

## Farm land threatened

Urban sprawl is engulfing prime farmland so fast that the United States may be forced by the middle of the next century to import more food than it exports, a conservation group contends.

American Farmland Trust projected in a "worst-case scenario" today that with the U.S. population expected to jump 50 percent by 2050 and high-quality farmland projected to shrink 13 percent, the nation could become a net food importer within 60 years.

That probably would lead to difficulty in dealing with a host of social, economic, food security and environmental issues, said the report, "Farming on the Edge."

"The destruction of our best farmland by sprawl development reduces our agricultural efficiency, increases tensions between farmers and suburban neighbors, leads to higher tax burdens and puts greater pressure on less productive, more environmentally fragile lands here and around the world," said AFT President Ralph Grossi.

U.S. agricultural exports totaled a record \$59.8 billion in the fiscal year that ended in September, and the Agriculture Department is forecasting total farm exports of \$56.5 billion in the current fiscal year.

Regardless of whether the worst-

case scenario actually occurs, the AFT report said, "the loss of open space, wildlife habitat, groundwater recharge areas and other benefits attributable to farmland are reason enough for our country to develop its land in a more efficient manner, directing development onto land less suitable for growing food and fiber."

The Agriculture Department's natural resources conservation chief, Paul Johnson, would not say how accurate the report's projection was, but welcomed it as raising an important topic.

"It's something we should be very concerned about," Johnson said. "In my lifetime, the world population has doubled twice, and the next 25 years, there should be up to 8 billion people."

USDA already is examining the threats to farmland, but Johnson said he did not disagree with the conservation group's request that it better quantify them.

The study found that between 1982 and 1992, 4.3 million acres of prime farmland were overrun - nearly 50 acres every hour of every day. Every state shared in the loss, it said, most frequently to scattered and fragmented urban development near major metropolitan areas.

Texas lost the most farmland, 489,000 acres or 11.5 percent of the U.S. total. Other states with big losses

were North Carolina, Ohio, Georgia and Louisiana.

The study placed the Sacramento and San Joaquin Valley in central California at the top of its endangered list, followed by the Northern Piedmont areas of Maryland, New Jersey, Pennsylvania and Virginia.

Also threatened were the Southern Wisconsin and Northern Illinois Drift Plain, the Texas Blackland Prairie and the Willamette and Puget Sound Valleys of Oregon and Washington.

The 20 most threatened regions produce 51 percent of the fruit and 39 percent of the vegetables grown in the United States.

AFT said the federal government should strengthen, expand and enforce its farmland protection programs and change federal estate tax laws to encourage farm families to keep their property in agriculture. It also urged the government to quantify farmland by its agricultural importance and vulnerability to rapid urban development.

AFT urged local communities to analyze land development trends, agree on which farmland to save and adopt the necessary policy reforms.

AFT is a private, nonprofit conservation organization. Its study was funded in part by the Philip Morris Cos.

## Flooding in large areas of U.S.

Spring flooding could be more widespread this year than in any year in the past decade, with the upper Midwest's snowbound winter leaving that region especially vulnerable, government experts said Tuesday.

"Even without rainfall in the upper Midwest, there is enough snow on the ground that we'll probably see some flooding," Frank Richards, of the National Oceanic and Atmospheric Administration, said at a briefing.

Areas along the Red River in North Dakota and Minnesota, and the James River in South Dakota, face potential record floods when snow that was unusually high in moisture levels melts this spring, said Richards, chief of NOAA's National Weather Service Hydrologic Information Center.

Spring rains could bring flooding in the Ohio River valley, which was pummeled in February and March by rains and deadly floods, and in the sodden Mississippi and lower Missouri river valleys, as well as

parts of the Southeast and West, the NOAA said.

With heavy winter precipitation over much of the Midwest, flooding also should be widespread in the eastern Dakotas, southern portions of Minnesota and Wisconsin and northern Iowa, Richards said.

"As a result of inflow from so many tributaries, minor to moderate flooding is a virtual certainty on the lower Missouri and Mississippi rivers," he said.

The agency also said spring floods are likely in the northern and central Rocky Mountains, particularly in Idaho and parts of Montana, Wyoming, Utah and Colorado, where snowpacks are well above average.

Areas along the lower Milk River in northeast Montana could have record floods, and much of Washington and northern Oregon also have heavy snowpacks and face spring flooding, the agency said.

Deep snow in the central and southern Sierra Mountains could produce floods in western Nevada

and the Sacramento and San Joaquin river drainages in California, but experts said six weeks of generally dry conditions have greatly reduced flooding threats for much of the Far West.

