


CAN THEY  
REALLY READ  
YOUR MIND?

STORY, A3



ACM AWARD  
NOMINATIONS

George Strait, Rascal Flatts,  
Brooks & Dunn lead Academy  
of Country Music Awards  
nominations. STORY, A5



WILSON WINS  
HONDA CLASSIC

Mark Wilson makes birdie  
to beat Jose Coceres on  
third playoff hole to win  
the Honda Classic.  
STORY, C1



# Family tension can make kids sick

Children with parents,  
families under stress have  
more illnesses and fevers,  
study show

Scripps Howard News Service

In another indicator of how high levels of stress hormones affect the immune system, a new study finds that children whose parents and families are undergoing stress have more fevers with illness than other children.

The study, published Monday in the Archives of Pediatric and Adolescent Medicine, also shows the function of children's natural killer cells increases under chronic stress, unlike adults, for whom the function decreases when they're under stress.

"The findings are somewhat surprising but also exciting because they show us possible new avenues for improving

See KIDS, page A8

# LEGISLATIVE SESSION OPENS TODAY

The 2007 Florida legislative session convenes with Gov. Charlie Crist having promised major undertakings despite what should be a tight state budget.

Republican legislative leaders intend to kick off the 60-day session by handing Crist some quick, visible victories. For instance, they should give easy approval to a pet issue Crist has been advocating for years: a new law to lock up Florida's violent probation offenders to prevent them from hurting more innocent victims.

But on the single question that will dominate the session — what to do about property taxes — there is no prevailing accord yet, and there's even opposition among fellow Republicans to Crist's ideas.

Wire and Sun-Sentinel reports

## WHAT ARE THE MAJOR ISSUES?

**Property taxes:** One proposal includes doubling the homestead exemption to \$50,000 and allowing homeowners to lock in low tax rates when they move.

**Homeowners insurance:** A January legislative session aimed to reduce rates, but expect more proposals to cut premiums further.

**Automobile insurance:** Florida's no-fault auto insurance system ends Oct. 1, unless the Legislature acts.

**Elections:** Lawmakers are likely to approve a plan to move the state's presidential primaries to late January or early February.

## STATE OF THE STATE

• Florida Gov. Charlie Crist will present his first State of the State Address at 11 a.m. today. You can view the state of the state address live by Web cast at TCPalm.com. WQCS 88.9 FM and Florida Public Radio also will present the address.

**CRIST'S SPEECH:** Gov. Charlie Crist's first State of the State speech today will continue the optimism that's abounded since he took office. **B13**

# Brush fire threatens homes in Hobe Sound



Photos by **DEBORAH SILVER** • [deborah.silver@scripps.com](mailto:deborah.silver@scripps.com)

"I wouldn't be here if I thought it was dangerous," said Bob Flynn, a resident of The Retreat in Hobe Sound, as he covers his mouth with his shirt to breathe through the smoky conditions while he photographs a brush fire that burned close to his house Monday afternoon.



Martin County Fire Rescue Lt. Mike Harris carries a fire hose at the end of the cul-de-sac at Maryhill Place in The Retreat.

"I said, 'Something big is on fire,' and he said, 'Sit down, it's someone's barbecue.' "

Susan Hilden, Maryhill Place resident

## Fire was believed to be sparked by bottle rocket; teen faces felony charge

**BY MEGAN V. WINSLOW**  
[megan.winslow@scripps.com](mailto:megan.winslow@scripps.com)

**HOBE SOUND** — Daniel Taylor watered his new sod all day Sunday — unaware the soggy grass would help save his home.

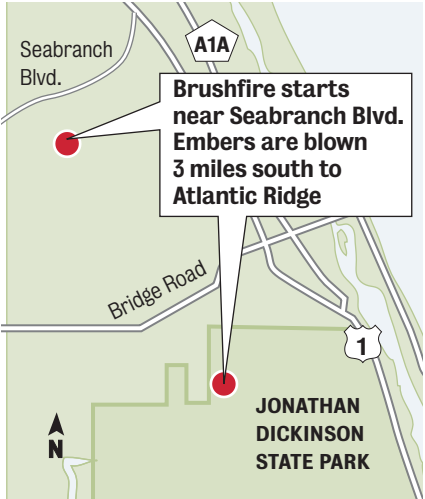
Susan Hilden closed the newly washed windows of her house about a half hour before the fire began.

