



MODIS RAPID RESPONSE SATELLITE TERRA

Hurricane Katrina, gaining power over the Gulf of Mexico, approaches the Louisiana coast on Aug. 28, 2005.

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An Integrated Curriculum For The Washington Post Newspaper In Education Program

When the Winds Blow

Lesson: What is the impact of hurricanes on individuals, media, businesses and government agencies?

Level: Low to high

Subjects: Science, Language arts, Economics

Related Activity: Art, Health

The 2005 hurricane season, June 8 through November 30, established new records for most named tropical cyclones and hurricanes in a single year. All 21 names on the Atlantic list were used as well as Alpha through Epsilon. Of these 26, 13 became hurricanes (and Epsilon threatens to become a hurricane). In a normal season there are 10 to 11 named storms and six hurricanes.

Category 5 hurricanes Katrina, Rita and Wilma did not reach the D.C. metropolitan area, but its residents and government agencies still felt its impact. Expectations were placed on media and businesses to provide accurate, reliable and ethical service. After a review of hurricane basics and the historic Atlantic hurricane season, teachers may use KidsPost and Washington Post articles to discuss the influence of tropical storms and hurricanes at the personal, media, business and government levels. Washington Post articles, suggested activities, reproducibles, and other resources are provided in this guide.

Read About Weather

In May 2002, The Washington Post NIE program provided *Weather*, an online guide available at www.washpost.com/nie. Articles and materials give an overview of weather measurement and coverage on The Post's weather page. Tornadoes are also highlighted.

You might use the weather page of today's Washington Post to discuss

weather in local, national and international cities. (See *Weather* for a chart.) Who provides the outlook on temperatures and weather? What technology is involved in gathering information to forecast weather?

The "More About Weather" sidebar in this guide suggests resources to look at current weather conditions and preparedness for warnings and disaster.

You may include an activity in which terms are sequenced from less to more intense. For example: "scattered showers," "melting record snowfall," "lingering non-tropical storms," and "hurricanes" which can all lead to flooding or "weather report," "warning," and "watch."

Study Hurricanes

Give students a copy of "ABCs of Hurricanes." Review the etymology of "hurricane," the formation of a cyclone and basic hurricane information. In addition to information in students' textbooks, reliable Web sites can augment the study of hurricanes. "Hurricane In-depth" lists several of the excellent resources for younger and older students and teachers to study hurricanes and their impact.

Give students "The Way the Winds Blew." The record-breaking 2005 Atlantic hurricane season yields opportunity to study the formation of diverse tropical storms and their transformation into hurricanes. Note the origin and paths taken by each. Review the hurricane history and other information.

Students could be assigned tropical storms and hurricanes to research, including areas (countries, states) hit, human loss and material damage, hurricane history of the

More About Weather

www.fema.gov/kids/

FEMA for Kids

Herman, the spokescrab, provides information on cause, prevention and response to disasters. Includes pet preparedness, games, stories and how to become a Disaster Action Kid. Links to parent and teacher resources.

<http://kids.earth.nasa.gov>

For Kids Only

NASA Earth Science Enterprise explains hurricanes in the Natural Hazards section.

www.noaa.gov/

NOAA

National Oceanic and Atmospheric Administration Stories, data, photographs, including a bird's eye view of Hurricane Katrina's destruction.

www.washpost.com/nie/weather

From The Washington Post NIE online curriculum guides, select *Weather*. Using The Post weather pages, activities, reproducibles, books and Web resources. Use math and create graphs, focus on tornadoes, and do puzzles.

www.weather.gov/nwr/

NOAA Weather Radio

A public service of NOAA and the Dept. of Commerce, NWR broadcasts warnings and watches about natural and technological disasters.

www.weather.com

The Weather Channel

National and international weather information and features on how weather affects daily life

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area and ability to recover. Teachers may wish to focus only on the 13 hurricanes or the category 4 and 5 hurricanes of 2005 and the major hurricanes of the past (See retired hurricane names, Atlantic), including the Galveston hurricane of 1900.

Older students might be expected to do more research. For example, the emotional impact beyond the immediate event would give psychology students a challenge. In the May 2001 *American Journal of Psychiatry*, a UCLA Trauma Psychiatry Program study of three Nicaraguan cities hit by Hurricane Mitch in 1998 reported thousands of adolescents suffering from "chronic and severe post-traumatic stress disorder and depression."

Name Hurricanes

The United Nations World Meteorological Organization since 1978 has developed lists of names for tropical storms in each ocean basin of the world. There are lists for six years in advance prepared for the Atlantic basin. The Director of the National Hurricane Center can nominate names for the list when openings take place. Ask your class to create its list of 21 names — either to submit to the NHC director or pretending they are the director. (Remember there are not enough names beginning with Q, U, X, Y or Z so they were eliminated from consideration.) Would students include names of teachers, classmates, pets or others?

If a storm creates so much death and destruction that its name will always be associated with that year, it may be nominated for retirement from any future lists. Would students nominate "Katrina," "Rita," and/or "Wilma" for retirement? If so,

what names would they suggest for replacement on future lists?

Write About Weather

Look outside. Describe the scene, including elements of the weather condition. Are raindrops dripping from orange and brown leaves or snowflakes fluttering onto wool caps? Provide details to bring to life the season and scene.

Draw on the Weather

The KidsPost page Sunday through Friday illustrates the weather with artwork provided by students. Check out the types of weather listed on the weather page of The Washington Post and illustrate one of them. Submit pictures to KidsPost, The Washington Post, 1150 15th Street N.W., Washington, D.C. 20071.

Personal Decisions

Read "Not Again!" and "A Worrisome Reminder," two KidsPost articles. Students may be asked the following questions:

- In which month do most hurricanes and tropical storms develop near the U.S.?
- In which bodies of water and why do they develop?
- What information do weather forecasters provide?
- What information do people want to know after a hurricane has hit an area?
- What items did people decide were important to take with them when they left their homes for shelter or were forced to evacuate?
- If a hurricane were predicted and you had to evacuate your home, what three items would you take with you? Why?

