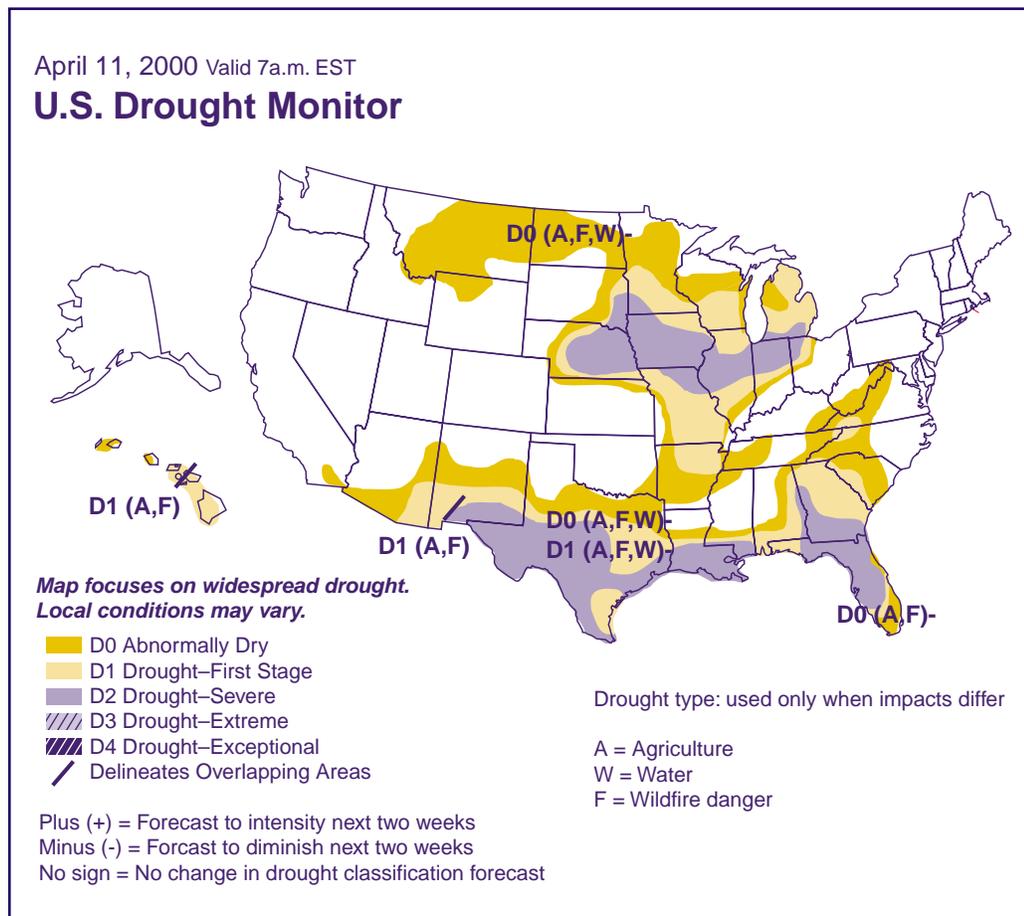


we were told, are key to effective drought planning, proactive mitigation, emergency response, and drought-related technical assistance and training and therefore must be made readily and widely available.

Exchanges of information among planners and decision-makers have helped determine the direction of drought-related research, and sharing of findings among research entities has helped promote many of the advances in drought-related research. The Commission heard that there are various opportunities to expand such collaborative and cooperative activities. We also heard that research benefits greatly from trained, skilled people who have a deep and abiding interest in drought-related issues. As technology and knowledge evolve, so does the need for a new generation of trained, skilled, and interested individuals.

Insurance. It is evident from the information we received and assessments we conducted that even the best preparedness and proactive mitigation measures will not adequately address some drought-related risks. Small businesses such as marinas and water-based recreation enterprises, for example, are vulnerable to the impacts of drought. In addition, Main Street enterprises that rely heavily on income from agriculture or water-based recreation businesses suffer when those businesses lose income.

Insurance is one approach that individuals can choose to take on their own. The Small Business Administration noted that business interruption insurance is available in private insurance markets. However, it is generally not tailored to the needs of small businesses in drought situations.



The U.S. Department of Commerce, U.S. Department of Agriculture, and National Drought Mitigation Center publish a weekly, Drought Monitor on the Internet, posted at <http://enso.unl.edu/monitor/monitor.html>. The Monitor serves as an excellent example of a collaborative effort to pull together the various sources of weather data and compile them in a single, comprehensive, national report. In addition to the map, the Monitor includes a summary of recent significant weather as well as forecasts of conditions that could affect drought intensities in upcoming weeks.