And Marty Keck was home for all but five minutes Monday before he smelled smoke.

Although 40-foot-tall flames and waves of smoke caused a good deal of panic among the residents of The Retreat development, firefighters kept an estimated 15-acre brush fire at bay Monday afternoon before wind-blown embers sparked a larger fire about three miles to the south.

In connection with the fire, Martin County Sheriff's deputies arrested 18-year-old

See FIRE, page A8



JIM URICK • Staff

# Even though home insurance is necessary, it's harder to find

The insurance saga continues.

I've been writing for several months about trying to keep our homeowner's insurance premiums down, and I've probably had more personal phone calls and e-mails on this subject than anything except my rant about whining teens.

If Kerri and I hadn't done anything, our annual premium would have gone from \$5,999 to \$11,868 in April.



**GEOFF OLDFATHER**  
MARTIN COUNTY

Since my last column on this issue, we bought a new garage door rated for a category 5 hurricane and paid \$150 for a home inspection.

The \$150 was money well spent — it resulted in discounts totaling

more than \$3,000.

After the new door and the inspection and two months of back and forth with our agent, we got our premium down to \$4,570, about \$800 a year more than it was two years ago. But that's nothing compared with what a lot of people are dealing with — and it's a figure we can live with.

But I have to thank Stephanie Carney for another — and probably

for many people a more realistic — perspective on the crisis.

She and husband, John, were dropped by their insurance company in August, even though they never filed a claim. Apparently, that

**See INSURANCE, page A8**

**RATES:** Quotes from an insurance company offered by an independent agent on Oldfather's home. **A8**



## CONTACT US

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## INSIDE

Hormone, herb remedies touted as ways to smooth rough road to menopause. **E1**



## KIDS

FROM PAGE A1

children's health," said Dr. Mary Caserta, senior investigator for the study and an associate professor of pediatrics at the University of Rochester Medical Center in New York.

Although an illness with fever isn't necessarily worse than an illness without one, an elevated temperature is one way to objectively identify an illness, often from infection, Caserta said.

"I figured families under stress might think their children were sick more often when they actually weren't, but fevers are not subjective. The kids living with chronic stress in their families really were sick more often."

The study followed 169 youngsters aged 5 to 10 for three years. The children and their parents were part of a larger group already involved in a study of childhood infections at the university's Golisano Children's Hospital at Strong, N.Y.

The study involved seven visits about six months apart. In between, parents were given digital thermometers and asked to record their

children's health status every week and every time their children were ill.

The parents also completed surveys to assess their own and their family stress over the course of the study. They were asked about psychiatric symptoms, such as depression and anxiety, and about their relationship with their children, such as whether they felt detached from their child or overwhelmed by parenting. In addition, the parents reported any external stressors, such as exposure to violence or unemployment.

The new study is groundbreaking by linking stress to health and biological indicators of immune function, and the finding that stress ramps up activity by natural killer cells in children is particularly novel.

The cells are part of the immune system that exists to fight novel infections. As such, they function as the first line of defense before the immune system can adapt to mount a specific attack against a bacteria or virus.

Caserta said it's not clear why children's immune systems respond to the stress hormones differently from adults'. "It may have something to do with the fact that their immune systems are still developing," she said.

## FIRE

FROM PAGE A1

Michael Conrad on Monday night on a felony charge of intentional or reckless burning of land.

Martin County firefighters this morning are expected to continue battling the remnants of that second fire, about 200 acres within the Atlantic Ridge Preserve.

The initial fire, believed to have been sparked when a bottle rocket tipped over, began at about 3 p.m. Monday in a preserve area off Seabranth Boulevard between the Nicolette Lane cul-de-sac and Maryhill Place.

Conrad, of the 8600 block of Southeast Nicolette Drive, tried to put the fire out himself but called 911 when the flames got out of control, Sheriff's spokeswoman Lt. Jenell Atlas said.

She alleged Conrad told responding firefighters he was responsible for the blaze.

Maryhill Place resident Hilden, 58, had just come inside after admiring the adjacent preserve when she smelled smoke and notified her husband, Russell, 61.

"I said, 'Something big is on fire,' and he said, 'Sit down, it's someone's barbecue,'" she said.

Outside, the entire street smelled like barbecue as wind-born ash and smoke blew toward a line of barrel roofed homes and their owners, snapping photos and covering their mouths with towels and napkins.

