

# Features



TOP

## Standard Homeowners Excludes Flood

MAY 02ND 2011 BY STAFF WRITER

### Standard Homeowners Excludes Flood

Most will agree that Southeast Missouri has more water than ever seen before. We are seeing unimaginable damage to homes, properties, and our communities. Unfortunately, many people are finding that flood insurance is not a typical coverage in their homeowners insurance. The unlikelihood of a flood to this magnitude was unlikely and many have taken the cost savings path of “It will never happen to me”.

“My house has water in it, do I have coverage?” This is a very popular question in most insurance offices recently. Sadly enough and much to the surprise of many homeowners, flood is excluded from most homeowners insurance policies. Flood insurance is purchased on a separate policy in most instances.

A recent survey indicated that 94% of all property owners who carry flood insurance only purchased it for 1 of 2 reasons. 1) They have a bank loan and the bank is required the purchase of a flood policy. 2) They have experienced a flood in the past 5 years and did not have the coverage; therefore they purchased it after they repaired the damage to their properties from the prior flood.

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A federal government program administers flood insurance, and like most government programs has specific rules and regulations. A few rules of the flood insurance is:

Everyone is eligible to purchase flood insurance. It is not required that you reside in a high-risk flood zone.

Naturally, it is cheaper the less risk you have. Also, if you live in a higher risk area the flood insurance could be up to 66% cheaper if you obtain elevation certificate shot for your property.

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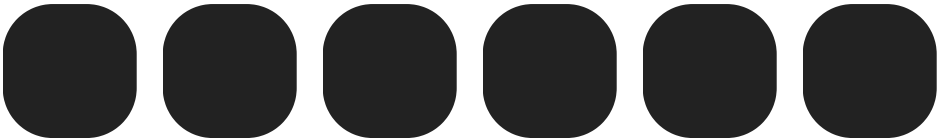
It is important to remember when purchasing flood insurance, there is a typical 30-day waiting period from the date of purchase before the policy goes into effect. However, this waiting period is normally waived for bank loans and becomes effective the day of the closing.

The National Flood Insurance Program has created an awareness campaign to help consumers better understand flood insurance. You can find additional information on flood preparedness on the NFIP sponsored site of <http://www.FloodSmart.gov>.

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Go to post



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# Stoddard County EMA Providing Relief

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## Stoddard County EMA Providing Relief

During emergency conditions that we are facing now, a community many times gets to see the best of people. That is so true for the Stoddard County Emergency Management Agency Team.

After retiring from Dexter Public Schools, Kent Polsgrove was appointed and is now experiencing his first true emergency as the director of the EMS group. But organization and team work comes easy to Kent as he is surrounded by a group of dedicated professionals willing and ready to assist Stoddard County residence with their needs throughout these tough times.

Carol Moreland has been with the E911 group for a number of years and knows the ropes of emergencies. During the Ice Storm of 2010, Carol was instrumental in coordinating much of the relief efforts that were essential to our community.

However, the idea of emergency management is not new to Stoddard County or the Dexter Community. This group has always observed the "5P's" of Prior Planning Prevents Poor Performance. The incredible vision of our Stoddard County Commissioners (Greg Mathis, Carol Jarrell and Frank Sifford) has given a strong focus on the development of the emergency services in our county.

This does not occur by accident. The strength of our Stoddard County

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Ambulance District under the leadership of David Cooper is a major piece of the puzzle. Our commissioners see fit to created a strong combined effort throughout the emergency groups to make certain the that effectiveness and efficiencies are being used to the benefit of all citizens.

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Stoddard County has always held a high position with preparedness for emergency events. Most recently, an emergency plan developed a "Bunker Room" during the construction of the new facilities of SCAD. This room is complete with the communication, mapping

[Go to post](#)



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[TOP](#)

## A Rainbow Following The Storms

APRIL 28TH 2011 BY NEWS

### A Rainbow Following The Storms

It may seem as though the region has seen nothing but rain and storms, hail and high winds for days on end ... but there was a reminder in the sky Wednesday evening that calmer days are ahead. A rainbow popped into view after 5 p.m. over Dexter - reminding of an Irish saying: "For every storm a rainbow, for every tear a smile, for every care a promise and a blessing in each trial. For every problem life sends, a faithful friend to share, for every sigh a sweet song and an answer for each prayer."

