



Region IV



Mike and his pregnant wife live on a farm in the distant rural regions. No running water, no electricity, etc.

One night, Mikes' wife begins to deliver the baby. The local doctor is there in attendance. "What d'ya want me to do, Doctor?" "Hold the lantern, Mikey. Here it comes!" the doctor delivers the child and holds it up for the proud father to see. "Mike, you're the proud father of a fine strapping boy." "Saints be praised, I.." Before Mike can finish the Doctor interrupts, "Wait a minute. Hold the lantern, Mikey." Soon the doctor delivers the next child. "You've a full set now, Mikey. A beautiful baby daughter." "Thanks be to..." Again the Doctor cuts in, "Hold the lantern, Mikey, Hold the lantern!" Soon the Doctor delivers a third child. The doctor holds up the baby for Mike's inspection.....

"Doctor," asks Mike, "Do you think it's the light that's attracting them?"

Happy St. Patrick's Day

March 2006

Happy St. Patrick's Day

March 2006

National President

Joanna Mahoney, CPCU, ARM, CPIW, DAE

National President-Elect

Gloria Bruno, CIC, ARM, CRM, AAM, CPIW, DAE

National Vice President

E. Faye Evans

National Secretary

Jenelle Duffy CPCU, CLU, FLMI, HIA, CPIW, DAE

Region I Vice President

Elena Ifkovits, CISR, CPIW

Region II Vice President

Donna Amos, AAI, CPIW, DAE

Region III Vice President

Kimberly Ficklin, ACSR, CPIW, CPIW

Region IV Vice President

Mary Stafford, ACSR, CISR, CPIW, DAE

Region V Vice President

Maureen Georgou, AIC, CPCU, CPIW

Region VI Vice President

Joi Wilson, CPIW, DAE

Region VII Vice President

Lisa Heinrichs, CIC, CISR, CPIW

Region VIII Vice President

Michele Epstein, CISR, CPIW, DAE

Region VIII Vice President

Michele Epstein, CISR, CPIW, DAE

Region IX Vice President

Cathy Lamothe, CPIW, CPCU, DAE, AIT



**KENTUCKY STATE ASSOCIATION
EDUCATION MEETING
MAY 19TH & 20TH, 2006**

Hosted by: Northern KY Association of Insurance Women

Registration Price: \$35.00 per person, Saturday Continental Breakfast, 2 hours CE Seminar and Luncheon.
MAKE CHECK PAYABLE TO NKAIW, DUE BY 05/01/06

**Send Reservations to: Peggy Eubanks, ARA, CPIW
C/O Cincinnati Life Insurance Co.
6200 South Gilmore Road
Fairfield, OH 45014**

Or email to: peggy_eubanks@cinfin.com

Will be there for State Dinner on Friday Evening: _____ YES _____ NO

Hotel Location: Hampton Inn Dry Ridge, 1200 Cull Road, Dry Ridge, KY. Exit # 159
Off of I-75. Hotel phone number 1-859-823-7111

ROOM COST: \$72.00 FOR DOUBLE (BLOCK OF ROOMS RESERVED IN THE NAME OF *Northern Kentucky Association of Insurance Women* UNTIL 05/01/06
(Confirmation # 82027251)

Friday night- May 19th, 2006

Saturday – May 20th, 2006

State Dinner 7 pm (or there about)
Fun and Games- Back at the hotel
Snacks provided

Continental Breakfast at Hotel
Registration at Triple Crown Country Club
2 hr CE Seminar – Insurance Fraud / How to Prevent it
Instructor – Helen Allen, CPIW
Luncheon
Business Meeting

NAME: _____

LOCAL ASSOCIATION: _____

DAYTIME PHONE: _____ FAX: _____

E-MAIL ADDRESS: _____

WILL ATTEND FRIDAY NIGHT DINNER: _____



January 31, 2006

To: 2005-06 Executive Committee, Board of Directors, State Directors and Local Presidents,

Happy 2006!! Looking back over my years as a member so many wonderful memories come to mind. Memories full of friends made, networks expanded, lessons learned and valuable experiences. This is also the time we look forward. The next months are rich with anticipation.

As officers of NAIW this is a very busy time. State directors are continuing to visit local associations, RVP, their committees and the host associations are all planning to present nine exciting conferences that will offer CE credits, valuable learning experiences and chances to visit with friends that live far away.

