

# MAIL

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the Postal Service's delivery and Bulk Mail Acceptance operations. The letter also points out that there is a contract postal unit located at Hy-Vee in the 2100 block of Broadway Avenue.

The survey itself consists of two questions: "How frequently do you come to the Yankton Post Office at 335 Walnut Street?" and "To what degree will changing the location of the Retail and PO Box section impact your utilization of Postal products and services?" Customers are then asked to explain the impact.

Lori Rust, executive director of Historic Downtown Yankton, Inc., said her membership has expressed concern about the possibility of the Postal Service consolidating its operations in the northern part of the community. Many downtown businesses — including law firms, banks and accounting firms — have employees who visit the down-

town post office every day, she said.

"We're not trying to create a big issue out of this," Rust stated. "I think we just need to make our voices heard. The more of us that are in support of the downtown office, the more likely it will have a chance to stay open."

"A lot of the downtown post office customers visit other businesses when they are on their daily trip to the post office," she continued. "If you have these customers going out north and not having a reason to go downtown, that takes away our customer base and could also lead to an unoccupied building."

Hampton said the results of the survey will be studied, but he is unsure how they will be used or whether they would lead to any more action.

"There has been talk for many years that it would be nice to be in one building," he said. "But a decision to do it would probably have to come from out of our district. I would not be making that decision."

# FLOOD

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"There is a 26 percent chance of flooding over a 30-year mortgage," he said. "You're 26 times more likely to have a flood than a fire. We worry about hail, earthquakes and tornadoes, but you're not as likely to have those as you will a flood."

Despite the need, private insurance companies don't sell flood insurance because they can't make it work for them, Ashford said.

In response, Congress instructed FEMA to set up the National Flood Insurance Program, Ashford said. The program does contain restrictions that the public should know before purchasing coverage, he said.

Policies must be purchased at least 30 days prior to a claim, he said. The average flooding begins April 15, so property owners should purchase flood insurance by mid-March, he said.

**"We anticipate a high-risk flood season. If all the snowpack melts slowly, we'll be fine. But if the sun becomes strong and (the snow) melts rapidly, and we see flooding, we're in for a major event."**

DAVE KYNER

"One time, I saw a guy crying because he lost everything and hadn't carried insurance," he said.

The FEMA flood policies contain other restrictions, Ashford said. Policies don't pay for flooding on land and landscaping. The insurance covers surface water but not seepage or a sewer backup unless it's caused by flooding.

Policies don't contain full basement coverage, he said.

"I can give you back an unfinished basement, without paint and paneling," he said. "I can give you walls that are nice and clean but unpainted."

Property owners can purchase coverage for a building only, contents only or both, he

said. Many people are surprised at how quickly their content's value adds up, he said.

Some banks require that property owners purchase flood insurance as protection on the mortgage, he said.

Each structure — such as a house, unattached garage and machinery shed — would need its own policy, he added.

Ashford recommended moving valuables to higher ground where possible.

"Floods usually don't cover much more than 13 to 18 inches of water," he said, but noted even that amount of water creates tremendous damage to structures and content.

In response to a question,

Ashford spoke on FEMA's work with local governments in determining protective measures.

The flood insurance rates reflect the risk of a particular area, Ashford said. He added that 30 to 40 percent of all claims come from outside mapped floodplains.

A presidential disaster declaration is not required in order to trigger FEMA's presence and assistance, Ashford said.

"Only 20 percent of requests get a (presidential) declaration," he said. "We (at FEMA) don't need a declaration, only a loss."

FEMA requires that the loss meets the definition of a flood. In addition, the flooded area must cover a minimum of two pieces of property or two acres of surface water.

People with questions about the NFIP can contact Ashford at (303) 235-4912 or go online at www.fema.gov.

Sounding the preparedness theme, Ashford closed by saying it's better to be safe than sorry.

"We hope we're hollering wolf tonight," he said. "But you need to protect yourself."

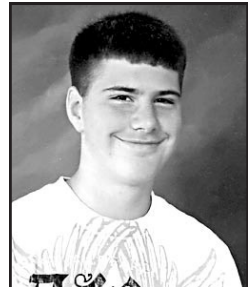
# A+ Students of the Week



**Reanna Greniger**  
**School:** Wynot Public School  
**Age:** 6 **Grade:** 1st  
**Parents:** James Olsen & Kandi Petersen  
**Academic Achievements:** Accelerated Reader  
**Extracurricular Activities:** Softball  
**Favorite Subjects:** Math, Art & Reading  
**Best School Memory(s):** Playing with friends.



**Ethan Lange**  
**School:** Wynot Public School  
**Age:** 10 **Grade:** 4th  
**Parents:** Roger & Alison Lange  
**Academic Achievements:** Accelerated Reader  
**Extracurricular Activities:** Basketball, Baseball, Band, 4-H  
**Favorite Subjects:** Math  
**Best School Memory(s):** Participating in the Ribbon Cutting for the Discovery Bridge, and the class field trip to the planetarium in Wayne.



**Kyle Eskens**  
**School:** Wynot Public School  
**Age:** 14 **Grade:** 8th  
**Parents:** Jim & Cathy Eskens  
**Academic Achievements:** Nominated for National Junior Honor Society, Honor Roll, Accelerated Reader  
**Extracurricular Activities:** Football, Basketball, Track, HS Basketball Student Manager, Pep & Concert Band, Piano  
**Favorite Subjects:** History  
**Best School Memory(s):** My best school memory is when I met all of my friends in kindergarten.



