storm, and approximately \$350 million of those dollars went to reimburse the Kansas Electric Cooperatives for their repairs. Total damage assessments from the current storm won't be in for a week or two, but preliminary assessments from Kansas Electric Cooperatives indicate approximately \$144 million in losses have occurred to the electrical coops from the current storm.

That number is expected to climb and does not include expenses incurred by local governments to respond to the storm with emergency protective measures and debris clearing.

Man is too scared to take the leap

Dear Dr. Brothers: I'm a 35-year-old guy with a good, solid job who has managed to save some money and make some pretty good investments. The problem is that a few of the people I work with have come up with what sounds like a pretty neat scheme to invest in real estate. I am the last one to actually put up the money. I can afford it, but for some reason I find myself too terrified to go in on the deal. At the same time, I am mortified to tell them. What the heck is wrong with me?

— L.C.

Dear L.C.: I am not a financial expert or a real-estate maven, but I think anyone could understand your hesitation to invest funds in a venture where you could stand to lose considerable amounts of money. Any prudent person would have some hesitation. That being said, there remains the question of why you are the one with cold feet, while your colleagues -- undoubtedly people with good business judgment -- are going full-speed ahead. I can only venture a guess based upon a clue in your question.

The fact that your group has chosen real estate -- one of the few



Dr. Joyce Brothers

• Ask Dr. Brothers

rather solid investment vehicles of the past few rocky years -- would point to probable success in your venture. But it is your use of the word "scheme" that interests me. It seems that what might set you apart from your partners is the feeling of taking advantage of something not quite kosher, something unearned about the rewards you are about to reap. Could it be that with success all but assured, you don't feel you really deserve to make a killing in this venture -- er, scheme? If so, I'm sure you will find a use for your money that's more compatible with your own sense of values. No need to feel "mortified." Just tell your friends that you have to pass this time, and wish them good luck.

Dear Dr. Brothers: My husband

and I are very upset at the course of action our son is planning to take after he graduates from college this summer. He has worked hard and is getting a degree in business, so naturally we assumed he'd be landing a good job. But now he tells us he wants to join the Peace Corps! As we recall from the 1960s, that's mostly a bunch of hippies or druggies wasting time instead of working. We are having no luck changing his mind. Should we let him go, in the interest of peace in the family, even though we don't approve?

— M.T.

Dear M.T.: Wow, it sounds as though your son was born about 30 years too late, for when the Peace Corps first came on the scene, it was thought of as a terribly important and generous way to help less-fortunate people while

at the same time seeing the world -- or at least an unfamiliar and interesting community where the skills of everyday living are anxiously awaited by the populace. Now, in the face of a more greedy time, we are expected to gravitate toward the higher-paying, prestige-loaded job at the expense of doing good.

I think it would be very big of you to support your son's decision. Remember, the Peace Corps is a limited assignment, and it may help him clarify his life's path, as there are valuable lessons to be learned in this type of foreign affair. After his service, there is plenty of time for him to go the corporate route, if that is the right one for him. I think you should be proud of your son for his independent thinking and altruistic spirit. Regardless of what first job he chooses, it will be a time of learning and self-discovery, as well as a period of forming values. He obviously doesn't care much for yours. And perhaps you should take a look at why not.

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Kansas in spotlight for insurance regulation

By Sandy Praeger
Kansas Insurance Commissioner

Working for Kansas insurance consumers is always the No. 1 priority in my job as Kansas Insurance Commissioner, but I also have a national responsibility to fulfill during the coming months that in the long run may help Kansans with insurance matters.

I was elected president of the National Association of Insurance Commissioners for 2008 at the meeting in December. My duties in that office provide an opportunity for Kansas Insurance Department employees to be recognized nationally for our work on insurance regulation in an ever-changing

industry setting.

As a member of the commission since being elected to state office in 2003, I have been able to advance through the ranks as secretary-treasurer, vice president and president-elect before taking the helm for 2008. It has provided me with a tremendous educational experience and a broad range of views that can be brought back to our state to work into our regulatory and advocacy capacities on behalf of Kansans.

I'm sure Gov. Kathleen Sebelius, who was also the national commission president while she was state insurance commissioner, would agree the NAIC experience is a

positive and enlightening one. The national organization is a voluntary organization of the chief insurance regulatory officials of the 50 states, the District of Columbia and five U.S. territories -- American Samoa, Puerto Rico, U.S. Virgin Islands, Guam and the North Mariana Islands. It is headquartered in Kansas City, Mo., which is very handy for me during my presidency.

The National Association of Insurance Commissioner's overriding objective is to assist state insurance regulators in protecting consumers and helping maintain the financial stability of the insurance industry. This is accomplished by offering financial, actuarial, legal, computer,

research, market conduct and economic expertise.

Formed in 1871 -- the same year as the Kansas Insurance Department was organized -- the NAIC is the oldest association of state officials.

One of the most useful activities of the organization is the interaction state regulators have in discussing insurance topics of interest throughout the states and territories. Not only do the chief regulators work and chair committees on multiple issues, department employees and officials from across the country meet in regular meetings to find ways to make insurance regulation more consumer friendly.

January freeze sends mixed messages for fruit crops

NEW ORLEANS (AP) — As Louisiana's strawberry farmers covered their crops for protection against the expected drop in temperatures, the state's peach farmers hoped the cold weather would stick around for a while.

"The more cold weather we have, the better," said Joe Mitchum, a peach grower in northern Louisiana.

While the cold snap might hurt south Louisiana's sensitive strawberry crop, it will help north Louisiana's peach farmers, whose fruit trees need cold weather during their period of dormancy.

Peach trees need about 800 hours of temperatures below 45 degrees each growing season, Mitchum said. Thus far, the weather has been too warm -- Mitchum's crop has had 250 hours of so-called "chill hours." Ideally, the crop should have about 350 hours by this time of year.

Mitchum said a lack of chill hours generally results in smaller, misshapen peaches at harvest season

from late May through late July.

The warmer weather thus far has been ideal for the state's strawberry crop, which has been thriving with months of dry, warm days and mild nights, said farmer William Fletcher, who grows strawberries in Ponchatoula, which bills itself as the "Strawberry Capital of the World."

Since mid-November, Fletcher's 80,000 strawberry plants have been laden with berries in all stages of growth -- from the white flowering blooms and small green berries to the plump and juicy red ones.

Fletcher says winter cold snaps always pose a danger to strawberry crops, particularly to the plants' vulnerable blooms. The blooms, which are white flowers with yellow centers, extend past the plant's leaves, making them vulnerable to the cold. If the blooms are burned by frost, their centers turn brown, they lose their petals and do not produce berries, Fletcher said.

"All we can do is cover them up and hope for the best," he said.

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~ League Bowling Results ~

Dec. 28th - Ten Pin League

Team	Won	Lost	Place
Farm Credit	42.5	21.5	1
Minds in the Gutter	34	30	2
Cal Williams	28	36	3
Colby Ag Center	27	37	4
Colby Bowl	26	38	5

First high individual game: Kelly Horinek, 224
First high individual series: Kelly Horinek, 562

Dec. 27th - King Pin

Team	Won	Lost	Place
Colby Automotive	208	128	1
Colby Bowl	186	150	2
Orschelns	186	150	3
City Limits	177	159	4
T.J. Tire	168	168	5
5 Pony Men	164	172	6
www.visitcolby.com	156	180	7
Pink Steel	155	151	8
Morgan Construction	145	191	9
Balls Deep	119	217	10

First high individual game: Lonnie Brogan, 287
First high individual series: Lonnie Brogan, 656

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