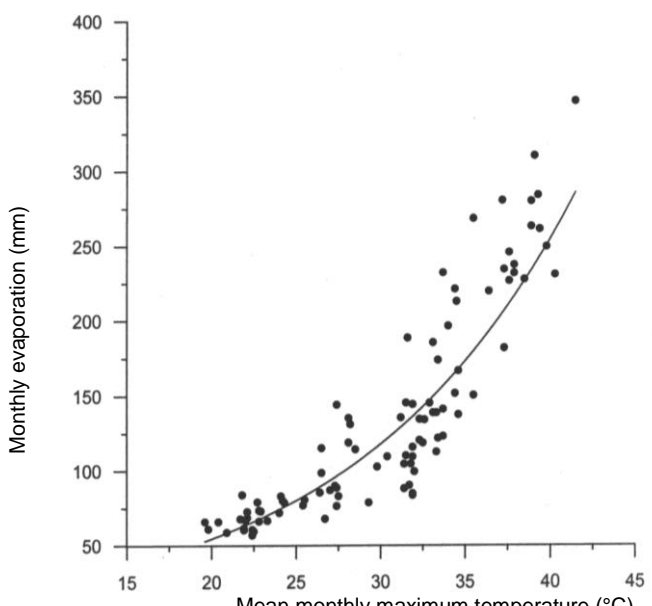


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- *use 11 pt Times New Roman font, and 11 pt in Equation Editor 3.0, and set the paper size to A4 (21 × 29.7 cm), or use the template in which different styles for abstract, text, references etc. can be applied)*
- *use figures and tables sparingly; plan their layout to use page space economically and ensure all figures and tables are cited in the text, in numerical order*
- *check that all the figures and tables are legible and will be clear when printed*
- *either embed graphics for all figures saved in the MSWord file, or provide graphics files of figures separately; make sure only standard fonts are used in graphics files; if non-standard fonts are used they must be embedded*
- ***the number of pages should not exceed 6 pages*** (single-spaced 11 pt typescript, including figures)

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<b>Paper title</b> Maximum 16 words	<b>Perception of the risk of flooding: the case of the 1995 flood in Norway</b>
<b>Authors</b> First and second names; use numbers to indicate affiliations if necessary	<b>IRINA KRASOVSKAIA<sup>1</sup>, LARS GOTTSCHALK<sup>2</sup>, NILS ROAR SÆLTHUN<sup>3</sup> &amp; HALLVARD BERG<sup>1</sup></b>
<b>Affiliation</b> Provide full addresses including zip/post codes, and the e-mail of the corresponding author	1 Norwegian Water Resources and Energy Directorate, NVE, PO Box 5091, Maj., N-0301 Oslo, Norway <a href="mailto:irina.gottschalk@telia.com">irina.gottschalk@telia.com</a> 2 Institute of Geophysics, University of Oslo, PO Box 1022, N-0315 Oslo, Norway 3 Norwegian Institute for Water Research, PO Box 173, N-0411 Oslo, Norway
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<b>Key words / Mots clefs</b> Include up to 10 key words/phrases, indicating the approach; location; methods used; – to be compiled in an index at the end of the volume	<b>Key words</b> flooding; risk; public perception; decision making; Norway
<b>Bilingual title, abstract and key words</b>	Papers in French accepted for IAHS Red Books should include English translations of the title, abstract and key words.
<b>Notation</b> (see also <b>Mathematics</b> )	All symbols should be defined <b>either</b> in the body text, immediately after their first appearance, <b>or</b> in a separate section, immediately after the key words. Do not use both methods.  If a list of Notation is used, they should be put in alphabetical order (Roman letters first, then Greek letters).
<b>Body text</b> Sections should have headings of up to three levels.	<b>HEADING 1</b>  Upper case, bold, start at left margin  <b>Heading 2</b>  Lower case, bold, start at left margin  <b>Heading 3</b> Lower case, bold, indented; text run on

