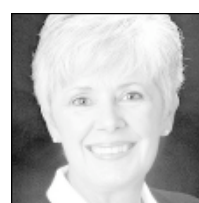


What isn't covered by your homeowners insurance?

A large percentage of U.S. homeowners mistakenly believe that standard homeowners insurance protects them from a wide array of perils that it doesn't according to new research by the National Association of Insurance Commissioners.



sandy praeger
 • insurance comm.

damaged by a flood during the course of a 30-year mortgage, compared to a 9 percent chance of fire.

And last year, one-third of all claims paid by the National Flood Insurance Program were for policies in low-risk communities.

Additionally, it is unwise to rely on federal disaster assistance in the event of a flood. Most people don't realize federal disaster assistance is usually a loan that must be paid back with interest. For a \$50,000 loan at 4 percent interest, your monthly payment would be around \$240 a month for 30 years. Compare that to a \$100,000 flood insurance premium, which is about \$33 a month. The commissioners' survey also revealed other homeowner misunderstandings relating to common loss situations — none of which are covered by standard homeowners

insurance policies — such as:

- 68 percent think vehicles such as cars, boats and motorcycles stolen from or damaged on their property are covered.
 - 51 percent think damages from a break in the water line on their property supplying water to their homes are covered.
 - 37 percent think damages due to a break in the sewer line on their property that connects to their municipal sewer system are covered.
 - 35 percent think damages from earthquakes are covered.
 - 34 percent think damages from mold are covered.
 - 31 percent think damages from termites or other infestation are covered.
 - 22 percent think pets stolen from or injured on their property are covered.
- Confusion about an individual or business insurance policy could be financially devastating. We encourage everyone to read and ask ques-

tions about their homeowners policies. If there are any questions, call the Kansas Insurance Department at (800) 432-2484 and talk to a Consumer Assistance Representative. A little time spent in the beginning is much better than to find out after a loss that one of these perils is not covered.

Another thing many people don't understand is the difference between actual cash value coverage and replacement-cost coverage. In the event of a covered loss, an actual cash value payout could be thousands of dollars lower than a benefit calculated at the replacement cost. Actual-cash-value coverage pays only what it will cost to repair or replace damage to a home and its contents after depreciation has been taken into consideration, but replacement-cost coverage insures for what it costs to replace or rebuild without considering depreciation. The association of insurance commissioners provides extensive

information, tips and considerations regarding homeowners insurance on its consumer education web site, www.InsureOnline.org. The entire site is also available in Spanish (www.insureonline.org/espanol).

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 for more information.

matters of record

District Traffic

The following fines were paid in the Sherman County District Court:

May 7 — Richard L. Anderson, \$126 for speeding.
 Curtis E. Riddick, \$166 for motor carrier safety rules and regulations.
May 8 — Georgia A. Hagney, \$102 guilty verdict from bench trial for speeding.
 Renee B. Nanneman, \$144 for improper parking.
May 9 — Bryan K. McGlasson, \$144 for speeding.
 Devin P. Shea, \$165 for speeding.
 Dominick M. Sneath, \$156 for speeding.
May 10 — Jeremiah P. Barnes, \$183 for speeding.
 Melody J. Bryan, \$126 for unlawful acts with vehicle.
 Idella A. Holiway, \$138 for speeding and \$60 for no child safety belts.
May 11 — Brian N. Bedit, \$10 for no seat belt.
 Eric G. Bedit, dismissed for first conviction of driving while suspended and \$10 for no seat belt.
 Jonathan R. Cook, \$138 for speeding.
May 12 — Ian K. Hargus, \$210 for improper parking.
 James A. Hooker, \$201 for speeding.
 Andrew V. Johnson, \$138 for speeding.
 Dennis R. Martin, \$132 for speeding.
 James V. Miller, \$150 for speeding.
 Rowdy F. Reese, \$156 for speeding.
May 13 — Jason W. Barnes, \$132 for speeding.
 Michael J. Rowley, \$132 for speeding.

