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New insurance rules go into effect

State Capitol Highlights

By Ed Sterling
Texas Press Association

Texans who are having trouble finding insurance coverage on residential property or tenant coverage on personal property may find solutions under new rules adopted by the Texas Department of Insurance.

The rules implement 1999 legislation allowing certain homeowners to file residential property insurance applications directly with the Texas Department of Insurance without having to go through agents.

The change improves a three-year-old residential Market Assistance Program (MAP) that targets 411 ZIP codes deemed "underserved" for residential insurance. The ZIP codes include inner-city neighborhoods, rural communities and other areas where home insurance may be hard to buy.

"Home ownership is part of the American dream, but it's difficult for certain Texans to achieve if they can't find residential property insurance in the standard market," Insurance Commissioner Jose Montemayor said in adopting the new rules.

"The homeowners MAP improves the chances of fulfilling that dream, and now it's easier than ever for consumers to use this program."

Call 1-888-799-MAPP (6277) to file an application.

Jobless Rate Drops Again

Unemployment in Texas dropped to a seasonally adjusted rate of 4.5% in April, down from 4.6% in March, the Texas Workforce Commission announced last week.

"This is our lowest April rate since 1979," said TWC Chairwoman Diane Rath.

Texas employers added 14,800 nonagricultural jobs last month and more than 250,000 over the year, she said.

Gains include 6,500 construction jobs in April and 32,900 over the year.

The lowest unemployment rate in the Metropolitan Statistical Areas was 1.4% in Bryan-College Station, followed by Austin-San Marcos at 1.9%, Lubbock at 2.3%, Waco at 2.8% and Dallas at 2.9%.

The highest unemployment rate was 13% in the McAllen-Edinburg-Mission MSA, followed by Brownsville-Harlingen-San Benito at 8.7%, El Paso at 8.3%, Beaumont-Port Arthur at 7.8% and Laredo at 7.1%.

'Betterments' Agreement Reached

GEICO, a major auto insurer, has agreed to return about $500,000 deducted from Texas policyholder claims when damaged auto parts were replaced by newer parts.

In Feb., the Texas attorney general sued 88 other insurance companies, alleging that this practice called "betterment" is illegal under the Texas auto policy.

GEICO was not sued because the company quickly agreed to change its practices and refund money to its policyholders, Attorney General John Cornyn said.

GEICO will refund any depreciation or betterment deducted, plus interest, to Texas GEICO policyholders who made auto repair claims against GEICO from Jan. 1, 1996, to the present. The average refund amount, including interest, is estimated to be about $150. GEICO will mail refunds to eligible policyholders who made a repair claim from Oct. 1, 1997, to the present. GEICO agreed that the settlement would not affect its insurance rates.

Veteran's Homes to Open

Texas Land Commissioner David Dewhurst will dedicate the first Texas State Veterans Home on Memorial Day, May 29, in Temple.

The Temple long-term nursing care facility for veterans is the first of four that will open in the state this year.

Each has been built with revenue bonds and federal matching funds at no extra cost to Texas taxpayers. Other homes will be located in Floresville, Big Spring and Bonham.

The Temple facility has been named the William R. Courtney Texas State Veterans Home in honor of a distinguished Bell County native and World War II veteran.

Other Highlights

•On May 23, Austin Bergstrom International Airport celebrated its

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Let's Look Back...

24 & 48 Years Ago

Dec. 11, 1975

Eagle Lake Firemen's Auxiliary presented a pair of bunker coats as their annual Christmas gift to the department. **Mrs. Donna Stephens,** president of the Auxiliary, presented the coats to **T.J. Smith,** assistant fire chief, and **Monroe Briscoe,** second assistant fire chief...

Dec. 8 was proclaimed **Vera Brown Day** at Eagle Lake Middle School on the occasion of the 40th year of teaching for Mrs. Brown...

Miss Janice Kallina of Garwood, daughter of **Mr. & Mrs. Anthony Kallina**, senior at Rice High School and Miss Garwood Jr. Miss, was named runner-up in the Miss Gulf Coast Pageant held Dec. 5-6 in Beeville...

Marine Private **Joe Sanchez Jr.,** son of **Mr. & Mrs. Joe L. Sanchez** of Eagle Lake, completed Infantry Training School at the Marine Corps Base, Camp Pendleton, California...

Joseph A. Meismer, prominent farmer and rancher of the Nada community, died Dec. 1, 1975...

Mr. & Mrs. William S. Staff of Dallas announce the engagement and approaching marriage of their daughter, **Susan,** to **Paul Causey,** son of **Mr. & Mrs. George Causey** of Eagle Lake. The wedding is calendared for Jan. 17, 1976, at the First Baptist Church in Dallas...

Walter Franklin Strickland, who operated the Eagle Lake Shoe Repair Shop in the Boothe Building across from Dan's Minute Stop, died Nov. 30. He was buried in Iowa Park, Texas, Dec. 3...

Phillip Canaris pinned a Fire Department mascot's pin on the new Eagle Lake department mascot **Glenn Leopold.** Phillip is the son of **Mr. & Mrs. Pete Canaris.** Glenn is the son of **Mr. & Mrs. Leo (Jack) Leopold**...

Dec. 18, 1975

Mrs. Emily Stiles, president of the Eagle Lake Chamber of Commerce, greeted Santa Claus on his official visit here last Saturday. Santa was flown in by **James L. Adkins**...

Mr. & Mrs. B.J. Williams, owners of Rice Aero Inc. of Eagle Lake, returned from attendance at the National Agriculture Aviation Association in Las Vegas, Nevada...

Miss Shirley Fajkus, bride-elect of **Dennis Korenek,** was honored with a miscellaneous shower Dec. 7 at Didner Hall in Eagle Lake...