<b>Language</b> In Word, set the language to English (UK), and/or use the Oxford English Dictionary spelling	See <b>Appendix</b> for commonly used IAHS house style expressions.																																								
<b>Lists</b>	Listed points should begin with (a), (b), (c) ..., and further subdivisions denoted by (i), (ii), (iii) ...																																								
<b>Initial capitals</b>	(a) proper names, e.g. River Amazon, Aswan Dam, the Earth; (b) adjectives derived from proper names, e.g. Markov series, Mediterranean climate; (c) geological eras and formations etc., e.g. Cambrian, Holocene, Upper Greensand; (d) references to tables and figures, e.g. "it is seen from Fig. 2 and Table 4 that ...".																																								
<b>Numerals</b>	See <b>Appendix</b>																																								
<b>Units</b>	(a) Use SI units or SI derived units. (b) Do not abbreviate week, month or year, which are non SI units. Use s, min, h and d (rather than sec, mins, hr/hrs, day/days) for second, minute, hour and day, respectively. (c) Use L (not l) for litre; use hm <sup>3</sup> (not Mm <sup>3</sup> , which means 10 <sup>18</sup> m <sup>3</sup> ) for millions of cubic metres. (d) Multiplication of units should be indicated by a space, e.g. N m, and division either by negative exponents (e.g. m s <sup>-2</sup> ) or by use of the solidus (e.g. m/s <sup>2</sup> ); however repeated use of the solidus (e.g. m/s/s) is not permitted. The convention adopted must be used consistently throughout the paper. (e) Prefixes of units such as M (mega = 10 <sup>6</sup> ) and $\mu$ (micro = 10 <sup>-6</sup> ) have no space between (e.g. $\mu$ s, MW). Note that any power to a unit applies also to the prefix. Note also that the prefix kilo is lower case k (e.g. km, not Km – the upper case K is the symbol of kelvin). (f) All units should be typeset using upright (Roman) fonts, not italic or bold.																																								
<b>Abbreviations</b>	See <b>Appendix</b>																																								
<b>Tables</b> Generate rows and columns of tables using the features in Word; avoid the use of text separated by tabs, or graphics of tables. Put a short explanatory caption above each table and, if necessary, an explanation/legend below it.	<p><b>Example:</b></p> <p><b>Table 1</b> Summary of water resources in each continent (estimated for 1995).</p> <table border="1" style="width: 100%; border-collapse: collapse; text-align: center;"> <thead> <tr> <th style="text-align: left;">Continent</th> <th>Population (10<sup>3</sup>)</th> <th><i>Q</i> (km<sup>3</sup>)</th> <th><i>D</i> (km<sup>3</sup>)</th> <th><i>I</i> (km<sup>3</sup>)</th> <th><i>A</i> (km<sup>3</sup>)</th> <th><i>W</i> (km<sup>3</sup>)</th> <th><i>R</i><sub>ws</sub> (%)</th> </tr> </thead> <tbody> <tr> <td style="text-align: left;">Africa</td> <td>690 550</td> <td>3616.5</td> <td>13.9</td> <td>9.1</td> <td>136.1</td> <td>159.1</td> <td>4.4</td> </tr> <tr> <td style="text-align: left;">Asia</td> <td>469 180</td> <td>9384.9</td> <td>142.4</td> <td>203.8</td> <td>1697.4</td> <td>043.7</td> <td>21.8</td> </tr> <tr> <td style="text-align: left;">North America</td> <td>454 926</td> <td>3824.4</td> <td>80.5</td> <td>263.7</td> <td>315.8</td> <td>660.0</td> <td>17.3</td> </tr> <tr> <td style="text-align: left;">South America</td> <td>319 214</td> <td>8789.3</td> <td>22.2</td> <td>13.1</td> <td>102.1</td> <td>137.4</td> <td>1.6</td> </tr> </tbody> </table> <p><i>Q</i>: annual water availability; <i>D</i>: annual domestic abstraction; <i>I</i>: annual industrial abstraction; <i>A</i>: annual agricultural abstraction; <i>W</i>: total annual abstraction (= <i>D</i> + <i>I</i> + <i>A</i>); <i>R</i><sub>ws</sub>: ratio of abstraction to availability.</p>	Continent	Population (10 <sup>3</sup> )	<i>Q</i> (km <sup>3</sup> )	<i>D</i> (km <sup>3</sup> )	<i>I</i> (km <sup>3</sup> )	<i>A</i> (km <sup>3</sup> )	<i>W</i> (km <sup>3</sup> )	<i>R</i> <sub>ws</sub> (%)	Africa	690 550	3616.5	13.9	9.1	136.1	159.1	4.4	Asia	469 180	9384.9	142.4	203.8	1697.4	043.7	21.8	North America	454 926	3824.4	80.5	263.7	315.8	660.0	17.3	South America	319 214	8789.3	22.2	13.1	102.1	137.4	1.6
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<b>Figures</b> All diagrams and photographs should be referred to as figures and numbered serially in the order they appear. If reference is made to separate parts of a figure, label these (a), (b), (c), etc. Do NOT "wrap" text around figures. Save space by grouping and labelling (a), (b), etc. <b>Legends</b> Use sans serif fonts (e.g. Arial,) and ~8pt (1.5 mm). <b>Figure captions</b> Each caption should be a brief description of the figure it refers to. To avoid lengthy captions, include legends and appropriate labelling on the figures themselves	<p><b>Example:</b></p>  <p style="text-align: center;"><b>Fig. 1</b> Relationship between mean monthly maximum temperature and monthly pan evaporation at Bhakra.</p>																																								
The acceptable <b>resolution</b> of electronic images depends on the type of figure. Recommended	<p><b>Please note the following:</b></p> <p>(a) <b>Graphics</b> embedded in documents are acceptable; for graphics in separate files, the preferred</p>																																								