Hurricane In-depth

<http://www.washingtonpost.com/wp-dyn/content/nation/special/10/index.html>

Special Report: Gulf Coast Hurricanes
Washington Post reportage

www.cotf.edu/ete/modules/sevweath/sevweath.html

Severe Weather: Hurricanes!

Team activity uses Hurricane Andrew (1992) to track, analyze and predict the course of a new hurricane. Tremendous resources and plan for in-depth study provided by NASA, Exploring the Environment program.

www.nasa.gov/vision/earth/lookingearth/hurricane_2005.html

NASA Hurricane Resource Page

Current and historic images, videos and hurricane multimedia gallery.

[http://ww2010.atmos.uiuc.edu/\(Gh\)/guides/mtr/hurr/home.rxml](http://ww2010.atmos.uiuc.edu/(Gh)/guides/mtr/hurr/home.rxml)

Hurricanes Online

Basics, El Nino and more. Explore a 3D hurricane, track storms since 1957.

<http://earthobservatory.nasa.gov/Library/Hurricanes/>

Hurricanes: The Greatest Storms on Earth
Earth Observatory information on hurricanes has a glossary and illustrations to provide an interactive site.

www.nhc.noaa.gov/

National Hurricane Center

Latest tropical cyclone information, articles and hurricane archives.

<http://observe.arc.nasa.gov/nasa/earth/hurricane/intro.html>

A Fierce Force of Nature

NASA provides information on the creation and sensing of hurricanes, seasons and prone areas, classification and precautions as well as links to the most educational and current sites.

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- In what ways did Hurricane Katrina affect the lives of the Grush children?

Older students might enjoy Linton Weeks's description of a stretch of expressway leading from New Orleans. Weeks tells the reader that he observes "ironies" and his details establish contrasts. Download a map of New Orleans and I-10. Have students locate the exits and take the trip with Weeks. What attitudes are expressed by the people who Weeks interviews? How might they represent the impact of a hurricane upon individuals? Upon businesses? Reveal government response? What do the quotations add?

How (in)Sure(d) Can We Be?

After most television and outside media returned home, the Gulf Coast faced devastation caused by hurricanes Katrina and Rita. The Washington Post reported, "More than two months after the storms, leaders in both political parties seemingly have backed away from some of their initial pledges to support reconstruction whatever the cost." Manuel Roig-Franzia and Ceci Connolly reported, "financial aid from Washington, once expected to reach \$200 billion, has stalled out at about \$70 billion." Read the News and Business sections of The Post for current articles on the economic impact and government assistance provided to hurricane victims.

Review the responsibilities and work of the Federal Emergency Management Agency (FEMA). Discuss the expectations of, benefits to and disillusionment of recipients. Give students "Same Insurance Claims, Different Results in La. Town." This is the first half of an article that presents FEMA's arrangement with insurance companies to provide compensation after hurricane damage. Discuss the experiences in handling claims. What concerns do insurance companies have? Should private insurance companies be involved

in administering a federal government program?

In the Being Prepared section of "Property Owners Can Help Renters Hurt by Katrina," Sara Gebhardt introduces renter's insurance policies. Economics students might be asked to study the renter's and homeowner's policies of different companies. Are all tied to the National Flood Insurance Program? Do any have coverage for hurricane damage unrelated to flooding? How does data collected by NASA and NOAA influence insurance rates? Should homeowners in flood- and hurricane-susceptible areas be insured?

Where to Live

Give students "Property Owners Can Help Renters Hurt by Katrina." Where do people who have been displaced by a hurricane go? If there are no family members in other areas of the country, if there is not money to travel to other areas, if government officials will not allow them to return to their evacuated homes, where do people live? What role do FEMA and the Housing and Urban Development Department play in securing housing? Read about some of the legal and ethical concerns in helping those in need. How do other residents of apartments feel about special compensation given to flood victims?

Read the Being Prepared portion of the article. What advice and information do students feel are most important? How might technology help in insurance claims and saving cherished memories?

How does a hurricane or other natural disaster impact those who live in the area hit? In other areas?

Role of Media

What media do students turn to for weather information when getting ready for school, when planning a picnic or ski trip, when worried about family members in another country? Each has its strength and weakness in regards to timeliness, production schedule and

depth of coverage. The chart, "Media Communication: A Comparison and Contrast," can be used to collect answers to several questions. After getting student responses to the question posed, compile results. Write an article and send it to highschooljournalism.org.

- If a hurricane was approaching shore, which media would they turn to before it hit land? During the hurricane's life? After the hurricane?
 - To find out about help from local and national government agencies to which media would they turn before, during and after a natural disaster?
 - If a natural disaster, such as a hurricane, has hit Central America, which media would they turn to before, during and after the event? Which does the best job of reporting international weather information in such events?

Do a Crossword Puzzle

"A Windy Time" is provided for a little fun. A number of terms related to weather are incorporated into the puzzle and students are asked to write about weather after completing the crossword.

Get a Job

Mark Twain commented, "Everybody talks about the weather, but nobody does anything about it." There are individuals who make a living talking about weather and some who do more. "Careers Related to Weather" in the sidebar of this guide provides Web resources for a study of careers related to weather. Either focus on the work of a meteorologist or give students different jobs to research. Weather forecasters or others in related professions may be invited to speak to your students.

A Windy Time



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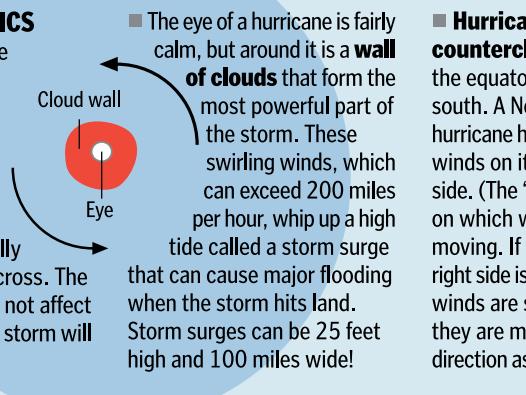
The ABCs of Hurricanes

The word "hurricane" comes from Hurakan, the Mayan god of wind and storms who is said to have destroyed his people with a terrible flood.



