

Still cooking

2008 flood hasn't stopped a Cedar Rapids Czech tradition, 12A



UNI'S FAROKHMANESH FOLLOWS 'IOWA' ROUTE TO STARDOM: SPORTS, 1B



Challenging flood maps isn't cheap

Unsatisfied homeowners need to hire surveyor at costs up to \$1,000

By Adam Belz and Spencer Willems
The Gazette

Paul Meggers doesn't want the 100-year flood plain boundary to run through his living room in Troy Mills, but getting it changed is going to cost him. New flood insurance rate

maps, set to go into effect April 5, will affect nearly 3,000 property owners in Linn County, changing their flood insurance premiums if their homes move into the high-risk flood plain.

The new maps can be challenged, but resi-



Paul Meggers
Troy Mills

dents have to hire a licensed surveyor to shoot elevations around their home and submit a report asking the Federal Emergency Management Agency to adjust the map.

The survey work can cost more than \$1,000 and usually runs at least \$500.

"You can't get it much cheaper than that," said Tom Watson, a city official in Palo who has dealt with the issue.

For Judy Higbee, forking out another \$500 would be difficult. Her house at 1407 Ellis Blvd. NW in Cedar Rapids is in the new 100-year flood plain, and the amount she pays on flood insurance will quadruple to \$1,000 by 2011.



Judy Higbee
Cedar Rapids

"I'm living on a fixed income and now they say I have to pay more," said Higbee, 68, who has lived in her home for more than 30 years. "This type of situation, there's nothing reasonable about it. They send you a letter and either you eat it, or you move out."

Higbee can take 13 steps from her front door and be

► FLOOD, PAGE 9A



Adam Belz/The Gazette

Sherri Evans walks along Christopher Creek, the waterway that runs along her backyard in northwest Marion. Development in the area is crowding the creek and making it more volatile, she said. Her home will move April 5 into the 100-year flood plain.

Complaints grow

Marion flood map changes fuel watershed concerns

By Adam Belz
The Gazette

MARION — Sherri and Dave Evans built a house in northwest Marion in 1998, when Newcastle Road was surrounded by fields, next to a tree-lined waterway called Dry Creek.

The creek is now called Christopher Creek, and if it was ever dry, it surely isn't now.

Standing next to the swiftly flowing water behind her backyard, Sherri Evans said new development on all sides has decreased the ground's ability to absorb rainwater and made the creek more volatile. Her complaint coincides with the looming April 5 effective date of new flood insurance rate maps, on which her home touches the 100-year flood plain.

Sherri Evans's flood insurance premiums may triple, and she argues it isn't necessary.

To the east, red backhoe arms hang motionless in the air above a field of bare, black dirt that will

soon be another subdivision. Developers are building 82 homes to the north across Robins Road next to a giant retention basin, and to the west, earth-moving machines transformed the field along the creek into a plateau for two-story homes.

"They're just towering over the creek," Evans said of the homes. "And that was just level land over there. It's a frustration."

"What happens in Marion has great effect downstream."

Rich Patterson,
Indian Creek
Nature Center

The Evans home, which Sherri Evans owns and rents to her quadriplegic ex-husband, Dave Evans, is among 700 Marion homes that will move in or out of the high-risk flood plain, but their case is unique. Dave Evans was paralyzed in a bicycle accident in 1998 and needs a device to

breathe. The house was built specially for him. It has an elevator, generators, a ceiling lift and voice activation controls for lights, doors, electronic equipment and window blinds. The basement is finished and opens

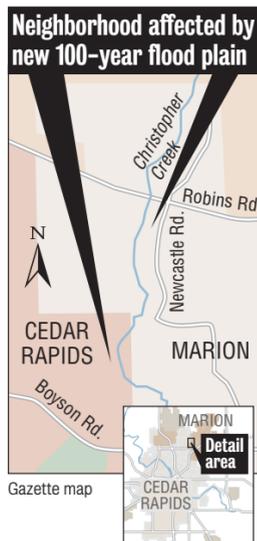
► MARION, PAGE 9A



Sherri Evans
Owns home
in flood plain



Dave Evans
Lives in home
in flood plain



No more texting behind the wheel

Legislature sends ban to governor's desk

By James Q. Lynch
Des Moines Bureau

DES MOINES — "Put down the cell phone, and hopefully all the other distractions, and focus on the road."

That's what Sen. Jeff Danielson, D-Cedar Falls, wants drivers to take away from a bill prohibiting texting while driving that passed the Iowa Legislature on Tuesday.

The House voted 66-33 to approve the ban and sent the measure to the Senate, which passed it 37-12 and sent the bill on for Gov. Chet Culver to sign.

House floor manager Rep. Curt Hanson, D-Fairfield, called the bill — the result of a House-Senate conference committee — "a great merger" of ideas that yielded a bill "better than what we started with."

The committee combined the House's hard ban on the use of handheld electronic entertainment or communication devices with the Senate's ban on reading, writing or sending text and e-mail



messages while driving.

The compromise version of HF. 2456 allows texting exemptions for drivers engaged in public safety duties, health care professionals in emergency situations, truck drivers receiving digital dispatch messages, and drivers receiving safety-related information such as emergency, traffic or weather alerts.

The ban does not apply to global positioning or

► TEXTING, PAGE 9A

Buying club scammed Iowans, Miller warns

\$36 million payback sought from Vertrue

By Rod Boshart
Des Moines Bureau

DES MOINES — Retired Des Moines teacher Mary Grefe thought she was signing up for a free online credit report. What she got instead was a billing hassle for escalating charges that almost ruined her credit rating.

Grefe was among more than 497,000 Iowans who were the targets of an allegedly illegal "buying club" membership scam that Iowa Attorney General Tom Miller successfully argued used deceptive and unfair practices to generate more than \$36 million over 20 years.

Miller said Tuesday he

is going after \$36 million in restitution for those victimized Iowans, as part of the biggest consumer protection case ever won by his office. A Polk County judge ruled that Connecticut-based Vertrue Inc. and its subsidiary companies, Adaptive Marketing LLC and Idaptive Marketing LLC, were liable for consumer fraud.

Miller said Vertrue typically charged \$9.95 to \$19.95 per month for memberships, which were charged to consumers' credit cards or bank accounts.

Miller said the memberships often were sold to Iowans through telemarketing, direct mail or

► SCAM, PAGE 9A