<p>resolutions are: half-tone, 300 dpi; line art, minimum 1200 dpi); images using grey scale, 600–1200 dpi. TIFF or EPS are the preferred formats, but PS, JPEG or PICT(Mac) may be used, preferably with a Bitmap or TIFF preview.</p>	<p>formats are *.tif, *.gif and *.jpg. Excel (*.xls) graphics are also accepted.</p> <p>(b) <b>Scanned figures:</b> ensure that the resolution is sufficiently high to give good quality reproduction (300–400 dpi is preferred).</p> <p>(c) In drawing figures, make sure only <b>standard fonts</b> are used; if non-standard fonts are used they must be embedded in the graphic.</p>
<p><b>Mathematics</b> All mathematics should be legible and clear, particularly in the position of subscripts, superscripts and multi-line expressions. Follow the ISO 31-11 standard for notation (refer to the summary points opposite). In Equation Editor, define the font of all Styles (except Symbol) to Times New Roman. Number all displayed equations in parentheses at the right-hand margin, even if they are not referenced in the text. References in the text should be in the form: "... equation (10) ..."</p>	<p><b>Example:</b></p> $r_{xy}(k) = \frac{C_{xy}(k)}{\sigma_x \sigma_y} \quad \text{with} \quad C_{xy}(k) = \frac{1}{n} \sum_{i=1}^{n-k} (x_i - \bar{x})(y_{i+k} - \bar{y}) \quad (1)$ <p>The following rules indicate the final appearance of mathematics in printed papers. <b>The closer you follow these rules in the initial manuscript, the smaller the risk of ambiguity and misprints:</b></p> <p>(a) Variables and parameters should be italic (e.g. <math>x</math>, <math>Y</math>, <math>f(x)</math>, <math>\beta</math>). However, multi-letter variables (e.g. RMSE) should be upright.</p> <p>(b) Function names should be upright (e.g. <math>\ln x</math>, <math>\exp(x^2)</math>).</p> <p>(c) Textual subscripts or superscripts should be upright (e.g. <math>x_{\max}</math>, <math>T_{\min}</math> where 'max' and 'min' stand for maximum and minimum, respectively).</p> <p>(d) Mathematical constants and mathematical operators should be upright (e.g. <math>e = 2.718\dots</math>, <math>dx</math> in integrals and derivatives).</p> <p>(e) Vectors, matrices and vector or matrix function names should be bold (e.g. <math>\mathbf{x}</math>, <math>\mathbf{Y}</math>, <math>\boldsymbol{\omega}</math>, <math>\mathbf{KH}</math> as vectors or matrices; <math>\mathbf{f}(\mathbf{x})</math> as a vector function; <math>\mathbf{diag}(a_1, \dots, a_n)</math> as a matrix).</p> <p>(f) Do not use the hyphen (-) as a minus or subtraction sign; use the en-dash (–) instead. Also do not use the letter 'x' or the symbol '*' as a multiplication sign; either use the symbol '×' or middle dot (·) between numerals, or use a thin space (or even no space).</p> <p>(g) For simple expressions in the body of the text, an oblique line or solidus (/) should be used to denote a fraction, rather than a horizontal line, e.g. <math>(x + y)/2\pi = z</math> rather than <math>\frac{x + y}{2\pi} = z</math>.