Other areas with above-average risk for spring floods include the Great Lakes region and much of the Southeast from eastern Texas through South Carolina, excluding Florida and southern parts of Alabama and Georgia.

With such severe flooding threats — the legacy of heavy winter snow and rain over the middle third of the nation — NOAA officials said people should take precautions.

"During the recent flooding in the Ohio river basin, more than 20 people lost their lives. Many people perished in vehicles, and most of these fatalities occurred in areas that were under flash flood and/or flood warnings," Elbert Friday Jr., NOAA assistant administrator for weather services, said.

"In many cases, the loss of life was preventable," he said.

## Local Insurance company recalcitrant

An Oakland Superior Court jury ordered Oregon Mutual Insurance Company to pay \$567,641 to a couple whose home and possessions were destroyed in the 1991 Oakland Hills fire, a devastating firestorm which destroyed more than 3,000 homes and caused an estimated \$1.5 billion dollars in damage. The McMinnville, Oregon-based insurance company had refused to honor its own policy - or the urging of then-California Insurance Commissioner John Garamendi - and would not pay the replacement value of the couple's possessions.

The suit was initially filed in 1993, after Oregon Mutual Insurance Company paid Barbara and Christopher Westover for the replacement value of their home, but refused to pay the \$723,841 replacement value of its contents - paying them instead a pre-set limit of \$165,200 for their possessions. The company told Arnold Levinson, attorney for the Westovers, that Oregon Mutual would not pay the Westover's claim because it would then be forced to pay the replacement value claims of

all its policy holders.

"Oregon Mutual ignored their own policy, the value of the Westover's possessions and the California Insurance Commissioner," said Mr. Levinson. "The company was worried about setting a precedent. I guess the jury, in awarding every penny the Westover's requested for replacement of their possessions, set the precedent for Oregon Mutual."

In Westover vs. Oregon Mutual Insurance Company, which went to trial on March 3, 1997, the company argued that it did pay the replacement value of the Westover's possessions, but only up to the \$165,200 limit. Superior Court Judge Joseph Carson ruled that the \$165,200 limit applied only to the current dollar value of the possessions, and that under the clear terms of Oregon Mutual's policy, the company was required to pay the full replacement value of the items.

Many insurance companies faced claims after the devastating Oakland Hills fire. However, at the urging of Commissioner Garamendi,

most insurance companies honored claims for the replacement value of the homes and possessions destroyed in the fire. After Oregon Mutual ignored his initial request, the Insurance Commissioner called company executives to California for a personal meeting during which he strongly urged the company to honor replacement value claims. The company still refused.

Mr. Levinson and Terrance J. Coleman served as legal counsel to the Westovers. Mr. Levinson is a partner and Mr. Coleman an attorney in the firm Pillsbury, Levinson & Mills, one of the premier litigation firms in San Francisco specializing in insurance company disputes and bad faith litigation. In February 1997, the firm won a \$26 million bad faith award in Vann vs. The Travelers, the 5th largest bad faith award for an individual in California history. The firm has also handled numerous complex claims against insurance companies on behalf of individuals and corporate clients, including PG&E, Kelly-Moore Paint Company, Crowley Maritime and others.

## The educational ranch

Continued from Front

already see a trend toward less diversity on the college campus as special programs for minorities and women have been cut back since that California state system lawsuit. Many, many special scholarships and student aid programs for these groups have been terminated as a direct result.

Interestingly, the African

American Education Data Book which reports that from 1984 to 1994 there has been a 219 percent increase in the percentage of black women obtaining first professional degrees.

But, while blacks who received doctorates in education and theology doubled the number of whites (percentage-wise), they were at the bottom in engineering and science.

## Asian group decries magazine

Asian-Americans are outraged at the latest cover of the National Review magazine, which depicts Bill and Hillary Clinton buck-toothed with narrow eyes and wearing stereotypical Chinese clothing.

Asian-American groups have threatened to protest outside the New York offices of the conservative magazine, claiming the cover is offensive and racist.

The monthly magazine has been flooded with letters since the issue hit the stands last week.

"It's reminiscent of the caricature made of the Chinese in the 1800s," Daphne Kwok, executive director of the Organization of Chinese Americans, told the Daily News in today's editions.

Vice President Al Gore is depicted on the cover as well, wearing Buddhist robes and holding a cup spouting with money. The caricature is a reference to questionable fund-raising efforts at a Buddhist temple in Los Angeles.

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