

**Contributed photo** 

This "signature quilt" from the 1940s brings together names and initials for those ranging from 12 to 77 years of age.

## QUILTS

Continued from page 1

1942 and June 1948, based on two key stitched inscriptions. Irene (Bice) Coon is listed under her married name, suggesting the quilt was created after her marriage to Alfred Coon on January 31, 1942. Doris Allen appears under her maiden name, indicating the quilt predates her marriage to Wayne J. McIntire on June 5, 1948.

Quilters averaged 43 years of age, spanning generations from the 77-year-old Miss Susie Henderson to 12-year-old Margaret Carmen. It gives us a living snapshot of Morning Sun during and just after World War II.

Each stitch tells a story of a town shaped by war, bound by community and expressed through craft. Organizers encourage visitors to not just admire the colors and patterns but to see these quilts as living documents of Morning Sun's history.

Anyone wishing to have their quilts exhibited at the show can bring them to the Methodist Church on Sunday, June 29, between 10 a.m. and 4 p.m. or Monday, June 30, from 1 p.m. to 5 p.m.

If these times are not convenient, arrangements can be made by contacting the event organizer. Quilts may be picked up on July 4, immediately following the parade.

The quilt show team includes Sue Nichols, Judy Sands, Patricia Hamann, Kathy Moore, Joyce Schrader, Kathy Vance and Bev Karagin, who has been an integral part of the show's continued success since its inception 18 years ago.

The event is free to the public. Quilters, historians and curious minds alike are invited to join in, celebrating a tradition as enduring and intricate as the stitches that hold it together. For more information, please contact Sue Nichols at (319) 750-4944.

# Columbus schools join self-insurance program

Derecho sparked changes in the insurance market

#### By JIM RUDISILL Staff Writer

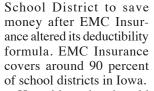
COLUMBUS JUNC-TION – Some insurance companies are making policy changes because of an increasing number of natural disasters, such as the 2020 derecho that caused an estimated \$11 billion-plus in damage in the Midwest. According to Colum-

bus School District Business Manager Neil Mills, four Iowa school districts founded the Storm Protection Fund 25 (SPF25) program in response to those changes. The school board agreed to join the consortium during its May 27 monthly meeting.

Because of the derecho and other disasters, several insurance companies that were providing storm damage policies in Iowa abandoned clients or raised rates and deductibles. The West Des Moines, Fort Dodge, Boone and Waverly-Shell Rock school districts responded by establishing the self-insurance SPF25 program.

The program has quickly added other districts, including the Columbus School District.

Mills reported the program provided an opportunity for the Columbus



He said, under the old formula, the district's deductible was \$10,000. The new deductible will now be 1 percent of the insured property's value. When all the district facilities are incorporated into the formula, if the district sustained a major catastrophe, it could be facing a nearly \$900,000 deductible.

Mills said the district had three options.

It could pay the 1 percent deductible amount;

■ It could purchase an insurance policy for \$32,000 that would backfill the deductible amount; or

■ it could join the SPF25 program by contributing \$25,040 and a retention of \$10,000 for each future claim occurrence.

The annual membership contribution, which all districts joining the SPF25 program pay, would help fund a planned \$15 million Loss Fund, which according to past data, would have covered annual losses over the past 50 years.

The annual contribution is expected to drop or remain steady, as opposed to annual policy increases now facing the district.

### In other news

■ The board agreed to



renew its 28E agreement with the Louisa-Muscatine School District to share the transportation director position. Under the agreement, each school district will provide 50 percent of the position's salary, benefits and health insurance costs.

The Fiscal Year (FY) 2025 costs for current transportation director Tyler Hinkhouse is \$68,609, while the FY 2026 figures total \$70,893.

The board also accepted the lone bread bid for the 2025-26 school year that was submitted by Bimbo Bakeries.

■ The board approved a request from the girls soccer team to use school vehicles to attend a professional match in Kansas City, Mo. on June 20.

■ In another decision involving extra-curricular activities that had been tabled from its April meeting, the board decided not to raise activity pass fees for the upcoming school year.

School officials said that prices for individual conference events are set by the conference and not by the individual school districts.

■ The board approved several personnel changes and received a presentation from representatives of OPN Architects, Iowa City, on a proposal to assess the district's facilities.

The board had received a presentation from a separate company at its April meeting. Mills indicated