At each of the regional conferences the national officers will present the Leadership training for all new council director elects and RVP elects. All current state or provincial or territorial leaders and potential future leaders are encouraged to attend. Come and learn about the duties of the officers who are elected to lead NAIW.

Local presidents are so important at this time of year. The excitement of the fall is past, the holiday season is gone and we are in the dark of winter. Please keep your meetings full of light and learning with a focused speaker or a 30 minute program from the NAIW store. Encourage your members to attend the Regional Conferences. Our surveys show those members who attend a state or regional meeting stay in the association more than 5 years. Don't let your members miss the chance to go and have the time of their lives while learning through new experiences.

College Chapters – please forward contact names for universities in your area that offer a school of insurance or risk management. The executive committee will approach the colleges about an NAIW Chapter. We have learned the College Board of Governors must approve all college associations /fraternities to be admitted to the university. Therefore the national officers will be the contact universities.

As you saw in the Inroads the www.naiw.org web site is up and running. We encourage you to view the web site and show it to the local members at a meeting if you have the opportunity to have an internet connection. The site is very different and expansive. Look for your regional newsletter on the site. Check out the President's page for an article from your region. Do you have a contribution or know some one who does? Please have them contact me.

Planning for the National Convention in Orlando is full swing. Look for a volunteer form to appear on the web site during the first week in February. Please sign up to assist and have all who plan to go send in the registrations now for the early bird special. The hotel is wonderful with two pools and with in walking distance of Walt Disney World. Join us.

Look Beyond the Horizon Achieve Your Dreams.

Yours in fellowship;

Joanna M. Mahoney ARM, CPCU, CPIW, DAE
NAIW International President



KSAIW
ACHIEVE YOUR DREAM PARTICIPANTS



KSAIW sends a vote of confidences to a very
Special Lady



Jackie, let your
Light
Shine forth.



**KSAIW RECRUITE-A-MEMBER
PARTICIPANTS**



Michelle Roberts-NKAIW-2
Mary Stafford-LAIP-2
Diana Tutt-BGAIW
Jackie Seaton-SKAIP



Forgive now those who made
you cry. You might not get a
second time.

What peace really looks like...

Reports & TidBits



Horizon Plan –

We just wanted to give you a summary of what our committee is all about and what our goals are for KSAIW. Our committee has five main goals: Membership Development and Retention, Education, Leadership Development, Strategic Partnering, and Technology.

Please allow me to explain a little more in detail about each one of these. Within the Membership Development, our goals are to promote retention by encouraging each local association to continue building upon existing relationships through fellowship and networking.

Our Education goal is that we wish to diligently educate current members about existing resources available within NAIW, publish educational articles in the state newsletter, and utilize NAIW's website for educational resources.

Under Leadership Development we want to encourage members to run for state offices, encourage the use of the "Mentor's and Protégé" Program from NAIW, and continue to promote the "Communicate with Confidence" Program.

Our Strategic Partnering goal is to encourage members to be involved in NAIW's Partner in Literacy and to contact the associations and sponsors to see if we would both benefit from a mutual relationship.

We hope that our state website is useful and easily accessible so that you can obtain information about our state and local associations for potential members and corporate partners.

Thanks for visiting us!

Sincerely,
Teresa Newton, KACSR, CPIW
Chairperson

Kentucky State Education Meeting -Plans for our meeting are going great! The meeting location is confirmed, the hotel has a block of rooms reserved, we have a limited menu set up for the Friday night dinner, our CE class, "Insurance Fraud and How to Prevent It" and instructor (Helen Allen from BGAIW) is confirmed, and we're really excited about hosting the meeting for all of our friends. The only thing we need is for you to register --- At this point we have 2 complimentary registrations and 2 fully paid registrations. We're looking for a lot more than that! I know most of us need to get regional conference out of the way first, so I'll try to be patient (but please hurry).

We are looking forward to having a very good education meeting for KSAIW and we hope you will all be there!