</p> <p>(h) Write complex exponential functions in the form: <math>\exp(\dots)</math>, e.g. <math>\exp(a + by^2)^{1/2}</math> rather than <math>e^{(a+by^2)^{1/2}}</math>.</p> <p>(i) Place limits above and below integral and summation signs, rather than in line with them.</p> <p>(j) Parentheses, brackets and braces are nested in the order <math>\{[(())]\}</math>.</p> <p>(k) Do not punctuate displayed expressions with commas, full points, etc.</p>
<p><b>Acknowledgements</b></p>	<p>Between the end of the text and the references</p>
<p><b>REFERENCES</b> You should indicate a reference to someone else's work <b>in the text</b> by inserting the author's surname and date in brackets. e.g. for <b>single authors</b>, use the form: "...Gelhar (1993)"; for <b>two authors</b>: "... (Nunes &amp; Ribeiro, 2000)..."; and for <b>three or more</b>: "...Robson <i>et al.</i> (1998) showed..."</p> <p>The full details of all cited texts must be listed at the end of the text and all entries in the reference list must be cited in the text.</p> <p>Please refer to the <b>examples</b> opposite.</p> <p>An example list of journal abbreviations is given in the <b>Appendix</b>.</p> <p>Other <b>common abbreviations</b> used in references are: vol., ed. (edited); edn (edition); PhD MSc; Proc. (Proceedings of the); Inst. (Institute); Instn (Institution); Symp.; Conf. Tech. (Technical)</p>	<p><b>Examples of types of references:</b></p> <p><u>Journal:</u>      Hrissanthou, V. (2002) Comparative application of two erosion models to a basin. <i>Hydrol. Sci. J.</i> <b>47</b>(2), 279–292.      Berg, A. A., Famiglietti, J. S., Walker, J. P. &amp; Houser, P. R. (2003) Impact of bias correction to reanalysis products on simulations of North American soil moisture and hydrological fluxes. <i>J. Geophys. Res.</i> <b>108</b>(D16), 4490, doi:10.1029/2002JD003334.</p> <p><u>Book:</u>      Gelhar, L. W. (1993) <i>Stochastic Subsurface Hydrology</i>. Prentice Hall, Englewood Cliffs, New Jersey, USA.      Nunes, L. M. &amp; Ribeiro, L. (2000) Permeability field estimation by conditional simulation of geophysical data. In: <i>Calibration and Reliability in Groundwater Modelling</i> (ed. by F. Stauffer, W. Kinzelbach, K. Kovar &amp; E. Hoehn) (ModelCARE'99, Zürich, Switzerland, September 1999), 117–123. IAHS Publ. 265, IAHS Press, Wallingford, UK.</p> <p><u>Edited book:</u>      Yoshida, Z. (1963) Physical properties of snow. In: <i>Ice and Snow</i> (ed. by W. Kingery), 124–148. MIT Press, Cambridge, Massachusetts, USA.</p> <p><u>Report:</u>      Guo, W. &amp; Langevin, C. D. (2002) User guide to SEAWAT: a computer program for simulation of three-dimensional variable-density groundwater flow. <i>US Geol. Survey Open File Report 01-434</i>.</p> <p><u>Thesis:</u>      Shane, R. M. (1964) Application of the compound Poisson distribution to the analysis of rainfall records. MSc Thesis, Cornell University, Ithaca, New York, USA.</p>

