

Don't Wait - Evaluate Flood Insurance Needs Now

It's no secret that many West Virginians have again suffered terrible devastation caused by flooding. On Sunday, June 28, 1998, Governor Cecil Underwood declared a state of emergency for 17 State counties.

Not only does flooding cause severe damage to land and buildings, it can be physically and emotionally traumatic for individuals affected. It's bad enough when you lose your belongings to any type of disaster – theft, fire, flood, etc. – but discovering that your flooding losses aren't covered by your home owner's insurance only makes the situation more difficult. People often don't realize that their standard property insurance policy does not cover flooding until after the fact.

Flood insurance is available only through the National Flood Insurance Program (NFIP). NFIP is a program run by the Federal Insurance Administration, which is a part of the Federal Emergency Management

Agency (FEMA). Introduced in 1968, the NFIP was created to provide flood insurance to people who live in flood-prone areas. But did you know that estimates of between $\frac{1}{3}$ to $\frac{1}{2}$ of all flood damage occurs in locations that are not considered flood-prone regions?

Anyone who meets the criteria can purchase flood insurance. The NFIP has Preferred Risk Policies available for residential property located in low-to-moderate flood risk zones. Also, flood insurance is not restricted to homeowners; people who live in apartments, townhouses, condominiums, or who own commercial structures with certain maximum limits may also be eligible. The main qualification for flood insurance is that the property must be located in a community that agrees to land use control measures in order to reduce flooding in the future.

More than 3 million policies are in effect in approximately 18,000

communities throughout the United States. The annual premium for flood insurance is dependent on the value of the home and the flood zone or area. Premiums can be as low as \$80 per year, but the average premium is \$375, with coverage provided for both buildings and contents.

Your insurance agent can provide you with the information you need on how to purchase flood insurance for your home, business, or other qualifying structure. You must purchase the coverage through a qualified insurance agent. For general information, you can contact the NFIP directly by calling 1-800-611-6123, extension 29. While you're at it, you may also want to ask your agent about adding on a policy option to cover damage caused by sewer backup. This insurance is also considered a separate type of coverage.

See related information – Page 3

Golly Toto, I Think We Are in Kansas!

On June 2, 1998, tornadoes and high winds ripped through portions of West Virginia, and the Capitol Complex was no exception. This giant black oak tree, located outside the East Wing of the Main Capitol Building, was completely uprooted. According to Raymond Prozillo, Director of General Services, the tree was estimated to be approximately 70 years old and about 90 feet tall, with a root span of about 15 feet.



Is It Real or a Hoax?

Only Your Computer Professional Knows for Sure

The advent of computer e-mail opened up the communication world to a whole new way of sending and receiving information. Unfortunately, as with any progressive endeavor, there are those unique individuals who spend their time dreaming up schemes to cause trouble.

If you're an e-mail user, you may have already come across one of the many "virus warnings" that began circulating through cyberspace in 1988. Fortunately, many of these are actually hoaxes – some designed by tricksters and jokesters; others by individuals trying to cause alarm, concern, or mistrust about specific products or companies.






Once they begin circulating, these hoaxes are perpetuated by well-meaning friends who continue to forward them, unaware they are, in fact, fake.

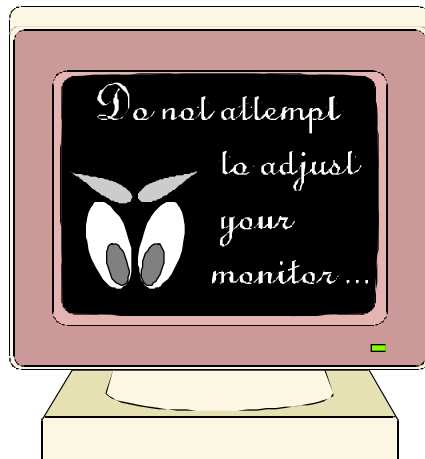
How do you recognize a phoney virus warning? Though not always present, 2 primary factors used to make and spread a successful hoax are the use of technical terms and the naming of well-known computer-related companies. The following hoax was recently circulated among several State government agencies:


VIRUS WARNING!!!