Peggy Eubanks, ARA, ACS, CPIW
Education Meeting Chairman

Blue Grass Tidbits – we have had a very busy beginning for 2006.....We introduced two new members in January and one in February.....We hosted KSAIW State Director, Kim McReynolds, CSR, CPIW, as the speaker at our February meeting. We were very impressed with her speaking skills and her message (and she didn't pay us to say that). February was also BGAIW's Birthday Month....we were founded in February 1954 and we were served a special 54th Birthday cake for the occasion while we sung Happy Birthday to ourselves.....We also continued a 5 year old tradition by bringing toy donations (our birthday presents) to donate to the Lexington-Fayette County Fire Department as an early kick-off toward the 2006 Christmas Toys for Tots Program. We had a large number of members that brought toys for the Community Service Committee to drop off at the Fire Department Warehouse. Several members took membership applications and we already have another new member to introduce in March.

Ann Westmeyer, Roving Reporter

Ways & Means – We will be having a silent auction this year during the May Education meeting. Please let me know as soon as possible if you are willing to donate a gift to be auctioned off. All proceeds will go into the KSAIW general fund.

Lorene Friedman, Chairperson

Standing Rules / By-Laws – the final revised copy as of October 2005 is posted on the KSAIW website under the BY-Laws channel.

Martha Woodside, Chairperson



Chartered Property Casualty Underwriter (CPCU)

is recognized as the premier professional designation of the property and casualty insurance industry. Simply put, CPCUs are dedicated to helping consumers make better insurance decisions—and are highly qualified to do so. To earn the credential, CPCUs must pass national examinations covering such diverse subjects as insurance law, ethics, accounting, and management. In addition, CPCUs must also have industry experience and abide by an enforceable code of professional ethics. These demanding standards ensure that when you choose a CPCU for your insurance needs, you are choosing someone who not only has your best interests in mind, but someone who has the background and knowledge to prove it.

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On the sixth day of October, 2003 I received my CPCU designation.

My employer, RPS of Lexington always supported my efforts by paying for the study materials and cost of exams over the years. They also gave me a bonus when I received the designation.

But it was never about the money.

I came to work for RPS (formerly Equity Ins) in 1990 in the accounting department. The only knowledge I had of insurance had been obtained from reading my personal auto policy. After moving into the underwriting department a few years later, my limited insurance knowledge was certainly not sufficient. On the job training, seminars & conferences helped me to understand that there's an ocean of information related to the insurance industry; but, it would be up to me to decide if I wanted to swim, sail, or fish in that ocean.

Wanting knowledge, I began my studies. Obtaining the CPCU designation is a personal accomplishment. The various courses have broadened my overall knowledge of our industry, increased my self-confidence, and set an example to my co-workers (which happens to include my daughter who's in the process of obtaining her CPCU).

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**Certified Professional Insurance Woman (CPIW)**

*is a designation that shows the professional community and ones peers that the holder had the dedication and drive to continue their education and thus earn an award for doing so. The CPIW designation could be described as a symbol of a person's professional dedication and should inform others that the person they're dealing with cares enough about their industry and their customers to be knowledgeable and dedicated to the point of being trustworthy enough to handle their business. The designations behind a person's name indicate knowledge, dedication and perseverance....*

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After 10+ years in the insurance industry, I just received my CPIW designation. What took me so long? Well, I like using my husband and kids as an excuse, but I know better. For years, I had a little voice in my head begging me to get out of the insurance world. Finally I came to my senses and have realized insurance isn't so bad.....because I consider myself an insurance professional, it was a "no brainer" that I continue to improve upon my skills. Yes, I have several designations, but I must admit, CPIW seemed the most appropriate and logical. After all, don't we ALL want to be insurance professional and certifiable at that?

I am proud of my accomplishments in insurance, with topmost being my CPIW designation. As in most cases, I endeavor to "give it my all" in whatever I do and the CPIW designation is one indication of that drive.

The requirements for the CPIW designation are very "do-able" and promote "feel good" accomplishments along the way. As in most professions, there is an organization strictly for us insurance "gurus", and that association is National Association of Insurance Women (International).

One of the three requirements for CPIW is a minimum two-year membership. If you aren't a member of your local chapter, shame on you!

~~continued~~

Career benefits, personal improvement, beneficial influence on others... Obtaining the CPCU designation is a great goal to set for your future. Start the ocean voyage today!