HURRICANE BASICS

■ Hurricanes can be small or stretch for hundreds of miles. At their center is an **eye**. Its width can range from five miles to more than 120 miles but usually is 20 to 40 miles across. The size of the eye does not affect how destructive the storm will be.



■ The eye of a hurricane is fairly calm, but around it is a **wall of clouds** that form the most powerful part of the storm. These swirling winds, which can exceed 200 miles per hour, whip up a high tide called a storm surge that can cause major flooding when the storm hits land. Storm surges can be 25 feet high and 100 miles wide!

SOURCES: National Oceanic & Atmospheric Administration; National Hurricane Center; Unisys; American Red Cross

HOW HURRICANES FORM

■ Hurricanes form over warm ocean waters under special conditions. The water must be at least **80 degrees**. And the wind must be blowing at roughly the same speed and direction, from the water's surface up to about 30,000 feet (about as high as 54 Washington monuments).

■ The warm, moist air rising off the water meets cooler, heavier

air. This creates a spiral of wind and rain that forms spinning bands of thunderstorms called a **tropical depression**. If the winds reach 39 mph, it becomes a **tropical storm**.

■ **At 74 mph, it's a hurricane.** Hurricanes lose strength as they move over land or cool water. If they stay over warm water, they can last for more than two weeks.

UPDATE

After "The Way the Winds Blew" map and chart were completed, tropical storm Epsilon formed. With 70-mph winds, it threatens

to become a record-breaking 14th hurricane in the 2005 hurricane season. Check with the National Hurricane Center (<http://www.nhc.noaa.gov/>) to see what happened.

Careers Related to Weather

One usually thinks of being a meteorologist, weather forecaster or climatologist, but there are many other careers related to weather. The following sites provide a good starting point for exploring job opportunities.

<http://www.ametsoc.org/pubs/careers.html>

Challenges of our Changing Atmosphere: Careers in Atmospheric Research and Applied Meteorology

Job description, requirements and salary range

<http://www.noaa.gov/jobs.html>

NOAA Jobs and Volunteer Programs

Opportunities include fisheries cruise volunteers and Teacher at Sea program

ABC

Naming hurricanes: There are six rotating lists of Atlantic storm names. A name is dropped if a hurricane is so bad that people won't want to see that name again. To look at a list of dropped names, go to www.nhc.noaa.gov/retirednames.shtml.

<http://www.nwas.org/jobs.html>

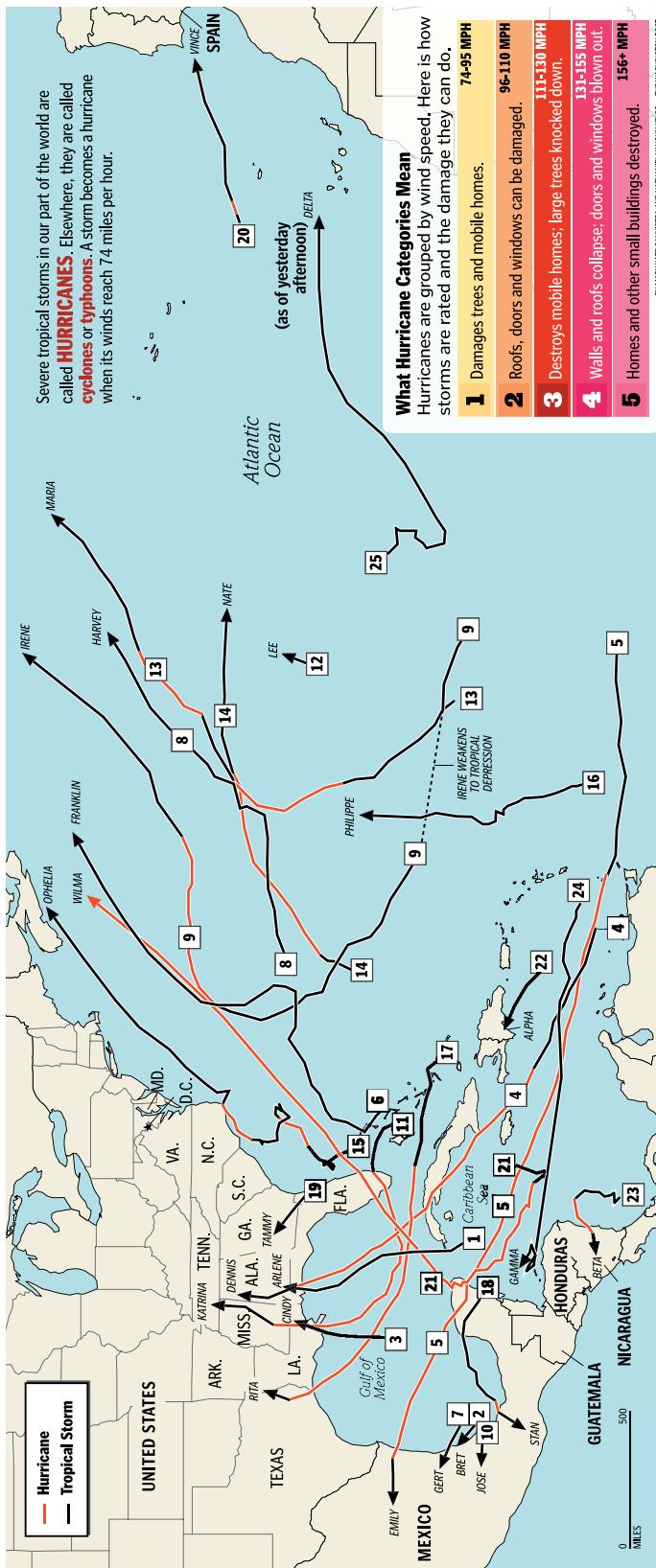
NWA Job Corner
National Weather Association listing of jobs available; includes positions, education requirements and location

http://www.windows.ucar.edu/tour/link=/teacher_resources/career_weather_edu.html

Careers and Weather

A lesson plan to explore the impact of weather on different businesses and careers

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The Way the Winds Blew

1. ARLENE (June 8-13)
Tropical storm; maximum sustained winds of 70 mph.

Did you know? Disrupted plans to open Fort Pickens, a Civil War battle site in Florida where Apache warrior Geronimo once was imprisoned.