Nathaniel K. Schmidt, \$120 for improper parking.
May 14 — Horace B. Drake, \$150 for improper parking.
May 15 — Steven S. Ewers, \$237 for speeding.
 Goerge A. Kloefer, \$126 for improper parking.
 Joseph F. Kostura, \$365 for first conviction of driving while suspended.
May 16 — Shelley R. Goor, \$132 for speeding.
 Kim McWilliams-Hilt, \$138 for speeding.
 Jeremiah L. Wagner, \$144 for speeding.
May 17 — Shannon M. Callison, \$150 for speeding.
 Victor J. Perez Jr., \$132 for speeding.
May 18 — Alan J. Calhoon, \$108 for speeding and \$10 for no seat belt.
 Adam J. Garcia, \$132 for speeding.
 Tony R. Lucero II, \$138 for speeding.
May 19 — James R. Allen Jr., \$150 for speeding.
 Matthew C. Graham, \$138 for speeding.
 Nicole C. Haag, \$366 for first conviction of driving while suspended.
 Manuel Lechuga, \$366 for first conviction for driving while suspended and \$60 for speeding.
 Rafael Munoz, \$138 for speeding.
 Lionel F. Willoughby, \$175 for speeding.
May 20 — Edward K. Dukeman, \$126 for improper driving on laned roadway.
 Tammisha A. Williams, \$165 for speeding.
May 21 — Duane C. Blamey,

\$138 for speeding.
 Fahrudin Karic, \$144 for speeding and \$10 for no seat belt.
 Elaina J. Lawson, \$126 for speeding.
 Tara E. Mitchell, \$165 for speeding.
 Shawn M. Phillips, \$183 for speeding.
 Irene E. Rousseau, \$120 for speeding.
 Aimee B. Woodinger, \$183 for speeding.
May 22 — Michael J. Flanagan, \$165 for speeding.
 Ryan W. Lynch, \$144 for speeding.
 Sean L. Wildeman, \$138 for speeding.
May 23 — Carin M. Knowlton, \$202 for speeding.
 Christian Torres-Rosales, \$114 for speeding.
May 24 — James A. Cederberg, \$126 for speeding.
 Lilian H. Doan, \$138 for speeding.
 Joyce L. Graham, \$132 for improper parking.
 Marci S. Myers, \$165 for speeding.
 Randy C. Nash, \$126 for speeding.
 Larry K. Poyner, \$138 for speeding.
 Cindy L. Weekly, \$192 for improper parking.
May 25 — Jeffrey S. Barber, \$166 for motor carrier safety rules and regulations.
 Daman H. Briggs, \$144 for speeding and \$60 for unlawful acts with vehicles.
 John C. Crandall, \$126 for speeding.
 Shari A. Emerson, \$132 for speeding.
 Charles W. Johnson, \$120 for speeding.

John T. Kanipe, \$156 for speeding.
 Christine L. Krause, \$150 for improper parking.
 John W. Kroenlein, \$76 for no seat belt and \$30 for a defective mirror.
 Arturo T. Lury-Deakins, \$126 for speeding.
 Christoph M. Mitchell, \$126 for speeding.
 Shoua K. Moua, \$126 for speeding.
May 26 — Jai Arora, \$126 for speeding.
 Jeremy L. Bloedon, \$120 for speeding.
 Dian L. Denison, \$126 for improper driving on laned roadway.
 Francisco J. Juarez-Lande, \$126 for speeding, \$10 for no seat belt and \$60 for no child safety belts.
 Cherise N. Kitchens, \$144 for speeding, dismissed for no liability insurance and \$60 for unlawful acts with vehicle.
 George H. Knost III, \$120 for speeding.
 Nathan F. Lindaman, \$150 for speeding.
 Scott N. Madigan Jr., \$126 for speeding.
 Matthew K. O'Brien, \$150 for improper parking.