**Nancy Jones, CPCU, ASLI, CPIW
Bluegrass Association of Insurance Women**

CPCU- Kentucky

Laura Allen – BGAIW
Claudia L. Clawson – BGAIW
Nancy Jones – BGAIW
Jane C. Leasor – BGAIW
Mary E. Kost – LAIP
L. Darlene Rufra – LAIP
Janice Freytag – NKAIW
Linda Hanley – NKAIW
Margaret Wildi – NKAIW
Barbara C. Higgs – SKAIP

CPIW – Kentucky

Laura Morris -AAIW	Mary Kost -- LAIP
Nancy Parks	Karen Lauyans
Paula Webb	Michelle Mattingly
Helen Allen - BGAIW	Carolyn Murphy
Carlene K. Atwell	Jeffri Northcut
Sandra Blain	L. Darlene Rufra
Peggy Carter	Brenda Scalzo
Claudia Clawson	Linda Smith
Diana Conley	Roxanne Smith
Judy Crawford	Mary Stafford
Anna Grayheart	Deborah Wade
Ivy Harmon	Vicky Adams-NKAIW
Lydia Heathman	Kay Bryant
Susan Johnson	Patty Drees
Nancy Jones	Peggy Eubanks
Jane Leasor	Linda Hanley
Shirley Meadors	Jennifer Kemper
Diana Tutt	Mary Kremer
Ann Westmeyer	Roberta Stamper
Barbara Ballard- LAIP	Lori Steuart
Mary Britt	Karen Toll
Shirley Butterhoff	Wilda Vanlandingham
Virginia Ditsler	Juanita Vickers
Sherri Graves	Margaret Wildi
Linda Harp	Phyllis Sapp
Linda Kirsch	Shannon Gann-SKAIP
Robin Marmillot-MAL	Barbara Higgs
Vicki Marmillot-MAL	Kim McReynolds
Pearl Taylor	Teresa Newton
Emily Correa	

The Southern KY Association of Insurance Professionals is my chapter and I must brag on this particular association. With a membership of less than 20, it's amazing what we accomplish. Our main emphasis is community service. The events in which we participate or provide give me such a "warm fuzzy" and I feel so blessed to participate in each activity. We have helped and continue to help the March of Dimes, Salvation Army, the Military, Adult care facilities, and other local organizations.

Employment in the insurance industry of five years is required, which is a blink of the eye in comparison to your life's career.

Finally, the education requirements. For someone like me whose been out of college for ...ahem years. The word "education" and "class" scare the living daylights out of me! However, being employed at a progressive insurance agency such as Neace Lukens, it is expected that all employees continue their education and training in the field of insurance. So, the education requirements weren't too difficult a task to complete. Plus, holding an agent's license requires a certain amount of continuing education (CE) Hours.

The educational programs outside of NAIW were a given, but I had to take a NAIW class to complete the requirements. I chose Communicate with Confidence. Although I am very opinionated and don't hesitate to share my thoughts, I am terrified of getting in front of a crowd of people. Neither a crowd of my peers nor a crowd of "whomever's" appeal to me. But, I completed the course with a sense of pride. Although I exposed some of my most inner feelings, I came out of that class with a closer bond to my fellow students and a slightly less fear of public speaking. I must admit, imagining a crowd naked did NOT ease my nerves in the least... it actually scared me a little.

Overall, I advise and suggest anyone in the insurance business to acquire the CPIW designation. Not only is it a "good" professional choice, but it also promotes confidence and self esteem to the individual as well as reflect your professionalism and dedication to others.

Respectfully submitted by
**Emily Correa, ACSR, AAI, AIS, CPIW
Account Executive**

Kentucky deals with deadly drug.....
Methamphetamine



It's difficult to determine the number of meth users in Kentucky, but from 1998 through 2004, the number of meth labs increased from 19 to 579, with labs uncovered in 89 of the state's 120 counties, according to law-enforcement officials. "It's reaching epidemic proportions and has been for so long," said a head member of the Kentucky State Police Special Enforcement Troop. "It is so different from any drug ever dealt with." The problem involves not only an addictive drug, but also one that is manufactured in a variety of places – kitchens, car trunks, isolated areas – and leaves toxic waste. Seventeen per-cent of law-enforcement officers responding to meth labs have suffered from exposure to the toxic residue. Social workers are going into homes and seeing meth residue on a regular basis, Teachers are reporting that children come to class smelling like chemicals used in the manufacture of the drug. **The health implication is that nothing about it is good. This is a problem that you and I cannot leave alone. This (drug) does affect daily life. This is a very toxic process.**

Education about the drug is part of the KSP's enforcement strategy, targeting places such as schools and churches to reach people about the evils of meth.