2. BRET (June 28-29)
Tropical storm; 40 mph.
Hurricane history: In the late 1970s, men's names were added to the hurricane list, which had been all-women for 25 years.

3. CINDY (July 3-7)
Tropical storm; 70 mph.
Did you know? Soaked Louisiana with eight inches of rain, toppling 200-year-old oaks.

4. DENNIS (July 4-12)
Category 4 hurricane; 150 mph.
Did you know? Flipped a sunken Navy ship upright, just as Florida scuba divers had wanted!

5. EMILY (July 11-21)
Category 4 hurricane; 155 mph.
Did you know? Slammed into Mexico's Yucatan Peninsula twice, but spared the Mayan ruins in Tulum.

6. FRANKLIN (July 21-29)
Tropical storm; 70 mph.
Did you know? Formed strong rip currents, challenging Rhode Island surfers.

7. GERT (July 23-25)
Tropical storm; 45 mph.
Did you know? Set a record as July's fifth named storm.

8. HARVEY (Aug. 2-8)
Tropical storm; 65 mph.
Did you know? Like most Atlantic storms, began as a tropical wave in North Africa.

9. IRENE (Aug. 4-18)
Category 2 hurricane; 105 mph.
Did you know? Roamed the Atlantic for two weeks and never touched land.

10. JOSE (Aug. 22-23)
Tropical storm; 50 mph.
Did you know? Lasted fewer than 24 hours.

11. KATRINA (Aug. 23-31)
Category 5 hurricane; 175 mph.
Did you know? Became the most destructive storm in U.S. history, causing more than \$125 billion in damage and killing more than 1,200 people. Much of New Orleans, Louisiana, was under water, and people had to be plucked from their roofs.

12. LEE (Aug. 28-Sept. 1)
Tropical storm; 40 mph.
Hurricane history: Before Katrina, the most damaging U.S. hurricane was small but ferocious Andrew, in 1992. South Florida took the biggest hit.

13. MARIA (Sept. 1-10)
Category 3 hurricane; 115 mph.
Did you know? Missed North American coastlines

and headed east — all the way to Norway, where one woman died in a mudslide.

14. NATE (Sept. 5-10)
Category 1 hurricane; 90 mph.
Hurricane history: The deadliest U.S. weather disaster was the 1900 Galveston, Texas, hurricane, which killed 8,000 to 12,000 people.

15. OPHELIA (Sept. 6-18)
Category 1 hurricane; 85 mph.
Did you know? Pounded North Carolina's beaches but spared a 16-foot-high house made of bottles at Airlie Gardens. Strong winds made the house "sing."

16. PHILIPPE (Sept. 17-24)
Category 1 hurricane; 80 mph.
Hurricane history: In 1969, Camille ripped into Mississippi with 200 mph winds. An exact measurement was impossible because Camille destroyed all wind-recording equipment.

17. RITA (Sept. 18-26)
Category 5 hurricane; 175 mph.
Did you know? Gas prices soared above \$3 a gallon as first Katrina and then Rita damaged Gulf Coast oil refineries.

18. STAN (Oct. 1-5)
Category 1 hurricane; 80 mph.
Did you know? Led to massive landslides in Guatemala that killed more than 1,000.

19. TAMMY (Oct. 5-6)
Tropical storm; 50 mph.
Hurricane history: The average hurricane releases heat energy equal to all of the electric energy produced in the United States in one year.

20. VINCE (Oct. 9-11)
Category 1 hurricane; 75 mph.
Did you know? Became Spain's first-known tropical cyclone.

21. WILMA (Oct. 15-25)
Category 5 hurricane; 175 mph.
Did you know? Was the third Category 5 storm of 2005 — yet another record.

22. ALPHA (Oct. 22-24)
Tropical storm; 50 mph.
Did you know? Got its name from the Greek alphabet, the first storm to do so.

23. BETA (Oct. 26-31)
Category 3 hurricane; 115 mph.
Did you know? Battered Central America, dumping up to 15 inches of rain on Nicaragua and Honduras and destroying thousands of homes.

24. GAMMA (Nov. 18-21)
Tropical storm; 45 mph.
Did you know? Overturned a rescue boat, killing several people.

25. DELTA (Nov. 23-29)
Tropical storm; 70 mph.
Did you know? Weakened in Morocco. If more tropical storms form in December, they will be added to the 2005 list.

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Not Again!

September 22, 2005: A powerful hurricane has moved past Florida and into the Gulf of Mexico. People in Texas and Louisiana are boarding up, moving out and wondering if Rita could be as bad as Katrina – or worse.

Hurricane Rita, with winds of 165 miles per hour, barreled toward Texas yesterday after dumping rain and high winds on the islands known as the Florida Keys.

What Rita will do is unclear. If the storm follows its current path, it could hit the coast of Texas late Friday or Saturday. Weather forecasters at the National Hurricane Center said the storm could weaken before reaching land.

But three weeks after Hurricane Katrina, people are preparing for the worst. Residents of the Texas island of Galveston were packing up photographs and pets and leaving their homes yesterday. Many said the damage done by Katrina in Louisiana and Mississippi made the decision to leave easy.

