

Spring storms bring costly property damage

While April showers bring May flowers, spring storms can bring costly damage to your property.

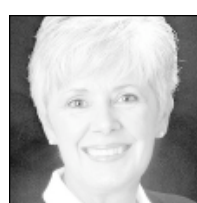
In the past, my article on the spring storm season has arrived in time to provide helpful information to homeowners ahead of the storm season. But as we witnessed March 12th, the 2006 spring storm season is ahead of schedule, and many homeowners in Kansas have already experienced some significant damage 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



sandy praeger

• insurance comm.

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 re-

pair 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.

AWORDABOUT 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 (888) CALL FLOOD or visit their web site at 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. If you still have problems coming to an agreement with your company, call the Kansas Insurance Department at (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 foods and 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 regarding your insurance coverage, contact the Kansas Insurance Department Consumer Assistance Hotline at (800) 432-2484.

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. Visit www.ksinsurance.org for more information.

Former Colby hospital administrator receives \$30,000 in lawsuit

By Jan Katz Ackerman

Colby Free Press

A lawsuit involving former Citizens Medical Center Administrator Michael E. Boyles and officers of a citizen group involved in Colby's hospital fight has been settled with a \$30,000 payment.

Boyles sued John Kern, Henry Vette, Carol Voisin and Dennis Horney, who died last November, in a federal court in Wichita, claiming they made false and defamatory statements about him after he was charged with battery of his son James in July 2003.

Boyles was charged with the Class B misdemeanor after he hit

the boy in the face with a towel while the two were at their home when they lived in Colby. He entered a one-year diversion agreement in that case.

According to court documents filed Sept. 24, 2003, in Thomas County District Court, Boyles sued Kern, Vette, Voisin and Horney, claiming they told people he "misrepresented managerial issues" at the hospital and circumvented the trustees' bylaws. He also claimed they said he was "inconsistent and unfair" in application of standards and policies to doctors, was "irresponsible and unethical" and "leading the hospital to financial ruin."

Boyles claimed they were responsible for circulation of a memo he "made threats to one of our physicians" and if he was "seen on hospital grounds or in the vicinity of any children, call 911 to avoid any further confrontations."

Boyles withdrew the case he filed in state court against the four officers of Area Citizens for Health Care because he is no longer a resident of Kansas. He is now a resident of Rangely, Colo., where he is administrator of Rangely Hospital District. His attorney, Larry G. Michel of Salina, refiled the case in federal court.

Michel said today after Boyles

and the three surviving defendants entered into a settlement, an order of dismissal in the case was filed Wednesday and the "case is closed."

"I'm glad to be done," Boyles said Monday, "but I'm frustrated because it drug on so long."

Having asked for more than \$75,000 in damages, Boyles settled out of court for \$30,000.

"What I requested was a public apology to the hospital staff, hospital board and administration because all of us went through hell," Boyles said. "The Area Citizens did not know the details of so many things, and they do not know today

and they can't because it's confidential information the public is not allowed to know."

He said in the course of writing the settlement agreement, he was advised to drop his request for a public apology.

"I have to believe that they believed they were right," Boyles said.

According to documents filed in federal court, Boyles received a combined total of \$25,000 from Kern, Vette and Voisin, and \$5,000 from Fireman's Fund Insurance Co., insurer for the organization.

"I've got enough in my pocket to

cover the loss on my house and loss of three months salary," Boyles said, "but I'm moving on and it's done and I have to stop worrying about the 'what ifs.'"

The court document says Boyles' release of the defendants is not to be considered an admission of liability or responsibility on the part of Kern, Vette, Voisin, Horney or Area Citizens for Health Care.

Voisin could not be reached for comment Monday, but Kern and Vette said they have not yet been notified by their attorneys the case was closed.

"I had not heard the lawsuit is over yet," Kern said.

Committee deciding what role religion and doctrine will play in youth center

By John Van Nostrand

Colby Free Press

A committee overseeing the development of a youth center in Colby will look inside themselves to see what should be inside the facility.

"At our next meeting, we will focus on what role religion and doctrine will play in the bylaws," said member Todd Stramel.

Those interested in serving on the youth center's executive board met Monday.

Stramel, who has organized the efforts, said the committee agrees the center should have some level and display of spirituality.

"As was mentioned at the meeting, just because the bylaws may be very doctrinal, that doesn't mean that the physical facility itself will be overly religious, doctrinal," he said. "We are pretty much on the same page. We have a good group. I knew that was going to be a hurdle, but not as much as I thought."

The committee will review bylaws and mission statements from similar organizations to create their own, he said. A mission statement created at a previous meeting em-

phasized a safe place for Thomas County youth to be entertained in a Christian atmosphere.

Stramel said there are 10 people on the board and room for up to three more.

"We don't have a set number, but we can't let this get too big," he said.

One person who volunteered for the board, Jada Tubbs, former Chamber of Commerce director, said her interest in the project is about what it can do for Colby.

"This is beneficial to a lot of the community," she said, "and I would like to make this a positive aspect of our community."

Seven other committees were

created, fund raising, finance, publicity, architecture, volunteer staff support, maintenance and student.

Stramel said the group listed four potential locations for the facility but did not disclose any details. One property owner, he said, wants to know more about the center before continuing negotiations.

Stramel said approving amenities and a mission statement is important for fund raising.

"We can't go out for funds yet and we still need to form a budget," he said. "We can't go out and ask for people's money before knowing how it will be spent."

The committee will meet March

27 and Stramel said he hopes meetings will be held weekly after that.

"We are moving along well," he said. "Once we get a location found,

we will be in another gear and move forward even more."

Tubbs agreed.

"It's starting to come together. We

have some great ideas," she said.

For information about the committee and proposed center, call Stramel at 460-3222.

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