If you suspect a meth lab on or near your property, do not smell, move, examine or throw away solid waste, pour or flush liquid waste, or use containers that may have been used in productions.

Call Operation UNITE at 1-800-424-4382, KY State Police at 1-800-222-5555 or Pennyriple Narcotics Task Force at 1-800-624-4596.

Relevant Web sites

- www.naco.org
- www.drugfree.org
- www.usdoj.gov/dea
- www.kei.org/meth_info
- www.odep.ky.gov
- www.ca.uky.edu/heel

What is Meth?

What does it look like?

It is a crystal-like substance that sometimes comes in large rock -like chunks. It also is a white powder that can be dissolved in water and can be in the form of tablets.

How is it used?

It can be taken orally, injected, snorted or smoked.

What are short-term effects?

The user experiences a "rush" or "flash" that lasts only a few minutes after smoking or injection. Snorting or swallowing produces euphoria, but not a rush. Among immediate effects can be violent behavior, increased wakefulness and insomnia, decreased appetite, irritability aggression, anxiety, nervousness, convulsions and heart attack.

What are long-term effects?

Meth is addictive and users can develop a tolerance quickly, requiring larger amounts to get high. Chronic use can cause paranoia, hallucinations, repetitive behavior, toxic psychosis, strokes and death.

Source: National Institute on Drug Abuse and U.S. Drug Enforcement Administration.

KY counties with the most methamphetamine Labs uncovered in 2004:

Warren – 62	Jefferson - 26
Daviess – 36	Monroe - 18
Hopkins – 34	Ohio - 17
Henderson – 30	Todd - 17
Muhlenberg - 30	Christian - 16

Sources: El Paso Intelligence Center, Kentucky State Police, and Kentucky Office of Drug Control Policy

With permission of editor, Michael Embry, I have taken excerpts from the February 2006 issue of "Kentucky Monthly" for use in this article.

Kentucky Monthly may be reached on line at www.Kentuckymonthly.com

**** KSAIW WEB QUIZ ****

Participants: Complete the 6 easy Categories accurately and submit your answer on or before March 15, 2006 to lorenefriedman@insightbb.com

Winner: All qualified participants will be entered in a drawing to be held during the May Education meeting.

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**Life Insurance.....What is the first thing to consider when deciding how much coverage you need?**

- A) What kinds of policies will meet your needs
- B) How many years you think you have left in this life
- C) What type of life insurance policy you have had in the past
- D) Decide how much you need, how long you need it, and what you can afford to pay

**Life Insurance...What is a universal life insurance policy?**

- A) A policy that may be canceled at any time and does not accumulate cash value
- B) A flexible, adjustable life policy that combines annually renewable term life insurance with an interest bearing fund
- C) A policy for which you can name your pet the beneficiary
- D) A life insurance policy that pays benefits to all of your family members at your death

**Auto Insurance .....What will your insurance premium do if you marry someone with a poor driving record?**

- A) They will stay the same because you are not the one with the poor record
- B) Your premiums will go down because you are getting married
- C) An increase will occur because our insurance will cover you, your spouse, and any other family member listed on your policy
- D) You will probably lose your insurance

**Auto Insurance ..... If you get into an accident with the car you are leasing, GAP insurance will.....**

- A) Pay to have the major damage to your car fixed
- B) Pay the difference between the actual cash value of the vehicle and the current outstanding balance on your loan or lease
- C) Cover the entire cost of fixing your car
- D) Be completely useless because it has nothing to do with cars

**Property Insurance ..... A tree falls on your car in your yard; your homeowners' policy covers the damage**

- A) True
- B) False

**Property Insurance ..... You can own a home without insurance, although you generally cannot obtain a mortgage without showing proof of homeowners insurance.**

- A) True
- B) False

Submitted by \_\_\_\_\_

Congratulations to five of KY'S Thoroughbreds for **February 2006** quiz

**\*\*Jackie Seaton\*\* SKAIP**

**\*\*Kim McReynolds\*\* SKAIP**

**\*\*Peggy Eubanks\*\* NKAIW**

**\*\*Mary Stafford\*\* LAIP**

**\*\*Ann Barkley Westmeyer\*\*BGAIW**

Congratulations to three of KY'S Thoroughbreds for **January 2006** quiz

**\*\*Kim McReynolds\*\* SKAIP**

**\*\*Ann Barkley Westmeyer\*\* BGAIW**

**\*Jackie Seaton\*\* SKAIP**

Details for the "Education Quiz".....