Christopher N. Teddlie, \$132 for speeding.
 Carolyn A. Warpinski, dismissed for no liability insurance.
 Shannon D. Young, \$10 for no seat belt.
 Stacy C. Young, \$96 for speeding and \$10 for no seat belt.
May 27 — Milton I. Koch, \$174 for improper parking.
 Marie M. St. Louis, \$120 for speeding.
May 28 — Hans W. Blenkins, \$192 for speeding.
 Brendan E. Dwyer, \$156 for speeding.
 Cory Ryan Franz, \$165 for speeding.
 Loretta Mary Hall-B, \$120 for speeding.
 Jeffrey D. Handley, \$132 for speeding.
 Christopher D. Hooton, \$10 for no seat belt.
 Michael G. Hummel, \$120 for improper parking and \$10 for no seat belt.
 James P. Knoch, \$156 for speeding.
 Jacob E. Lampinen, \$159 for speeding.
 Henry Lu, \$126 for speeding.
 Vyola J. Maryo, \$144 for speeding and \$500 for second conviction

of driving while suspended.
 Maria D. Medrano, \$10 for no seat belt.
 Hien H. Nguyen, \$108 for improper parking.
 Christian A. Padilla, \$120 for speeding.
 Steven E. Sonnenberg, \$144 for speeding.
 Jeffrey S. Trachsel, \$120 for speeding.
 Aaron M. Vance, \$150 for speeding.
 Thomas E. Vogel, \$156 for speeding.
May 29 — Julia N. Becker, \$126 for speeding.
 Casey L. Fleming, \$156 for speeding and \$150 for speeding.
 James F. Hirbstreith, \$221 for overweight load.
 Robert E. Kellgren, dismissed for overweight load.
 Brenda J. Meyer-Haynes, \$144 for speeding.
 Paul K. Neas, \$132 for speeding.
 Sharon A. Singer, \$126 for speeding.
May 30 — Tina Q. Boyd, \$201 for speeding.
 Tommie J. Cooper, \$126 for speeding and \$10 for no seat belt.
 Rabadan Crisoford, \$114 for speeding.

CROSSWORD PUZZLE

A Gnutty Puzzle

- ACROSS**
- Eddie ___ sporting goods
 - Italian auto
 - Jets or Sharks, in "West Side Story"
 - Usher's beat
 - Poet Pound
 - Perform perfectly
 - Geology?
 - "... lamp ___ my feet"
 - Short on cash
 - Gives the slip to
 - Bargain basement abbr.
 - Web spinners
 - Unfed
 - Witness's place
 - Make amends
 - Blacken, in a way
 - Fridge foray
 - Smallville's Lang
 - Be skeptical of
 - Inner: Prefix
 - Attempted to score
 - Cultural doings
 - Autumn bloomer
 - Pawnbroker's ball count
 - Slacks measure
 - World's largest living thing
 - Since 1/1, to a CPA
 - Ralph of fashion
 - Made another dupe of
 - Narc Eddie (Popeye) ___
 - Angriest city in America?
 - Sommer on screen
 - Rickey flavor
 - First name in TV talk
 - Use a spyglass

1	2	3	4	5	6	7	8	9	10	11	12	13	
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58						59				60			
61						62				63			

- American Profile Hometown Content 070708
62. Barks incessantly
 63. Return to 000
- DOWN**
- Bellhops' burdens
 - "And that ___ hay!"
 - Tech's customer
 - Essayist's alias
 - Take in air
 - Not so many
 - Shirt label name
 - Sheet music abbr.
 - Join in
 - Serengeti?
 - "Biography" network
 - Gunpowder component
 - Lip cover
 - Full of pep
 - Auto registration fig.
 - Guesstimates
 - Dutch painter Frans
 - D-Day beach
 - Toddler's taboo
 - Lathe-operating bug?
 - "On the Beach" novelist Nevil
 - Jazzman Chick
 - Gaming table fee
 - Think tank nugget
 - Panty raid site
 - In a risky manner
 - Phillips Academy site
 - Weeder's need
 - Result of an insect bite
 - Catch some Z's
 - Links feat
 - Seismograph detection
 - Toadies' replies
 - Moving van feature
 - Carpet surface
 - Sorry situations
 - Gen. Robert ___
 - Door ding, e.g.
 - Actress Vardalos

The crossword puzzle brought to you by:

ANTIQUES - HOUSEHOLD COLLECTIBLES AUCTION

HERBERT & WANDA DAVIS - OWNERS
SUNDAY, JULY 22, 2007 Sale Time: 9:30 MT / 10:30 CT
 Location: Greeley County 4-H Building - north edge of Tribune, Kan.

