

Check insurance policies before spring storms start

We are entering that time of year again in Kansas when seasonal storms are common. In 2004 alone, more than 50, 250 storm-related insurance claims were filed statewide-totalling nearly \$199 million in damage.

Severe storms can happen quickly and sometimes without warning, leaving behind a path of damage or destruction to your personal property. Even though these storms can't be prevented, there are some precautions you can take to possibly protect your property and personal belongings from significant damage. Many times storms don't do as much physical damage as they expose existing un-repaired maintenance problems. The small repair problems you can take care of now, the less big headaches you may face later.

The following are some tips you can follow to protect yourself and



sandy praeger
• insurance comm.

your belongings:

- Check 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.
- 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 alerts and warnings seriously. Too many people are injured or die each year from watching the storm and not shielding themselves from it.
- Listen to The Weather Channel or local television news for the latest forecast. Thunderstorm warnings are sounded when winds of 58 mph and/or three-quarter inch hail are detected by radar. These severe weather warnings are activated to protect you and your property.
- If a severe storm warning is is-

sued and you have time to act, move automobiles and loose items indoors.

- 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.
- IMPORTANT: Most personal and commercial policies covering property do not include flood protection. Learn the facts about flood insurance. Just an inch of water can cause costly damage to your property, and if you are prone to experiencing flooding or rising water in your home, you may not be protected. Flood policies are only available through the Federal Emergency Management Agency's Na-

tional Flood Insurance Program. For more information, call 1-888-CALL FLOOD or visit their web site at www.fema.gov/nfip.

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.
- Take notes summarizing your conversation and write down the name of the person with whom you spoke.
- Take photographs showing damaged property.
- 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 you do sustain damage to your home or automobile 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 and dried or canned goods on hand in case of a power outage and make sure you have a fresh supply of flashlight batteries and a battery operated radio.

If you have any questions or concerns about any insurance-related issue, please call the Kansas Insurance Department Consumer Assistance Hotline at 1-800-432-2484 or visit the Department's web site at www.ksinsurance.org.

Farmers are top dressing wheat

Throughout northwest Kansas, farmers are either top dressing their wheat with nitrogen, or thinking about it.

For those who are still considering top dressing, now is the time.

"To maximize the benefit of spring top dressing nitrogen, it should be completed before the wheat joints, which usually occurs from mid-March to mid-April across the state," said Jim Shroyer, wheat production specialist with K-State Research and Extension.

"Jointing is the stage of development when the wheat starts ... to push the growing point or head above ground and when the number of spikelets per head are determined. Kernels develop from the spikelets, so it's important to apply nitrogen before the crop's yield potential has been set."

In northwest Kansas, if earlier-



jeanne falk
• agron notes

planted wheat has not jointed, it will begin soon. Later-planted wheat is farther from jointing and has a larger window of time for nitrogen application.

How do you know for sure that your wheat has begun to joint? First, carefully slice the stem of the plant in half. There should be a small white bulb shape near the base of the stem.

This bulb shape is the growing point of the wheat and actually contains the very beginning of the wheat head. When this bulb shape is above the ground, then the wheat

is jointing.

What happens if your wheat has already began jointing, but you still want to top dress? Top dressing after jointing will still help the crop.

"They need to realize the wheat won't get the biggest bang for the nitrogen buck, but it will help yields," Shroyer said. "With nitrogen prices being quite high, some farmers may decide it's too late for a nitrogen application if the wheat has already started to joint. Well, again, if the wheat needs nitrogen and you don't apply it, yields are going to be hurt."

Jeanne Falk is area agronomist for Sherman, Cheyenne and Wallace counties with Kansas State University Research and Extension.

Elderly may have trouble sleeping

Dear Plain Sense: My 75-year-old mother takes an hour nap every day, yet complains of being tired and sleepy all day long. She goes to bed at 10 p.m. but has difficulty falling asleep and wakes up frequently during the night. Is this just part of getting older?



high plains mental health
• plain sense

No matter what age, people vary in the amount of sleep needed for them to function adequately during the day. Frequent awakening, sleep disturbance or waking early and not being able to get back to sleep can result in difficulties throughout the day, including excessive tiredness, difficulty concentrating and irritability.

For some people, as they age, less sleep is required; others may need more. In the elderly, several factors can interfere with a good night's sleep, including health problems and the stress related to

life experiences, loss and change. Because there may be more than one reason for sleep difficulties, it is important to contact a physician or health care provider for an accurate diagnosis.

In the elderly, factors that can contribute to difficulty sleeping at night include:

- Drinking beverages containing caffeine late in the evening.
- Pain associated with medical illnesses, such as arthritis, heart disease and intestinal disorders.
- Medications that have stimulating effects; for example, tak-

ing a diuretic can result in frequently waking to go to the bathroom.

- Confusion and wandering associated with dementia or Alzheimer's Disease.
- Sleep apnea, which can cause repeated episodes of brief awakening during the night, which the person is often unaware of.

Contributed by Cora Lee Pfannenstiel. The views expressed here are those of the individual writer and should not be considered a replacement for seeking professional help.

Mail questions to High Plains Mental Health Center, Plain Sense, Consultation and Education Department, 208 E. Seventh, Hays, Kan. 67601.

Goodland graduate a candidate

Chris Hatfield, a Goodland High School graduate, has been selected as the Heating, Ventilation, Air Conditioning/Refrigeration Technology candidate for Student of the Year at the Northwest Kansas Technical College.

He is the son of Pam Hash of Goodland and a member of the college's Ambassadors Club. He volunteered for the Red Cross blood drive. His fiancé is Heather Tompkins, and his daughter is Teryn Tompkins.



Hatfield

First 'Artfest' this weekend in Oberlin

The first High Plains Artfest will be held from 8 a.m. to 2 p.m. Mountain Time on Saturday and from 9 a.m. to 2 p.m. on Sunday at The Gateway in Oberlin.

Artists showing will come from the Tri-State area of northwest Kansas, southwest Nebraska and northeast Colorado. Both professional artists and high school students have been invited, and some art will be available for purchase.

Judge for the show will be Brenda Meder, director of the Hays Arts Center.

Categories include watercolor, acrylic, oils, pastels, sculpture, hand-made ceramics, photography and other two-dimension art, drawings, graphics, mixed media, computer generated.

At least \$2,250 in cash will be awarded, in addition to ribbons for first and second place, juror's merit awards, people's choice award and best of show. The People's Choice will be selected by patrons and artists during a private showing Friday evening.

There is no admission charge. For details, call Connie (785) 475-2901 or Mary (785) 475-3329.

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