Mr. & Mrs. Sam Center of Eagle Lake are pleased to announce the birth of their second child, a daughter, born Dec. 13 in Gulf Coast Medical Center in Wharton. She has been named **Leslie Kay**...

Mr. & Mrs. Vincent A. Garcia of Rosenberg announced the engagement and approaching marriage of their daughter, **Alicia,** to **Victor Cordova,** son of **Mr. & Mrs. Victor Cordova** of Eagle Lake. The vows will be repeated Dec. 26 in Our Lady of Guadalupe Catholic Church in Rosenberg...

Celia Fernandez of Eagle Lake received a Remington rifle from **Charles DeShazo** of the Sheridan Lions Club as part of the recent successful stew supper held by the Lions...

In a beautiful candlelight ceremony at St. John's Catholic Church in Hungerford Nov. 22, **Charlotte Ann Perry** and **Fred "Butch" Broesche** exchanged vows...

For the second week in a row, **Mary Jo Spanihel** won the honor of being named the outstanding cager in a tournament...

The Rice High School Raiders won a first place trophy in the Columbus tournament held last weekend. The team is coached by Coach **Jack Grammer** and assistant coach **Sam Smith.** Players are **James Frazar, Kenneth Dawson, Steve Grammer, David Banks, James Parker, Sammy Flowers, Ronald Glover, Darrell Dancy** and **Bobby Turner**...

Dec. 23, 1975

Sam K. Seymour Jr. of Columbus received an award of appreciation from the employees of the Lower Colorado River Authority. Beginning his 31st year on the LCRA Board of Directors, Seymour has served longer than any member in the LCRA's history...

Another tragic accident in this community took the life of 10-year-old **Ralph Yanez,** son of of **Mrs. Mary Yanez.** He was wounded by an accidental gunshot to the head...

Joe Duncan was elected as the new president of the Eagle Lake Chamber of Commerce to succeed **Emily Stiles**...

Second Lt. **Alex J. Williams Jr.,** 23, whose parents and wife, **Margaret,** live in Eagle Lake, completed a 9-week engineer officer basic course at the U.S. Army Engineer School, Ft. Belvoir, Va. ...

Miss D'Ann Davison, Rice High School's DAR Good Citizen for 1975, received a certificate from counselor **Bill Carpenter**...

Michael F. Bubela, son of **Mr. & Mrs. Frank H. Bubela** of Garwood, received a Bachelor of Science degree from Southwest Texas State University on Dec. 20...

A new Post of the Veterans of Foreign Wars has been formed in Eagle Lake. **Roy Chisum** was named Commander and **Earl Rodgers Jr.** was elected Quartermaster...

Members of the Eagle Lake Volunteer Ambulance Corps, in a vote of confidence and appreciation, re-elected **Joe Duncan** as Captain for a second two-year term. Also re-elected was **Carolyn Rosprim,** secretary of the organization...

Installed as new officers at the Eagle Lake AARP meeting and Christmas party were **Miss Dora Larsen,** secretary; **Mrs. Grace Towell,** first vice-president; **Miss Sophie Zoeller,** treasurer; and **Mrs. James Ball,** president...

(See 24 & 48, Page 5)

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Making Progress on the Treatment of Headache

National Headache Awareness Week is June 4 – 10. There are three common headaches.

Tension headaches are caused by muscle tension in the head, neck, and shoulders. The pain is usually steady, moderately severe, and occurs first above the eyes or in the back of the head. Temporary relief of pain is often achieved with over-the-counter (OTC) medicines such as *acetaminophen*, *aspirin*, or *ibuprofen*. **Migraine headaches** are recurrent, throbbing, and intense, and occur on one or both sides of the head. They may begin suddenly or be preceded by an aura (definite symptoms) 10 to 30 minutes before the actual pain. OTC medicines such as Excedrin Migraine or Advil Migraine provide relief for many. Stronger prescription medicines such as *sumatriptan* (Imitrex), *zolmitriptan* (Zomig), or *narcotics* may be required. **Cluster headaches** are less common and tend to affect mostly men over age 30 years. Attacks can occur suddenly and end within an hour. *Sumatriptan* sometimes provides relief but doesn't prevent future episodes. *Dihydroergotamine* (Migranal), *methysergide* (Sansert), and *steroids* are used to treat this headache type.

Dromgoole receives scholarships

David Glenn Dromgoole's name was left off the program list of Scholarships and Educational Awards for the Class of 2000 at the Graduation Ceremony held May 25, 2000, at R.H.S. Stadium.

He received scholarships from the following: Guadalupe Men's Club-Parish of the Nativity, Eagle Lake Masonic Lodge #366, Eagle Lake Knights of Columbus, Parish of the Nativity Music Scholarship and Rice Raider Booster Scholarship.

Deepest apologies from the Rice CISD for this unfortunate error.

Letter to Editor Policy

The *Eagle Lake Headlight* will accept reasonable length letters for publication in the "Letter to the Editor" column under the following guidelines:

1. Letter should not be more than 1,5000 characters.

2. All letters must include the writer's name printed as well as the writer's signature, and include the writer's address and home and work telephone numbers. The *Headlight* must be able to reach the writer in person before the letter can be published.

3. The writer may request that their name be withheld from publication, but the information mentioned in No. 2 must be included for our files.

4. Letters about political activity will be published but those which mention candidates will be considered advertising and charged at the regular advertising rate.

5. Letters from political candidates espousing a political view, will be considered for publication but the writer's name will not be printed unless the writer pays the retail advertising rate.

6. The newspaper reserves the right to apply fairness standards in withholding any letter from publication, and to edit letters for libel protection.

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