



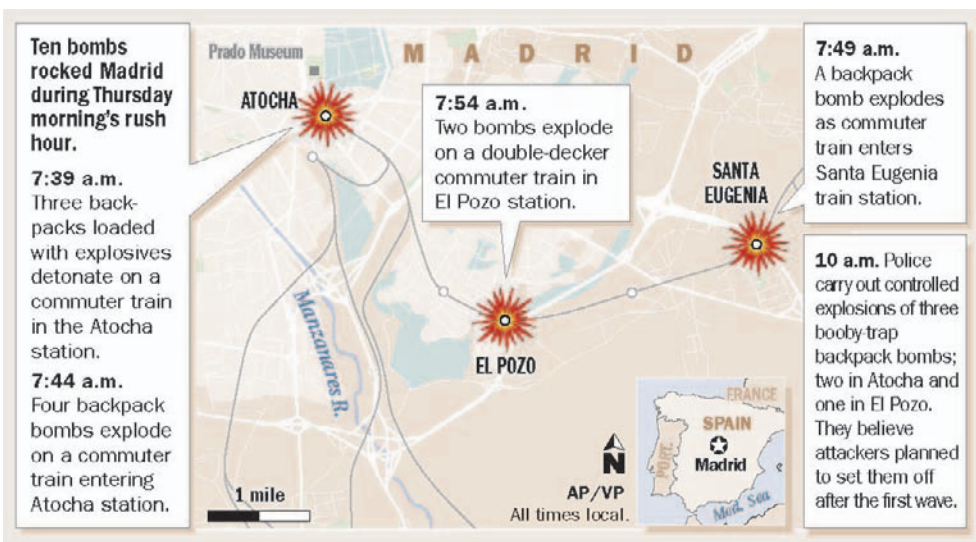
SERVING HAMPTON ROADS AND NORTHEASTERN NORTH CAROLINA

MORE THAN 190 KILLED, 1,200 HURT IN MADRID BLASTS

Who did this?



Victims sit on the tracks just outside Madrid's Atocha station as rescue workers tend to them after one of 10 explosions that occurred Thursday morning.



Group tied to al-Qaida claims responsibility; authorities also consider Basque separatists

BY ELAINE SCIOLINO
THE NEW YORK TIMES

MADRID, Spain — Ten bombs ripped through four commuter trains in Madrid on Thursday, killing at least 192 people and wounding more than 1,200 in the deadliest terrorist attack on a European target since World War II. Spanish authorities initially blamed the Basque separatist group ETA. But

after finding a van near Madrid with detonators and a tape of Quranic verses, they held open the possibility of militant Islamic terrorism. A group claiming links to al-Qaida took responsibility in a letter delivered to an Arab newspaper, but an American counterterrorism official said the claim should be viewed skeptically. Getting at the truth could

take time. Other terrorist attacks carried out in the past two years, in places such as Morocco and Turkey, remain unsolved. "We're not ruling out the possibility there was outside responsibility" beyond ETA in the bombing, the American official said. "That's something being pursued, but at this point, it's too early to tell."

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INSIDE: DETAILS ABOUT THE GRISLY SCENE AFTER THE BOMBINGS; AL-QAIDA'S HISTORY IN SPAIN / A15 • ONLINE: FOR UPDATES, SEE WWW.PILOTONLINE.COM

(ABOVE PHOTO) PABLO TORRES GUERRERO/EL PAIS VIA REUTERS

Flood coverage a rip-off, many say

Isabel victims say FEMA low-balled their damage costs

BY BILL SIZEMORE
AND CATHERINE KOZAK
THE VIRGINIAN-PILOT

They were victimized once by Hurricane Isabel. Now some coastal property owners say they have been victimized again by a federal government program that was supposed to protect them against catastrophic flood losses.

Chief among the complaints is that insurance adjusters low-balled damage claims and offered settlements that were substantially below the actual cost of repairs. A Maryland state official and three U.S. senators are investigating the charges.

Part of the problem stems from the construction guide used to estimate claims. Flood

insurance adjusters typically use a pricing guide that estimates the cost of materials for new construction. But the cost of repairing and replacing buildings damaged by floods can be 50 percent more than building new, an expert in the field says.

CLAIMS

More than 22,000 flood-insurance claims have been filed to cover losses from Isabel.

Isabel, the most destructive storm to hit the Mid-Atlantic coast in years, left homeowners in a five-state area with property damage in the hundreds of millions. Much of the damage was from flooding, which is covered not by standard homeowners' policies but by special, government-backed policies issued by the National Flood Insurance Program.

More than 22,000 claims have been filed and \$364 million paid by the government so far to cover Isabel-related flood losses. But six months after the Sept. 18 hurricane, thousands of claims remain unresolved.



DREW C. WILSON/THE VIRGINIAN-PILOT

Jeffrey Aiken, said he suffered \$107,000 damage when waters washed through his Hatteras rental. He has been paid \$25,000.

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GENERAL ASSEMBLY

Impasse threatens deadline on budget

Some say they'll stay as long as it takes

BY WARREN FISKE
AND CHRISTINA NUCKOLS
THE VIRGINIAN-PILOT

RICHMOND — Frustrated by a week of fruitless negotiations on tax increases, members of the House of Delegates and the Senate are abandoning hope of passing a new state budget before their scheduled adjournment Saturday.

The stalemate could threaten Virginia's credit rating and make it exceedingly difficult for local governments to fashion their own spending plans this spring. The state's new two-year budget must take effect July 1.

"We're not going to get out of here Saturday with a budget," said Sen. Charles J.

WHAT'S NEXT

Lawmakers can extend the session an extra 30 days with a two-thirds vote in each chamber. Or they could recess until Sunday or Monday, and come back to take up the rest of their Saturday session.

ONLINE: How should the budget impasse be resolved? Join a guestbook discussion at www.pilotonline.com



Colgan Sr., D-Prince William, who is one of four Senate negotiators. "We're just not seeing any movement."

In an effort to break the stalemate, House negotiators made a pitch Thursday for imposing sales taxes on some

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