**Jalen Wieseler**  
**School:** Wynot Public School  
**Age:** 11 **Grade:** 5th  
**Parents:** Steve & Tammy Wieseler  
**Academic Achievements:** "A" & "B" Student, Student of the Week in May, Accelerated Reader  
**Extracurricular Activities:** Basketball, Football, Hunting, Fishing  
**Favorite Subjects:** Math  
**Best School Memory(s):** Our field trip to Lincoln.



**Heather Koch**  
**School:** Wynot Public School  
**Age:** 18 **Grade:** 12th  
**Parents:** Alan & Janica Koch  
**Academic Achievements:** "A" Honor Roll, Student of the Week, National Honor Society  
**Extracurricular Activities:** Volleyball, Basketball, Softball, Band, Newspaper Staff, Class Treasurer, Football Statistician, FBLA  
**Favorite Subjects:** Math & Computers  
**Best School Memory(s):** All of our wonderful PE classes



**Erica Burbach**  
**School:** Wynot Public School  
**Age:** 14 **Grade:** 9th  
**Parents:** Donna Burbach & the late Bill Burbach  
**Academic Achievements:** Spanish I, Algebra I, History, Physical Science, English, Band  
**Extracurricular Activities:** Volleyball & Basketball  
**Favorite Subjects:** Algebra  
**Best School Memory(s):** Band trip to St. Louis.

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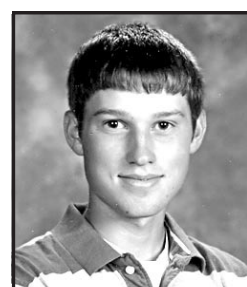
**Kylee Kessler**  
**School:** Menno Public School  
**Age:** 14 **Grade:** 8th  
**Parents:** Andy & Michelle Kessler  
**Academic Achievements:** "A" Honor Roll  
**Extracurricular Activities:** Basketball, Softball, Volleyball, Track, Band  
**Favorite Subjects:** Math  
**Best School Memory(s):** Middle School All-State Band in Pierre, SD.



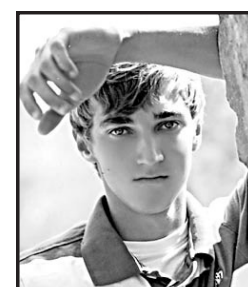
**Abby Herrboldt**  
**School:** Menno Public School  
**Age:** 12 **Grade:** 7th  
**Parents:** Brian & Cindy Herrboldt  
**Academic Achievements:** "A" Honor Roll  
**Extracurricular Activities:** Volleyball, Basketball, Basketball Student Manager, Riding Horses, bottle-feeding lambs in the spring, Track  
**Favorite Subjects:** Spelling  
**Best School Memory(s):** The State "B" Boys' Basketball Tournament where Menno placed 3rd.



**Shelby Huber**  
**School:** Menno Public School  
**Age:** 15 **Grade:** 9th  
**Parents:** Jeff & Janet Huber  
**Academic Achievements:** Roll of Excellence, Advanced Math  
**Extracurricular Activities:** Varsity Volleyball, Varsity Basketball, Varsity Track, Softball, Band, Oral Interp, One-Act Play, Football, Cheerleading, Basketball Cheerleading, FCCLA, TATU, Student Council  
**Favorite Subjects:** Geometry & FACS  
**Best School Memory(s):** Going to the State B's for boy's basketball.



**Robert Schoenfish**  
**School:** Menno High School  
**Age:** 17 **Grade:** 11th  
**Parents:** William & Mary Schoenfish  
**Academic Achievements:** "A" Honor Roll, Roll of Excellence, Star Green Hand - FFA, Silver Emblem Award Ag Mechanics CDE, "PAW" Award, Academic Excellence Award  
**Extracurricular Activities:** Basketball, Track & Field, Pep Band, Marching Band, FFA, Luther League, FCA, Peace Youth Group, Quiz Bowl  
**Favorite Subjects:** Pre-Calc & any math class  
**Best School Memory(s):** Meeting our new superintendent Dr. Chris, playing on the 3rd place basketball team at the State B's, and placing 9th in the pole vault at the State Track Meet.



**William Massey**  
**School:** Menno High School  
**Age:** 18 **Grade:** 12th  
**Parents:** Audrey & Ray Massey  
**Academic Achievements:** Academic Excellence Award, Menno FCCLA Outstanding Member, Roll of Excellence/  
**Extracurricular Activities:** Honor Roll, Certificate of Excellence in Visual Arts, National Commemorative Certificate  
**Extracurricular Activities:** Football, Track, Basketball, FCCLA, One-Act Play, NHS, Quiz Bowl, Chorus  
**Favorite Subjects:** Math  
**Best School Memory(s):** Making it to State Basketball and winning 3rd place. It was great to be able to prove how good we were at state.



**Hannah Wollmann**  
**School:** Menno High School  
**Age:** 15 **Grade:** 10th  
**Parents:** Michael & Kathleen Wollmann  
**Academic Achievements:** Roll of Excellence  
**Extracurricular Activities:** Volleyball, Cheerleading, Basketball, Track, One-Act Play, FCCLA, TATU, FCA, Oral Interp, 4-H  
**Favorite Subjects:** Chorus & Algebra II  
**Best School Memory(s):** There are so many, pretty much anything to do with cheerleading.

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