AUCTIONEER'S NOTE: Lots of items are not listed. Many boxes to sort through yet. We will find some real treasures for sure! **DON'T MISS THIS AUCTION!!!**

ANTIQUARY FURNITURE: Victorian parlor chair; Cherry wood knickknack shelves; Oak curved glass china hutch; Victorian style table w/ marble top, heavy carved, nice; Oak bookcase w/ side desk, nice; Oak parlor table, Padded oak straight chair, Square oak entry table, Small painted buffet, Queen Anne style padded chair, nice; White kitchen cabinet; Oak drop front desk, nice; Small pump organ, different; Oak pressed back chair; Heavy carved coffee table; Marble top parlor table; Walnut wardrobe w/ mirror doors; 4 Queen Anne style dining chairs; Waterfall 4 drawer chest; Oak wardrobe w/ carving; Old china hutch w/ stained glass door.

ANTIQUARY & COLLECTIBLE ITEMS: Victorian lamp; Card table w/ scene on face; Crystal perfume bottle; Several pieces of carnival glass; Enamelware; Spice tins; Old kitchen utensils; Sad irons; lard press; Large Dandy electric butter churn, different; Mantle clock; 3-gal. crock butter churn; Butter mold; Gander console set; Bavarian bowl, nice; Several pieces of German china; Crock jar w/ lid; Old jars; Shoe last; Coal bucket; Copper boiler; Coffee tins; Tea pots; Match holders; 3-gal. Red Wing Crock; Old dresser lamps; Small child's rocker; Doll bed; China dishes; Figurines - some Hummels; Seth Thomas school house clock; 5-gal. crock; Chamber pot; Small cast iron kettle; Some pressed & crystal glass; Cream & sugars; Roseville vase, #136 9" (mended); Roseville bowl, #653, 5"; Roseville bowl, #411 4"; Roseville vase, #840, 7"; Roseville vase, #987 9"; Roseville large bowl, #411, 8" chipped; 2-Roseville candlesticks, #1157, 11.5"; Holiday Barbie dolls; Beanie Babies; Costume jewelry; many other antique items not listed.

FURNITURE: 8-drawer chest; Entertainment center w/ bookcase; Phillips 25" color TV w/ remote; 2-Tan Lazyboy recliners w/ matching center console; 2-Hunter green swivel rockers; Computer desk; Corner sewing table; Cedar chest; 3 piece cherry-wood bedroom set, regular size bed, vanity w/ mirror & night stand.

SHOP STANDS: Saw horses; Dewalt 10" saw - like new; Rolling scaffolding; Sheet rock scaffolding; Aluminum step & extension ladder; Lots of lawn & garden tools; Wheel barrow; Large propane grill; Hand tools; Craftsman electric brad nailer; Electric hand held planer; Clamps; Craftsman shop vac; Workmate; Gas powered weed eater; Propane heater; 10" cyt-off sawl B&D hedge trimmers; Stabmate folding support system; Makita hand-held cement saw; Hand held sprayer.

OTHER ITEMS: 4-drawer filing cabinet; Christmas decorations; Iron implement seat stool; Exercise equipment; Poly trash cans; Cement deer & antelope lawn ornaments.

TERMS: Cash or approved check day of sale. ID required. Not responsible for theft or accidents. Everything sold as is! No warranties expressed or implied. Announcements day of sale take precedence over printed material. Lunch served.

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