"After . . . Katrina, I just cannot fathom staying," 59-year-old Ldyyan Jean Jocque told the Associated Press. She had books and clothes in a plastic bag and her dog in a pet carrier as she got on an evacuation bus in Galveston.

The most deadly hurricane in U.S. history hit Galveston in 1900. That unnamed storm killed 8,000.

In New Orleans, Louisiana, the city hit hardest by Katrina, the few people who have come back are being told they must leave again. If Hurricane Rita's path were to change, it could hit Louisiana. Even a rain storm of three to six inches could again cause New Orleans to flood, government officials say.

About 7,000 people who were evacuated from New Orleans to Texas are being moved again as Rita bears down.

September is the month when the greatest number of tropical storms and hurricanes develop in the Atlantic, the Caribbean Sea and the Gulf of Mexico. That's because storms gain strength from warm waters. September water temperatures tend to be high because of the buildup of heat over the summer months.

— Tracy Grant

A Worrisome Reminder

September 27, 2005: Hurricane Rita, coming so soon after Hurricane Katrina, worried the entire country. But it was especially scary for Amber and Gage Grush, who fled their home near New Orleans, Louisiana, last month to be safe from one of the deadliest hurricanes in years.

"I was crying the day I heard about Rita," said Amber, 11, who is now living in Columbia. "I thought, surely it's going to hit New Orleans again."

KidsPost wrote about Amber and her brother Gage, 10, after they arrived in Maryland, where they are staying with their aunt, uncle and cousins.

Amber said she's "really relieved" that Rita was a less powerful storm than Katrina. But she still had a hard time thinking about another storm hitting her home state. After being "glued to the TV" during Katrina, Amber said she watched much less news coverage of Rita: "I didn't need any more heartbreaks," she said in a telephone interview over the weekend.

Amber was especially worried that Rita might destroy the house where she and Gage had lived with their dad, 20 miles from New Orleans. "There's a levee there, about three blocks from the house, and I thought, 'What if it breaks?'" (Katrina badly damaged their house, but Rita didn't do any more damage.)

Amber and Gage have been enjoying life with their Maryland relatives and new friends, but they are still learning about Katrina's destruction. "The house where my mom lived . . . is just splinters," Amber said.

— Fern Shen



BY KATHERINE FREY FOR THE WASHINGTON POST

Gage and Amber Grush talk about leaving their home in St. Charles Parish, La., before hurricane Katrina hit. They are now staying with their uncle in Columbia.

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On the Off-Ramp to the Twilight Zone; Past New Orleans, Another Dimension

• Originally published Sept. 7, 2005

By LINTON WEEKS
Washington Post Staff Writer

The stretch of expressway is only about 80 miles, but as you drive it these days you are overwhelmed by ironies. Disaster-torn streets at the bottom; a gaudy, gargantuan shopping mall at the top. Muck and mud and death on one end; a water slide park on the other. No food, no electricity, no potable water, no feeling of personal security in New Orleans; a venti caramel macchiato to go just 59 miles away.

The trip between the two cities after Hurricane Katrina "is so weird," says carpenter Paul Metzler, 46. As he talks about his escape from death and then the flooded city, he cannot really find the words, he says, to express how very bizarre it is for someone like him who now has nothing to move so swiftly back into a world that has too much of everything.

At the northwest New Orleans city limits, a little boy and an old man try to fix a car. The old man has his head under the hood while the kid dances around a bright red gas can — a familiar symbol of the new New Orleans. They're on their way to everything, but if that car won't start, they'll have nothing.

Staci Couret, 37, is parked near the Starbucks, just one hour from the French Quarter — when I-10 is not the bumper-to-bumper mess it is these days. She is driving a U-Haul trailer back to recover what she can from a publishing business on the outskirts of New Orleans. She has brought two co-workers. They cleared out to Houston before the storm even arrived. "We've been laughing for a week," she says. "To keep from crying."

Nearby, the parking lot of the Tanger Outlet Mall in Gonzales — a lineup of usual suspects such as Izod, OshKosh and Old Navy — is being used as a refueling area for military trucks, buses and ambulances venturing in and out of the fray. Piped-in music along the walkway plays Nancy Sinatra's "These Boots Are Made for Walking."

Here, at this transitional point between the wet world and the dry, between survival and surfeit, the boots on the people in camo fatigues are made for wading.

National Guardsman Eric Connor, 35, stands near a long green fuel tanker. The Shreveport mechanic has been pumping gas for days now, first in the deluged downtown and now here across the way from the Tommy Hilfiger shop.

New Orleans, he says, "is messed up. It'll never be the same."

He's concerned that his life may be the same way. He says he's being paid only \$30 a day by the state and he doesn't know what he's going to do when he gets home. "File bankrupt, I guess," he says.

The first few exits coming from New Orleans are used as staging areas for evacuation and emergency vehicles. There are long stretches of sun-bleached expressway and walls of straggly green trees, mostly unfazed by Katrina.

Along about Gonzales, things begin to get strange and different. There's a billboard for boats. Then there's the outlet mall and a Chili's and an abundance of electric light and short lines at the gas stations.

Not too far from the Prairieville exit, commerce is brisk at Hebert's gun shop. Tim Mullins, 25, already has one pistol. But with all the new people coming up from New Orleans and all the desperation in the air, he has decided he needs another. He settles on a black Springfield 9mm. "You're going to have to be prepared for the worst," he says. "But hope it gets better."

Gun sales are up all across the state, according to C.J. Hebert, 55, the shop's owner.

"I've got some good defensive rounds," he says to a customer over the phone.

He's sold out of ammo already and had to order a quick shipment from Chattanooga. He even had to take fuel to the truck's driver between here and Tennessee.

"When I pull it out," one customer says of a non-reflecting model, "I don't want anybody to know where I am."

Hebert says, "The people are just scared."

