

OFF TOPIC BUT TOO WEIRD NOT TO COVER:

Watermelons Found to have "Viagra" Effect

Scientists at Texas A&M's Fruit and Vegetable Improvement Center have made a startling discovery. Either that or they own a large amount of stock in a watermelon company.

As fate would have it, watermelons contain an ingredient called citrulline – which is found in the flesh and rinds of watermelons – and it can trigger production of arginine, an amino acid that

benefits the heart and the circulatory and immune systems. Basically, it helps relax the body's blood vessels, similar to what happens when a man takes Viagra.

Looking into this issue a bit deeper, POA also found that migraine headaches are also treated with drugs that relax blood vessels.



IN RELATED NEWS:

Republican presidential candidate Sen. John McCain declined to answer a question about whether insurance companies should be allowed to cover Viagra but not birth control medications.

Nationwide wants private insurance companies to be able to sell flood coverage

Rebecca Mowbray, The Times-Picayune , 6/25

In a sweeping proposal, Nationwide Mutual Insurance Co. has asked Congress to allow private companies to begin selling flood coverage in hopes of getting more people to buy it, reducing the burden on the federal treasury in times of disaster and avoiding disputes over the causes of hurricane damage.

Although the proposal comes as floods are destroying towns across the Midwest where only about 17 percent of homes have flood insurance, the program has its roots in Hurricane Katrina's watery devastation and the ubiquitous flood versus wind disputes along the Gulf Coast.

Nationwide, which does not do business in Louisiana, said it began working on a proposal for the industry about seven months ago when it realized that customers would prefer to be able to buy everything they need to insure their homes in one place.

"What we're proposing is that the federal government allow this type of product be sold by private carriers," said Joe Case, associate vice president for corporate communications at the Columbus, Ohio, company. "This is not just a Nationwide-

specific proposal. We're proposing a new type of product that would be sold across the board."

The program also comes as a proposal by Miss. Rep. Gene Taylor to solve the flood versus wind disputes by allowing the flood program to sell wind coverage has faltered, and as the U.S. Department of Treasury has proposed allowing insurance companies the option to be regulated in Washington rather than by the states.

Under the plan, homeowners would buy flood coverage as part of a new type of homeowners policy. The private flood coverage would be the same price as what consumers could buy through the National Flood Insurance Program, but consumers could buy more than they can through the federal program, which limits coverage to \$250,000.

But unlike regular homeowners policies, the new homeowners policies with flood coverage would be regulated by the federal government instead of state insurance commissioners. The flood premiums would be held in a separate account than the regular homeowners money. Insurers wouldn't profit from the flood premiums, but

wouldn't be taxed on what they collect in flood premiums.

A portion of the flood premium that consumers would pay would go to the federal government to help build a reinsurance fund that would step in if a huge flood exhausted the regular flood premiums that private companies collected. The National Flood Insurance Program would continue to exist, but a flood reinsurance fund to serve the private flood policies would be created alongside it.

The idea is that enough private companies would start offering their own flood policies that the reinsurance program would be more financially viable than the flood program, which went broke after Katrina.

A bill hasn't yet been drafted on the topic, but Nationwide says it has been circulating its proposal to trade groups. It went public with the idea to solicit comments and refine its ideas.

While the concept has several features that might be controversial, such as the federal regulation and the tax-free accounts, Bob Hartwig, an economist who is president of the Insurance Information Institute, says that isn't the main idea. "The intent is to increase the

ability for communities to recover," he said.

With this proposal, Nationwide joins other companies in trying to offer solutions to how the country finances disasters. Travelers has pitched a federally regulated coastal wind zone and Allstate is backing the notion of a national catastrophe fund.

"Nationwide believes a higher proportion of people would be able to recover from a flood event," said Hartwig, whose group doesn't take positions on specific proposals. "It would avoid wind v. water disputes between customers and their insurers. It would reduce the ultimate payout by the government for disaster relief."

Nationwide, the country's fourth largest residential insurer, sells homeowners insurance in every state but Louisiana, Massachusetts, New Jersey and New Mexico. Case could not say why his company does not do business in Louisiana or whether the company is interested in expanding here.

Nationwide's proposal can be found by [CLICKING HERE](#)