One firefighter at the initial scene had to be treated with oxygen for smoke inhalation.

Fire rescue officials said they reached the first fire in five to six minutes, but initially

had trouble pinpointing the source of the smoke.

By about 5 p.m., as helicopters circled the billowing smoke cloud over Atlantic Ridge, firefighters had contained the first fire and some kept vigil over the charred preserve to prevent additional fires.

School Principal Larry Green of nearby Sea-Wind Elementary learned of the fire while students were boarding buses and heading home for the day.

Fire rescue officials "assured me that it was no threat to the school," Green said. "It looked closer than it was."

"The kids were already dismissed and the only students we had were the extended day students," said Green, adding district maintenance workers also checked the school campus.

Martin County is under a phase 2 burn restriction, which means no open burning is permitted in backyards, farms or construction sites.

Of the 12 or so homes threatened in the Retreat, Daniel and Tammy Taylor's home at 4069 Maryhill Place was perhaps the most directly affected.

After firefighters extinguished all flames, a distinct line about 30 feet from the Taylor's home separated their new sod from the blackened remains of pine trees and shrubs.

"When we left this morning, it was all green and beautiful," said Tammy Taylor. "And this is what we come home to."

Staff reporters Gabriel Margasak, Kelly Tyko and Suzanne Wentley and WPTV Channel 5 contributed to this report.

"There was nothing. I called everybody and everybody came back with all these reasons why they couldn't give us insurance."

Stephanie Carney, Martin County resident

## INSURANCE

FROM PAGE A1

doesn't matter.

Carney said the real shocker was when company after company refused to issue a new policy.

"There was nothing. I called everybody and everybody came back with all these reasons why they couldn't give us insurance," Carney said.

Their home in Palm City Farms was built in 1994. It's frame construction. They have a screened enclosure and a gable roof. All were cited by carriers as reasons they wouldn't write policies.

"So our only option was Citizens, and they were going to charge us \$15,500 for a policy with a \$1,000 general deductible and 2 percent windstorm deductible," Carney said.

She raised the windstorm deductible to \$2,500 but that only dropped the premium by \$2,000, to \$13,500.

And that's what they had to pay — all at once — in August.

Luckily, they don't have a mortgage. If they did, their mortgage payment would have gone up by \$883 a month, if you factor in the annual premium of \$2,900 they were paying before they were dropped.

"And that was for much better coverage," Carney said.

To make matters worse, Citizens transferred their policy to a start-up company that Carney did a little research on, and she doubts the new com-

### INSURANCE RATES

**Insurance companies are writing new policies in Florida. Independent agents say consumers have to shop around. These were quotes from one company offered by an independent agent on Geoff's home:**

#### QUOTE 1

• This quote of basic coverage includes replacement cost on personal property  
**Dwelling:** \$254,000  
**Other structures:** \$5,080  
**Personal property:** \$127,000  
**Loss of use:** \$25,400  
**Liability:** \$300,000  
**Hurricane Deductible:** 5 percent  
**All other perils deductible:** \$5,000  
**Total premium:** \$6,809

#### QUOTE 2

• All other factors being equal but without replacement cost on personal property:  
**Total premium:** \$4,734

#### QUOTE 3

• Same policy without replacement cost on personal property but with lower deductibles:  
**Hurricane Deductible:** 2 percent  
**All other perils deductible:** \$1,000.  
**Total premium:** \$5,112

#### QUOTE 4

• Same policy without replacement cost on personal property but with 2 percent hurricane deductible and \$5,000 all other perils:  
**Total premium:** \$4,972

pany will be able to cover the kind of catastrophic damage a hurricane can cause.

Carney is like quite a few people who contacted me. Taxes and insurance and other factors make living here unaffordable.

They're selling their home and moving to New Mexico, where they've purchased land. And where there aren't any hurricanes.

Last month, I interviewed several local agents who said they have companies that are writing new policies that are still fairly affordable — at

least, compared with premiums of \$11,868 a year.

One company offered a policy with 2 percent windstorm deductibles and \$5,000 deductible for all other hazards for \$4,972.

I referred Carney to both agents, and I'm hoping they can find her something better than what she has.

Even if they do, they're still going to move as soon as they sell their house.

Can't say I blame them.

Martin County columnist Geoff Oldfather can be reached at (772) 221-4217 or geoff.oldfather@scripps.com.



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