Up the road you'll find Jimmy Swaggart's giant concrete World Ministry Center complex. Swaggart's name is printed twice on the entrance sign, so there's no mistaking who's in charge.

The rambling complex also contains his World Evangelism College, his Crossfire Youth Ministry and the offices of his Sonlife Radio Network. Next door is the massive Mall of Louisiana, a town-size monument to the consumption of American stuff.

Across I-10, the Center of Hope church looks like a police station. A long, long line of cop cars is parked there.

And at the nearby Highland Road exit, the roller coasters and water slides of Dixie Landin' fun park fill the horizon, bizarre reminders of what New Orleanians left behind. The park's last day was Monday. Even as evacuees fled along I-10 to the dry ground of Baton Rouge on Labor Day, kids splashed in the surging blue waters of the wave pool and raced each other down the slip-and-slide Plunge.

Pam Hoffman, who says she's "39ish," and her 13-year-old daughter, Amanda, were leaving Dixie Landin' mid-afternoon. A teaching assistant, Hoffman says her life in Jefferson Parish was a shambles. They had just spent a lot of money on a dance costume for Amanda and they didn't even know when she would go back to school.

"I don't know if I'm getting paid," Hoffman says. Her husband works for Pitney Bowes.

"We took a break, me and her," Hoffman says, smiling at her daughter, who has her hair tied back and is wearing a bathing suit and black shorts with the word DANCE on them. "We didn't want to think about everything else."

Hoffman says that as she was floating lazily along the water park's motor-driven stream in an inner tube, thinking about the storm and the stress and the life she must now rebuild, she began to feel a little uneasy. Amanda, apparently, was feeling the same way. They decided to leave the water park early. "We just didn't want to be here anymore," Hoffman says.

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Same Insurance Claims, Different Results in La. Town

• Originally published Nov. 26, 2005

By DEAN STARKMAN
Washington Post Staff Writer

Silvia I. Cosenza, who lived in Gretna, La., until Hurricane Katrina roared through, says she's been caught in an insurance nightmare: Her flood claim denied because an insurance adjuster ruled that her neighborhood was not flooded.

That came as a surprise to Melmary Matheny, who lives across the street and has already received partial payment on her flood claim and has been told to expect another check soon.

What's the difference? Beyond the fact that different insurance companies handled the claims, neither knows.

"For sure, she flooded as much as we did," Matheny said. "Our whole entire neighborhood flooded."

As the insurance industry grapples with its largest-ever loss and a record number of individual claims – 1.6 million from Katrina, another 1 million from hurricanes Rita and Wilma – policyholders are learning that the opportunity to get their lives back in order often depends on which company is processing the claim. In many cases, homeowners living in areas that were equally flooded have had drastically different experiences.

Particularly puzzling to some homeowners is that all flood claims are ultimately paid by the federal government's National Flood Insurance Program, which is operated by the Federal Emergency Management Agency. Insurance companies merely administer the program as contractors, selling flood policies and processing claims for a fee. The government – which hired 95 firms as flood program contractors – sets the rules and is responsible for paying the claims.

"It's the same money," said Andreas Anderson, who owns two houses in New Orleans's Lakeview neighborhood and is still waiting for an answer from Allstate Corp. on whether his claim will be approved. He said the water in the neighborhood got so high a car floated into one of his houses.

Blaine Lecesne, a law professor who lives in Lake Terrace, an adjoining neighborhood that was also severely flooded, said representa-

tives of State Farm Insurance Co. investigated his claim in a 30-minute telephone interview and sent a \$250,000 check to his temporary home in Houston two days later, on Oct. 3.

The widely disparate treatment encountered by those and other Louisiana homeowners is a reminder of the secrecy that shrouds claim-handling in the \$1.3 trillion insurance industry. Insurance companies, which are regulated by the states, are not required to disclose their claims practices, including how quickly claims are processed, how many are denied and for what reasons.

To speed the processing of hurricane-related flood claims, FEMA in late September relaxed its reporting guidelines and authorized contractors to perform investigations over the phone for claims in heavily flooded areas. The agency is using aerial photography and its own data on water depths to determine whether damage is so extensive that on-site visits can be waived. FEMA has also suspended its requirement that policyholders submit sworn "proof of loss" statements; instead, where the policyholder agrees, the agency will rely on an adjuster's report.

Not all insurance companies are interpreting the relaxed rules the same way. Some homeowners echoed Lecesne, saying that State Farm handled their claims over the phone. Ben Benton, a retired video store owner, said he has already received a \$143,000 check from State Farm for his home in the Broadmoor neighborhood.

Phil Supplea State Farm spokesman, said the Bloomington, Ill., company is closely following FEMA guidelines and "moved quickly to begin work with satellite imaging technology that allowed us to expedite claims."

Other homeowners have reported greater difficulty with their claims. Several Allstate policyholders say the company has required adjuster visits, which, for displaced homeowners, can be difficult to arrange.

Don Cherrie, a pilot for Southwest Airlines, said he had so much trouble arranging an appointment with an Allstate adjuster, he finally offered to fly them both in a helicopter to his flooded house in the New Orleans East area, planning to land on a

nearby golf course. The offer was declined, and the inspection took place weeks later.

Cherrie said he is still waiting for written confirmation of the loss, which he needs before he can close on a new house elsewhere in the city. "I pretty much call Allstate on a daily basis," he said.

William Mellander, a spokesman for Allstate, based in Northbrook, Ill., said Allstate is processing claims both over the phone and with on-site inspections. But typically, he said, claims involving both wind and flood damage need to be inspected.

"Those kind of subtleties can create a difference in how claims are handled," he said. "It varies from claim to claim."

There is some dispute over the status of Cherrie's claim. Mellander said Allstate's records show the claim was paid Nov. 5. However, Cherrie said Allstate told him Nov. 17 that the company's "major damage committee" was still reviewing the claim and he would hear in "a few weeks."