Every qualified participator's name will be recorded each month. In May 2006 at the KSAIW Education Meeting a drawing will be held for a winner. If you participate two times, your name will be entered two times, if you participate four times your name will be entered four times and so on.

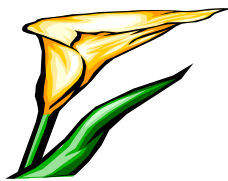
Your answers must be submitted by way of email or snail mail. No phone calls and no verbal contact will be accepted.

The intent of this quiz is have fun and hopefully enlighten you and to keep the members interested in our website.

***The winner of the drawing will receive a token of appreciation at the May Meeting.***

#### **IMPORTANT DATES/EVENTS**

2006 Region IV Conference – Canton OH  
2006 KSAIW May Meeting – Union KY  
2006 National Convention – Orlando FL  
2006 Networking Weekend – Ins Women of  
Grand Rapids MI  
2007 Region IV Conference – Toledo OH  
2007 National Convention – Puerto Rico  
2007 Networking Weekend – Ins Women of  
Northeast OH



**Live simply.  
Love generously.  
Care deeply.  
Speak kindly.  
Leave the rest to God.**

#### **KSAIW CORPORATE PARTNERS**

Dan Scherff, Roeding Group Companies

Kate Loughnane and Robbi Shake,  
ServPro of Campbell County

Bob Jones, Electric Insurance

Stephen B. Westmeyer, CCS Mid-State Claims Specialist



Many many thanks to the Corporate Partners of the Kentucky State Association of Insurance Women for their generous monetary support. It is through their contributions that we can offer the Craft Workshop at the Region IV Conference in March 2006.

Another tip of the hat goes to Roeding Group Companies for the printing of the CWC programs and their recognition to each CWC contestant for their dedication to education and to NAIW.

Please take a moment to seek out these Partners and extend your gratitude to them.....



Did we miss your birthday? If so, then that means you have not updated that information in our membership roster. If you would like to have your birthday recognized in our monthly newsletter, please send the information to the KSAIW membership committee chair, Juanita Vickers [jvickers@adkissoninsurance.com](mailto:jvickers@adkissoninsurance.com)

### March Birthdays

|                  |                   |       |
|------------------|-------------------|-------|
| 1 <sup>st</sup>  | Margaret Wildi    | NKAIW |
| 3 <sup>rd</sup>  | Susan Porter      | SKAIP |
| 6 <sup>th</sup>  | Hannah Shepherd   | AAIW  |
| 20 <sup>th</sup> | Michele Mattingly | LAIP  |
| 25 <sup>th</sup> | Emily Correa      | SKAIP |
| 26 <sup>th</sup> | Barbara Higgs     | SKAIP |
| 26 <sup>th</sup> | Teresa Newton     | SKAIP |
| 26 <sup>th</sup> | Diana Tutt        | BGAIW |
| 27 <sup>th</sup> | Patty Drees       | NKAIW |
| 28 <sup>th</sup> | Virginia Ditsler  | LAIP  |
| 29 <sup>th</sup> | Regina Reid       | LAIP  |

### **Change of Information**



Date of change: \_\_\_\_\_

Name: \_\_\_\_\_

Home Address: \_\_\_\_\_  
\_\_\_\_\_

Employer: \_\_\_\_\_

Business Address: \_\_\_\_\_  
\_\_\_\_\_

Home Phone: \_\_\_\_\_

Business Phone: \_\_\_\_\_ Fax: \_\_\_\_\_

E-mail: \_\_\_\_\_

Birth date: \_\_\_\_\_

Preferred mailing address: \_\_\_\_\_ Home \_\_\_\_\_ Office

Please complete and return to the  
Membership Committee



Note from the "Editor".....if anyone has any reports, articles, news of any kind for future Bulletins, please email Lorene at [lorenefriedman@insightbb.com](mailto:lorenefriedman@insightbb.com).

Submission deadline is 25<sup>th</sup>

Check out our websites @ [www.naiw.org](http://www.naiw.org),  
[www.nkaiw.org](http://www.nkaiw.org), [www.ksaiw.org](http://www.ksaiw.org) and  
[www.naiwreg4.org](http://www.naiwreg4.org)