If you receive an e-mail titled "WIN A HOLIDAY," DO NOT open it. It will erase everything on your hard drive. Forward this letter out to as many people as you can. This is a new, very malicious virus and not many people know about it. This information was announced yesterday morning from Microsoft; please share it with everyone that might access the Internet. Once again, pass this along to EVERYONE in your address book so that this may be stopped. Also, do not open or even look at any mail that says "RETURNED OR UNABLE TO DELIVER." This virus will attach itself to your computer components and render them useless. Immediately delete any mail items that say this. AOL has said that this is a very dangerous virus and that there is NO remedy for it at this time. Please practice cautionary measures and forward this to all your online friends ASAP.


This is actually a variant of 2 other hoaxes (Join the Crew and Just Win a Holiday). It has all the classic signs of a hoax. Along with the factors listed above, and reiterated below, look for the following characteristics to see if a warning message might be a hoax:

-  A warning to avoid e-mail with a particular or specific title or subject.
-  The indication of extreme urgency and newness.
-  Frequent use of all capitals and/or exclamation points.
-  Instructions (especially multiple and emphasized) to pass along the information to as many people as possible, all your e-mail friends, etc.
-  The use of technical jargon interlaced with regular, everyday language.



 A reference to "returned or unable to deliver" – commonly used to trick people into thinking they may have actually received a virus-laden e-mail.

 The naming of well-known software, computer, or Internet companies in an attempt to give the message authority/authenticity.

 Warnings that name the source as the Federal Communication Commission (FCC). FCC officials have stated that distributing information about computer viruses isn't a function of that agency.

Viruses are not unique phenomena – new ones are brought to the attention of proper authorities on a daily basis. In addition, software companies are generally not in the business of announcing virus information. True virus warnings are generally issued by response teams from recognized agencies.

Always use caution when opening any e-mail from an unknown source. If you receive a virus warning message, the Department of Administration's Information Services and Communications Division (IS&C) can assist you in determining if the message is real or fake. If you receive a virus warning message, do not immediately pass it along. Call the IS&C Help Desk at 558-1257.

Other Virus Warning Hoaxes

- | | |
|----------------------|-----------------|
| <i>Good Times</i> | <i>Deeyenda</i> |
| <i>Naughty Robot</i> | <i>Penpal</i> |
| <i>Death Ray</i> | <i>Irina</i> |
| <i>A.I.D.S.</i> | <i>AOL RIOT</i> |

Sirius, the Dog Star, Heralds "Dog Days"

Though Sirius (the Dog Star) has a reputation for being associated with the hottest days of summer, it may actually be at its brightest around 2 o'clock in the morning on a winter's day. It can be startlingly bright, nearly 10 times as bright as the average first-magnitude star.

In ancient Egypt, the appearance of Sirius above the eastern horizon just before dawn occurred around the time of the summer solstice. It was an occasion of great joy because its return meant the Nile was about to flood, bringing water and rich soil to the desert along its banks. For the Egyptians, the event was the beginning of their new calendar year.

The Dog Star rises before dawn in the east.

Sirius had a much less joyful reputation in Europe. Hot, dry weather was blamed on the Dog Star. Its appearance was thought to signal fevers and madness in people and dogs. The period was, and still is, called Dog Days.

Today, the dire associations are gone. Sirius is just a star about twice the size of our sun, though 23 times as bright. At 8.6 light years away, it is the 5th closest star to the Earth.

As fall turns to winter, notice how its position changes. Sirius rises earlier each night, leading us into the holiday season. It rises about 9:30 P.M. (EST) on Thanksgiving, but by Christmas Eve, it appears in the east around 7:30 P.M.

If you experience flood damage and have flood insurance, follow these basic steps to expedite the claims handling process —

- ◆ Take photographs of all damage *before* you clean-up. If your camera is one of the casualties, you can purchase a disposable camera from most grocery, drug, or discount stores. Take photos from several angles.
- ◆ Perform any necessary repairs to prevent further damage to your structures and property, and be sure to keep the receipts from the materials you purchase and use. If your basement floods, remember to pump out the water gradually (about 1/3 of the water each day). This will help to prevent the walls from collapsing due to the change in water pressure and saturated soil on the other side.
- ◆ Keep as many damaged articles as possible until your insurance adjuster has had time to see them.
- ◆ Prepare an itemized list of your personal property damages (clothes, appliances, etc.). When possible, include receipts, bills, appraisals, and photographs (before and after) to assist in establishing the value of the items.
- ◆ Prepare another itemized list of all structural damage to buildings or dwellings.
- ◆ When seeking repair estimates, contact only reliable contractors. Be sure the estimates include the price of materials, labor charges, building permits, and an estimate of the amount of time needed to complete the job. ***Do not enter into agreements with contractors until you have met with an adjuster.***
- ◆ Once the repairs are completed but before you pay, be sure the work has been done to your satisfaction and that all required inspections have been made.