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## Contest Goes Beyond Peanuts & Soil

APRIL 20TH 2011 BY NEWS

### Contest Goes Beyond Peanuts & Soil

*By Annabeth Miller, ShowMe Times Editor*

If quizzed, most people who know will say that George Washington Carver is most famous for his work with the peanut.

And while the native Missourian is best known for his ground-breaking work on the little peanut, did much more work – work that continues to have a significant impact in our lives decades after Carver's death.

Missouri Department of Agriculture Director Dr. Jon Hagler announced that there are just two weeks left for elementary students to participate in the George Washington Carver Essay Contest. The annual statewide contest is open to young people in grades 4, 5, and 6 and the deadline is April 30.

"George Washington Carver's contributions to agriculture are a great example of the importance of education and the power of positive thinking," said Hagler. "It's appropriate that we celebrate the legacy of this great Missourian and outstanding friend to agriculture during the height of planting season."

Students are encouraged to write a creative and inspirational essay related to this year's theme, "If George Washington Carver were my teacher..."

George Washington Carver's story of starting life in slavery and becoming a prominent businessman and scholar is not only compelling, but also positions him as an outstanding role model. His accomplishments, from advocating for soil conversation to identifying 300 uses for peanuts, continue to influence the agriculture industry.

The outstanding essay for each grade level will receive a \$100 savings bond, and the top essay will receive a \$200 savings bond.

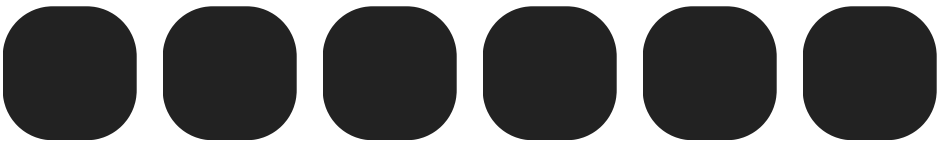
Essays will be judged on creativity, originality, correctness of George Washington Carver facts and idea development, as well as grammar, word choice and organization.

Entries should be postmarked or hand-delivered to the Missouri Department of Agriculture in Jefferson City no later than April 30, 2011.

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[Go to post](#)



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# Pink Delivers Punch Against Cancer

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APRIL 15TH 2011 BY NEWS

*By Annabeth Miller, ShowMe Times Editor*

Dexter's T.S. Hill Middle School volleyball girls worked hard on the court all season - finishing with a perfect season. It was a volleyball season to remember.

But these young ladies will be remembered for something else other than their emerging skill in a sport. They will be remembered for their heart, enthusiasm, and care for others.

Earlier this month the middle school teams hosted a "Dig Pink" volleyball game to raise awareness about and funds for the fight against breast cancer. And in the planning of the event the teams voted that funds raised would stay here at home. So the team designated the money for the 18 Fore Life Foundation to help local women with breast cancer.

Thursday night was the culmination of their project when the girls presented the local foundation with donation of monumental proportions.

The teams presented Scott Kruse of the 18 Fore Life Foundation with a check for \$2,133.95 from the Dig Pink game.

Kruse noted the girls have proven to be champions on the volleyball court, but that their efforts "shows an understanding of wanting to do something more than just win games."

Coach Melissa Hahn said the teams'huddle saying is "How do we play? HARD. SMART. TOGETHER!!"

"These girls are smart, work hard, and together can make a very big different in our community."

***Photo Above:*** *The T.S. Hill Middle School volleyball teams presented the proceeds from their recent DIG PINK games to the 18 Fore Life Foundation during their final regular season game on Thursday night. On hand for the presentation were (from left) Middle School Assistant Principal Angie Duncan, Shyann Jines, Scott Kruse of 18 Fore Life, Julie Hahn, and volleyball coach Melissa Hahn. (SMT photo by Annabeth Miller)*



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