FEMA does not yet have data on claims handling, according to spokeswoman Nicol Andrews. She said that she has not heard any reports of disparities in treatment of policyholders by the agency's flood-program contractors.

J. Robert Wooley, the Louisiana insurance commissioner, said the department has received 1,271 formal complaints involving hurricane claims. He said the figure is low considering his office has fielded 20,000 calls a month since Katrina hit, five times more than normal.

Wooley said it is understandable that flood claims might be handled differently, even on the same block, since water might have risen to different levels or an inspection might be needed to determine a house's value before deciding how much to pay on a policy.

"It's still subjective," he said. "Not everybody is just going to get a flood check. They still have to do some adjusting."

For the rest of the article, go to The Washington Post Special Reports online.

An Integrated Curriculum For The Washington Post Newspaper In Education Program

Property Owners Can Help Renters Hurt by Katrina

• Originally published Sept. 17, 2005

By SARA GEBHARDT

Washington Post Staff Writer

As I watch and read news reports of the terrible circumstances people in New Orleans and Biloxi, Miss., and other places are facing after Hurricane Katrina, I wonder what I can do to help. I am a small-time landlord with two rental properties and I want to know how I can figure out a way to lend my financial support.

One of my tenants wants to break his lease early, and I figure I could do right by everyone if I let him go without a penalty and bring in some tenants who urgently need a home. Since I am nowhere near the Gulf Coast, I wonder how I can make this happen and what kinds of things I should consider before doing so. — Falls Church

There are plenty of benevolent people like you who are aiding the victims of Hurricane Katrina by offering free places for them to stay.

People are being evacuated far away from the Gulf Coast, so the fact that you're in Virginia may not prevent you from doing good.

In the aftermath of Hurricane Katrina, the housing industry is working to find landlords like you who are willing to donate living quarters to those in need.

With so many apartment-dwellers who lost their homes and their possessions when the hurricane hit the Gulf Coast, the apartment industry has been working with government agencies including the Federal Emergency Management Agency and the Housing and Urban Development Department to establish a system for housing those left homeless by Katrina.

Because the information about how landlords can lend their services is constantly changing, the Alexandria-based National Apartment Association is compiling up-to-date information on its Web site, <http://www.naahq.org/>.

The group is willing to assist interested property owners or managers in navigating the process for lending aid.

The association's site lists information about Katrina as it relates to landlords and tenants, as well as links to other sites geared toward evacuees and their families, apartment owners, and donors.

According to the apartment association, it is not a fair housing violation to give preferential treatment to disaster victims.

This means that landlords may offer reduced or free rent to evacuees and still charge fair-market rent to everyone else.

The association is also encouraging landlords who give residents free or reduced rent to sign a lease, even if it is for a short time, to provide legal protection.

Because it may be difficult determining whether applicants are Katrina evacuees since so many of them left their homes without identification, the apartment association says housing providers should contact, or help such prospective tenants to contact, local and state government offices. They may also direct people to the local Red Cross (<http://www.redcross.org/>) if they do not have access to a bank account and do not have any money.

Landlords across the country who are inclined to help can do so compassionately.

That means instead of reserving an open apartment for an evacuee and charging market rate, they should consider offering evacuees free or reduced-rate apartments for a period of time, short-term leases, and free utilities.

They could also waive move-in fees and security deposits and get other residents involved in collecting such items as furniture, sheets, towels, toiletries and groceries.

Besides donating items to help furnish a unit that will house an evacuee, renters around the country can also donate money to and volunteer with local charitable organizations that are helping out with the disaster relief.

Being Prepared

Those in the Washington area and elsewhere who may think devastation like Hurricane Katrina caused along the Gulf Coast will never happen to them might at least take a lesson from the disaster.

Although there is not much you can do to guard yourself from a massive act of nature such as Katrina, you can still prepare for emergencies. If you do not already have renter's insurance, now is a good time to get it. Obviously, much of what the victims of the latest hurricane held most dear was largely uninsurable and irreplaceable, but renter's insurance will protect the value of your things.

Renters often assume they are covered by the property owner's insurance. But a landlord's insurance does not cover a tenant's belongings. And many renters assume they do not own enough stuff to insure, but even a studio apartment is filled with clothing, electronics, jewelry, sports equipment, art, books and other things that add up.

A typical renter's insurance policy protects your things in the event you are a victim of theft, vandalism, fire, explosion, water damage or wind

storm. In terms of prices, most of the larger companies — including Allstate, State Farm and Geico — give instant quotes on the Internet, with worksheets to help you figure out how much your stuff is worth. Online, (<http://www.netquote.com/>) compares the options based on your Zip code and claims it will pick the best choice for you.

The cost of insurance varies depending on the coverage selected and geographic location. In the Washington area, renters can get insurance for \$100 to \$175 a year.

Beyond insuring your things, you should know what you would do if you were faced with an emergency. If you do not have an emergency exit plan from your apartment building, make one. Enlist the help of your neighbors and landlord and come up with the most efficient, safest way out of your building in the event of an emergency. Then, along with your family, roommates or neighbors, practice the route so that you would not have to think if a crisis struck.

With all the talk of potential terrorist attacks in the past few years, you may have put together a survival kit. If you have not, it would be wise to gather in one place a stock of emergency evacuation supplies, such as bottled water, batteries, flashlights, a whistle, light sticks, energy bars, blankets, first aid supplies, a small amount of money, medication you might need, and copies of your identification cards, Social Security card, banking information, credit cards and important phone numbers.

Think about what you would want to take if for some reason you were rushed out of your home on a moment's notice; perhaps put these prized things in an easy-to-grab place. Remember that most of your things are replaceable and do what you can to establish a plan to save the things you consider irreplaceable.

Because photos rank high on most lists of cherished possessions, in this technological age, you could easily make copies of your favorite photos and put them in a safe-deposit box or store them digitally online. You can copy other emotionally valuable things, such as letters or cards from loved ones.