WVU and Marshall Can

Put an End to Your Communication Woes

Are you having trouble communicating? We just might have the solution!

Two new programs available in the Kanawha Valley that offer Master's Degrees in Communications could be the answer. One program is offered by West Virginia University (WVU) at the Coonskin Air National Guard Armory on Greenbrier St.; the other is offered by the Marshall University (MU) Graduate College at its South Charleston campus.

Neither of the 2-year programs require the GRE test for admission and both are geared toward the working professional. The WVU program meets mainly on weekends. The MU program does not require any travel to the main campus in Huntington and coordinators are exploring the option of Internet classes, as well as other electronic methods.

Interested? Don't waste any more time and take that first step!

For more about the WVU program, contact Dr. Virginia Richmond at 304/293-3905. More about MU's Master's in Communication Studies can be obtained from Dr. Bert Gross at 304/696-2808.

The National Flood Insurance Program (NFIP)

can answer questions and make agent referrals. Call 1-800-611-6123, 7 A.M. to Midnight, 7 days a week.

- ALSO -

The American Red Cross

publishes a brochure called *After a Flood*. You can obtain a copy by contacting your local American Red Cross chapter.

A Winning Recipe from the PSRW Bake-Off



Mandarin Orange Cake

From the kitchen of Peggy Armstrong ...

- 1 box French Vanilla cake mix
- 1 sm. can mandarin oranges, undrained
- 1 lg. Cool Whip
- 1 lg. can crushed pineapple with juice
- 1 cup oil
- 4 eggs
- 1 lg. pkg. instant vanilla pudding

Beat cake mix, mandarin oranges, eggs, and oil with mixer until blended. Bake in 2 layers at 350° for 25-30 minutes. Let cool before icing.

Combine dry pudding mix with Cool Whip and crushed pineapple to make icing.

Travel Reg Changes Effective July 1

Changes to the State travel regulations went into effect July 1, 1998. Among the changes are:

▲ RENTAL VEHICLES

Authorization for reimbursement is required from the Travel Management Office when vehicles are not rented from the State contracted car vendor (Avis).

▲ CONFERENCES

State employees are no longer required to provide a written waiver from the Travel Management Office when out-of-state lodging is not made through the contracted travel service vendor in the case of a conference.

▲ MEALS

Meal expense reimbursement is limited to **actual** expenses for food, service, and gratuities, not to exceed the Authorized Daily Rates (ADR) as established by the General Services Administration (GSA). ADR's are set by the city, and if the city is not listed by the GSA, then the Standard Rate is utilized. Meal expenses are no longer reimbursed for single-day travel.

▲ REGISTRATION FEES

Registration fees can now be paid with the Visa Purchasing Card (or P-card), the employee's corporate travel card, or an ATM cash advance.

▲ OTHER EXPENSES

Receipts are required for any individual expenditure over \$75.00. Travelers may make one personal telephone call home per day. Reimbursement will be made at actual cost, not to exceed \$3.00 per day.

For a complete record of the State Travel Regulations, contact Catherine Bryan, State Travel Manager with the Purchasing Division at 558-2613, or visit the Travel Management Unit's Internet Home Page (<http://www.state.wv.us/admin/purchase/tm1.htm>).

Pencil In ...



The Division of Personnel no longer publishes a paper **job posting list**. All job openings are available on the Internet (www.state.wv.us/scripts/admin/personel/default.cfm). If you don't have access at work or at home, you can visit your local library or job service office.



Women employees: Don't forget about **Mammogram Day** on August 20. The event is co-sponsored by the WV Women's Commission and Strategic Health Services Inc. Mobile Services. Call 1-800-676-4882 for information or to schedule a time.



On August 21-23, visit the Mid-Ohio Valley **Outdoor Passion Drama**, a dramatic musical presentation of the life of Jesus Christ, to be held at the Calvary Memorial Church. Bring a lawn chair. Call Larry George at 304/422-1772 for additional details.

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