## APPENDIX

### Commonly used IAHS Press house style expressions:

autocorrelation	drawdown	infrared	northwest	semi-arid	sub-basin
baseflow	field work	interdisciplinary	raingauge	semi-axis	subsurface
bed load	flash flood	lag time	rain recorder	set-up	surface water
borehole	flood plain	lognormal	rainstorm	sheet flow	time series
cooperate	freshwater	meltwater	real time	snow cover	upstream
coordinate	groundwater	multidimensional	river bed	snowmelt	wastewater
cross-correlation	geochemistry	nongovernmental	runoff	storm water	water table
database	headwater	nonlinear	seawater	streamflow	worldwide

### Example journal abbreviations:

<i>Acta Geophys. Pol.</i>	<i>Environ. Pollut.</i>	<i>J. Glaciol.</i>	<i>Met. Gidrol.</i>	<i>US Geol. Survey Water</i>
<i>Adv. Water Resour.</i>	<i>Eos (AGU)</i>	<i>J. Hydraul. Div. ASCE</i>	<i>Monthly Weather Rev.</i>	<i>Supply Paper</i>
<i>Appl. Statist.</i>	<i>Geophys. Res. Lett.</i>	<i>J. Hydroinformatics</i>	<i>Natural Hazards</i>	<i>Vodohospod. Casopis</i>
<i>Bull. Am. Met. Soc.</i>	<i>Ground Water</i>	<i>J. Hydrol.</i>	<i>Nature, London</i>	<i>Water Int.</i>
<i>C. R. Acad. Sci., Paris</i>	<i>Hydrol. Earth System</i>	<i>J. Hydrol. Engng ASCE</i>	<i>Nordic Hydrol.</i>	<i>Water Resour. Bull.</i>
<i>Cah. ORSTOM</i>	<i>Sci.</i>	<i>J. Hydrol., NZ</i>	<i>Photogramm. Engng and</i>	<i>Water Resour.</i>
<i>Can. J. Earth Sci.</i>	<i>Hydrol. Processes</i>	<i>J. Irrig. Drain. Div. ASCE</i>	<i>Remote Sens.</i>	<i>Management</i>
<i>Catena</i>	<i>Hydrol. Sci. J.</i>	<i>J. Royal Statist. Soc.</i>	<i>Quart. J. Roy. Met. Soc.</i>	<i>Water Resour. Res.</i>
<i>Climatic Change</i>	<i>Int. J. Climatol.</i>	<i>J. Sanit. Engng Div.</i>	<i>Remote Sens. Environ.</i>	<i>Water SA</i>
<i>Earth Surf. Processes</i>	<i>J. Agric. Engng Res.</i>	<i>ASCE</i>	<i>Rev. Sci. Eau</i>	<i>Z. Geomorphol.</i>
<i>Landf.</i>	<i>J. Appl. Met.</i>	<i>La Houille Blanche</i>	<i>Trans. Am. Geophys.</i>	<i>Z. Gletscher.</i>
<i>Ecol. Modelling</i>	<i>J. Climate</i>	<i>Limnol. Oceanogr.</i>	<i>Union</i>	<i>Glazialgeol.</i>

### General abbreviations:

(a) Commonly used abbreviations such as:

a.m.s.l.	above mean sea level	RMS	root mean square
BOD	biochemical oxygen demand	SD	standard deviation
DO	dissolved oxygen	TDS	total dissolved solids

need not be defined. Less obvious ones, such as ADCP (Acoustic Doppler Current Profiler), ANN (artificial neural networks) and PCA (principal components analysis), should be given in full when first used.

(b) Abbreviations such as FAO, IAHS, UK, USA, UNESCO, WMO, do not have full points.

(c) Use °N, °S, °E, °W when defining geographical locations by lines of latitude and longitude, but north, south, northeast, southwestern etc. otherwise.

(d) Dr, Mr, Engng etc. (which end with the last letter of the word they abbreviate) do not have a full point.

(f) For times of day use, 04:30 h or 04:30 GMT; 18.00 UCT.

(g) Cross-references to equations, tables and figures in the text should be in the form "equation (1)", "Table 2", "Fig. 3" or "Figs 4 and 5".

(h) Use: i.e., e.g., etc., cf., viz.

(i) Avoid starting a sentence with an abbreviation: spell out the abbreviation in full or rearrange the sentence.

### Numerals

(a) Use numerals before units of measurement unless the number is at the beginning of a sentence, e.g. "Fifty-millilitre samples were taken every 10 s ...".

(b) Leave a character space between the number and the unit except before units such as %, ‰, °C, °N.

(c) Numbers from one to nine should be spelt out, except where there are units or the number implies arithmetical manipulation, e.g. a factor of 7. The decimal sign is a full point (period) on the line (in both English and French). Numerals of five or more digits on either side of the decimal point are grouped in three-digit blocks by spaces, e.g. 25 421.9314, 0.421 09. Numbers less than one must have 0 before the decimal point, e.g. 0.37, -0.824.

(d) Ranges should be given in full, e.g. 1956–1963, pages 241–243; to avoid confusion with subtraction, there should be no space either side of the en-dash. Units need not be repeated in ranges, e.g. 0–213°C, from 829 to 32 100 km<sup>2</sup>, between 829 and 32 100 km<sup>2</sup>.

(e) Spell out first, second, etc.

(f) Set out dates in the form 20–23 October 1980; the 1950s; 17th century.

## PUBLICATION PROCEDURE

All papers will be reviewed and edited, including language review. Authors may be asked to revise their papers according to the recommendations of the reviewer(s), and/or to answer queries raised by the Editor(s). Accepted papers will be edited and formatted in a standard style; figures will be adjusted if necessary and inserted correctly within the text. The corresponding author will be sent a proof for correction by email, and will be asked to mark errors and other essential changes on this and return it very quickly. The papers will then be assembled and paginated in final publication order. (Note: final printed pages will be reduced to 87%).