

## Insurers Get Earful from Senator

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Mr. Lott's lawyer is Richard F. Scruggs, who made a fortune in litigation against tobacco companies. Mr. Scruggs, who is representing many Katrina victims, is Mr. Lott's brother-in-law and a neighbor in Pascagoula. Mr. Scruggs's home was heavily damaged. John Griffin Jones, a lawyer working with Mr. Scruggs on claims, said an insurer also denied Mr. Scruggs's claim.

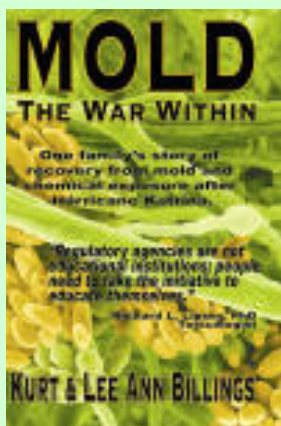
In August, Judge L. T. Senter Jr. of Federal District Court in Gulfport ruled in the first trial over wind versus water damage that the insurers did not have to pay for flood damage. But he said language permitting them to refuse payment when damage results from a combination of wind and water was ambiguous.

Mr. Lott said he had sought the Homeland Security investigation because he believed that the insurers shifted the cost of many claims to the federal flood insurance program that they should have paid themselves.

Mr. Lott said he wanted Homeland Security to determine if the shifting of costs to the federal program "was just an occasional mistake or systematic."

"I think it was systematic," he said.

## New Book Sheds Light on Medical and Political Issues of Mold



A handful of heroes have emerged after Hurricane Katrina; even fewer have turned their devastating experience into public good. These authors have done just that.

Find out what government agencies AREN'T telling you and why. Authors, Kurt and Lee Ann Billings, provide this information, and more, in the book *Mold: The War Within* that documents hard-sought research from a multitude of sources to enlighten readers.

Interwoven with easy-to-understand explanations of complex topics, the Billings chronicle their family's frustrating, but ultimately successful, quest for effective treatment for mold- and chemical-related illnesses from the hurricane. They share what worked for them medically—what didn't—and why. *MOLD: The War Within* will be of

value to every homeowner, renter, and employee who is—or will become—sick from mold and chemical exposures.

Revealing interviews with leading experts on mold and chemical issues bring to life such topics as the effects of mold and chemical exposure on human health, methods of mold testing, the dangers of antifungal pharmaceuticals, and healing through natural means. Learn firsthand from Doctors Gina Solomon, Richard Lipsey, and others who performed mold, sediment, and bacterial testing in the New Orleans area, and how this information applies to everyone. Certified industrial hygienist Dr. Andrew Puccetti and certified mechanical hygienist Jim Pearson provide need-to-know information that every homeowner—regardless of location—should know. Find out the legal loop holes of mold cases from attorney Cynthia Mulvihill, and the medical effects of mold and chemical exposure from immunotoxicologist Dr. Jack Thrasher and microbiologist and immunologist Dr. David Straus. Cutting-edge research on alternative treatments is provided by multiple doctors. Insight from POA founder and insurance/mold advocate

Melinda Ballard opens the readers' eyes to the fallacy, "Mold cannot hurt you" that is so often touted by medical professionals.

POA members will be helping to further medical mold research when they order *MOLD: The War Within* as 20% of the proceeds from each book purchased by POA members will be donated by the authors to POA's Medical Research Fund. Orders can be placed at:

[www.moldsolutions.info](http://www.moldsolutions.info)

To identify yourself as a POA member, please enter the code "POA" in the code field that pops up in the last check-out menu.