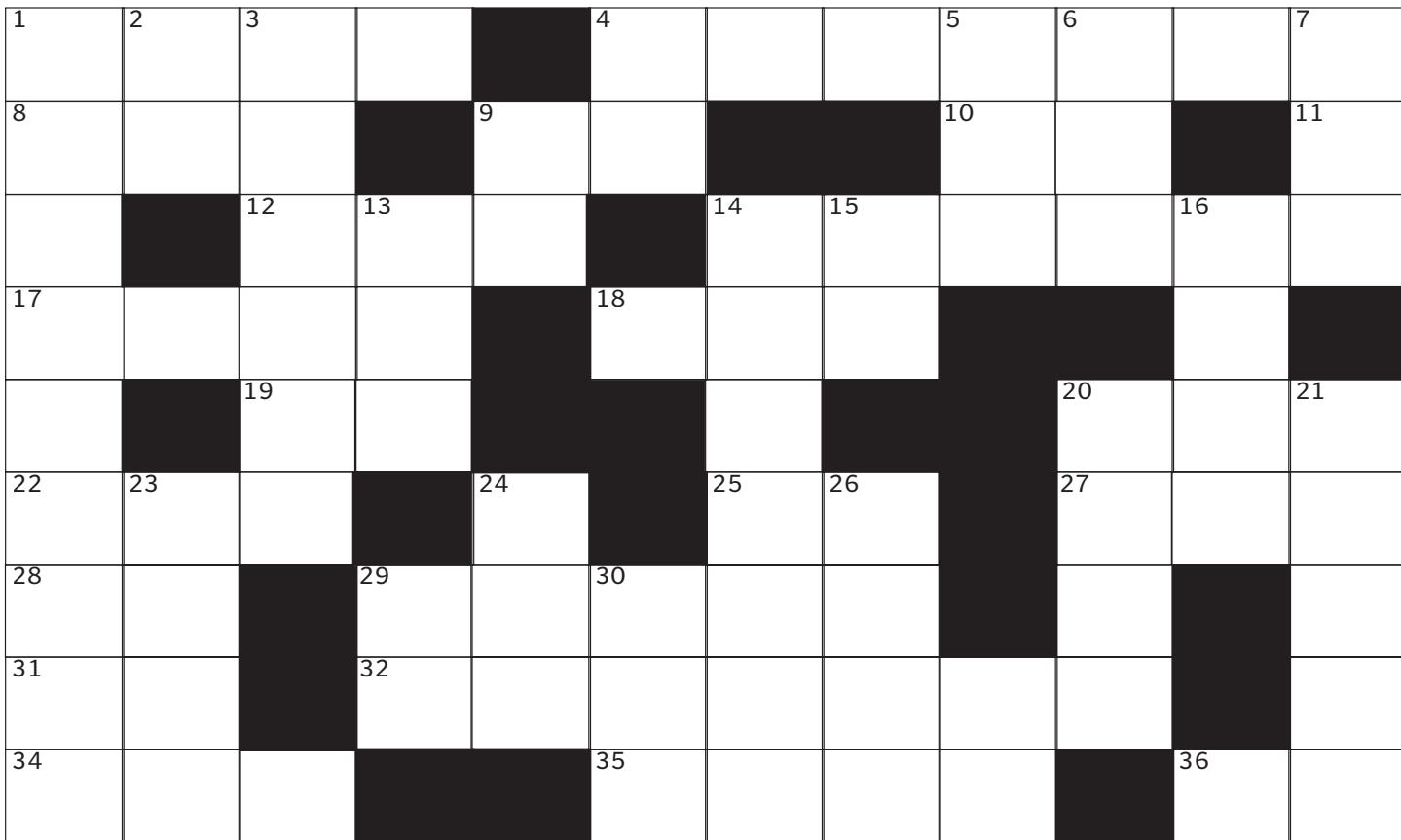
And finally, if you haven't checked the batteries on your smoke detector lately, please do so. In apartment complexes, fires occur much more frequently than hurricanes or terrorist attacks.

Do you have questions, comments or ideas about apartment life? Contact Sara Gebhardt via e-mail at aptlife@gmail.com or by mail, c/o Real Estate Editor, The Washington Post, 1150 15th St. NW, Washington, D.C. 20071

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A Windy Time

Many of the solutions in this crossword puzzle are associated with hurricanes. When you have completed the puzzle, use six of the words in a paragraph about hurricanes.

**ACROSS**

1. Physical or mental damage
4. In the western Pacific Ocean and China Sea areas, a hurricane is called this.
8. Native Americans from which "Utah" is derived
9. The wind is ___ strong, it will cause damage.
10. Opposite of off
11. First person singular pronoun
12. Spoil
14. Dairy product good to have in emergencies.
17. Unrest
18. Found at the center of a hurricane
19. Transport and Environment (abbrev.)
20. A tropical depression takes place during ___ pressure.
22. A signal

DOWN

25. Light (abbrev.)
27. Office of the Worker Advisor (abbrev.)
28. Acre (abbrev.)
29. Steam or something in a gaseous condition
31. North latitude (abbrev.)
32. Notice of danger
34. Consume
35. Federal Emergency Management Agency (abbrev.)
36. An exclamation of surprise
6. Single
7. Newspaper In Education (abbrev.)
9. Senior (abbrev.)
13. Past tense of eat
14. In Australia and India, a hurricane is called this.
15. Third person singular pronoun
16. Not fast
20. Opposite of short
21. To observe closely
23. University of California at Los Angeles (abbrev.)
24. American Automobile Association (abbrev.)
26. To cut or to decorate
29. Volkswagen (abbrev.)
30. Proof (abbrev.)
33. North America (abbrev.)

Media Communication: a Comparison Chart

One of the goals of media is to inform the public. Compare all media for their effectiveness.

	BEFORE	DURING	AFTER
TELEVISION			
RADIO			
NEWSPAPER			
INTERNET			