

# Look for flood damage in used cars

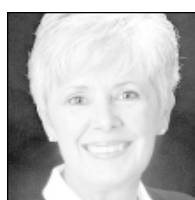
With the recent flooding in north-east Kansas, I want to warn Kansans who are shopping for used cars to take a few extra precautions.

There may be hundreds of vehicles with moderate to severe flood damage, and these vehicles may find their way to a car seller near you. The vehicles may look good on the surface, but their computer and safety mechanisms may be compromised and pose safety hazards.

Many automobiles were abandoned as waters continued to rise, and some of them sat underwater for an extended period of time. Many of these vehicles have been declared as salvage by insurance companies who have paid off the original owner of the car through a claim. Even though such vehicles are technically considered a total insurance loss, some of them might be marketed for sale in Kansas.

It is important used car buyers be extra cautious right now. Consumers should do a little extra investigating if prices seem too good to be true. That could be a warning signal for damaged property.

I also recommend working with a reputable car dealer. Because there is no guarantee vehicle damage will be reported, the best way for consumers to protect themselves is by having a reputable mechanic do an inspection of the vehicle to look for signs of water damage. A trained mechanic will be able to look for damage that won't be



**sandy praeger**

• insurance comm.

obvious to the buyer or won't appear on the title.

Many people may not realize they have bought a flooded car until they take it to get it insured. It's only then that they find out their agent can't issue them an insurance rate quote because of the salvage title on the vehicle.

These tips are things consumers should follow to protect themselves from purchasing a car that may have been flooded:

- Look inside the engine compartment and see if there are any tell-tale water mark signs that might indicate high water levels.

- Check under carpeting to see if there is mold or any presence of water staining. If it smells damp and musty, be suspicious. Also note if it smells recently-shampooed.

- Inspect the vehicle's undercarriage for rust and flaking.

- Inspect the electrical system thoroughly. This is where most water problems show up first.

- Thoroughly test all warning lights, gauges, interior and exterior lights, windshield wipers, turn signals, radio, heating and air conditioning to make sure all are operational.

- Look for rust or corrosion on wires and other components under the hood.

- Look in the trunk: are the jack and tools rusty? Is the well for the spare tire wet and rusted? If it is, most likely the car was in a flood.

- If you see a "Flooded" or "Salvage" title, don't even consider the purchase no matter how good the vehicle may look.

- Closely examine titles, which can be altered and/or falsified.

- Flooded cars may have lower asking prices, so be suspicious.

- Ask the car seller to run a detailed vehicle history report on the car for you. This report can reveal many hidden problems from a vehicle's past, including flood titles, and will indicate if a vehicle

has been titled/registered in at-risk areas during flood seasons.

Buyer beware! If it sounds too good to be true, it probably is.

*Sandy Praeger, Kansas Insurance Commissioner, oversees the activities of the Kansas Insurance Department, which is headquartered in Topeka. Her objective is to protect consumers and help maintain the financial stability of the insurance industry.*

*The department regulates and monitors the activities of 23,000 resident agents, 48,000 non-resident agents and 1,684 insurance companies licensed to do business in the state. It offers financial, actuarial, legal, computer, research, market conduct and economic expertise. Call the Kansas Insurance Department toll-free at (800) 432-2484 or visit [www.ksinsurance.org](http://www.ksinsurance.org) for more information.*

## Stearman Fly-in planned June 9, 10 in St. Francis

The 25th annual Stearman Fly-in will be Saturday and Sunday, June 9 and 10, at the Cheyenne County Airport in St. Francis.

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plan to attend, flying many types of aircraft, including warbirds and experimentals. Hot-air balloons will launch at sunrise on both days, weather permitting. Skydiving demonstrations and Stearman flights will be offered throughout the day. The event ends at noon Sunday. For details, call (785) 332-2251 or go to [www.stearmanflyin.org](http://www.stearmanflyin.org)

## public notice

**IN THE DISTRICT COURT OF SHERMAN COUNTY KANSAS**

In the Matter of the Estate of Melvin C. Borgman, Deceased

Case No. 07PR18

**NOTICE OF HEARING**  
THE STATE OF KANSAS TO ALL PERSONS CONCERNED:

You are hereby notified that a Petition has been filed in this Court by Joy Borgman, an heir of the decedent, Melvin C. Borgman, praying that:

Descent be determined of the following described real estate situated in Sherman County, Kansas:

an undivided one-half interest in the oil, gas and other minerals located in the Northeast Quarter (NE/4) of Section 27 and the Northeast Quarter (NE/4) of Section 28, all in Township Seven (7) South, Range Thirty-nine (39), West of the 6th P.M., Sherman County, Kansas

other Kansas real estate owned by the decedent at the time of death. Further, that such property and all personal property and other Kansas real estate owned by the decedent at the time of death be assigned pursuant to all the laws of intestate succession.

You are required to file your written defenses thereto on or before June 20, 2007, at 10:00 a.m., in the District Court, Sherman County, Kansas, at which time and place the cause will be heard. Should you fail therein, judgement and decree will be entered in due course upon the Petition.

Joy Borgman  
Petitioner

Zuspann & Zuspann, P.A.  
1015 Center  
P.O. Box 968  
Goodland, Kansas 67735-0968  
Phone: (785) 899-6555  
Attorneys for Petitioner

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**Internet tonight! 899-2338**

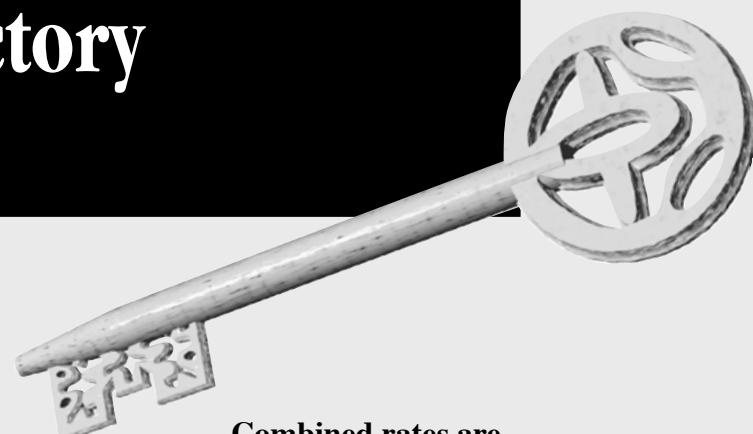
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