



Region IV

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

KSAIW

ACHIEVE YOUR DREAM PARTICIPANTS



Lorene Friedman
Mary Stafford
Ann Westmeyer
Peggy Eubanks
Linda Hanley
Phyllis Sapp
Jacqueline Seaton

KSAIW RECRUITE-A-MEMBER PARTICAPANTS



Michelle Roberts-NKAIW-3
Mary Stafford-LAIP-2
Diana Tutt-BGAIW
Jackie Seaton-SKAIP



**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 SKAIW, 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: _____

Region IV Census Report Updated 4/11/06



Michigan	Indiana	Kentucky	Ohio
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Local Associations – 39
 Members – 904 (as of 4/11/06)
 Members at Large (MAL) - 17
 CPIW/CPIM - 352
 CPCU - 23
 DAE - 43

1/1/06 – 3/31/06 Region IV acquired 25 New Memberships

KSAIW CORPORATE PARTNERS

Dan Scherff, Roeding Group Companies

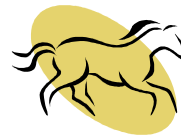
Kate Loughnane and Robbi Shake,
 ServPro of Campbell County

Bob Jones, Electric Insurance

Stephen B. Westmeyer,
 CCS Mid-State Claims Specialist

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 Many many thanks to the Corporate Partners of the Kentucky State Association of Insurance Women for their generous monetary support.

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



**AAI – Kentucky**

**Please accept my apologizes for leaving off**

**Emily J. Correa, CPIW, AAI  
 &  
 Nicole Crump, AU, AAI**

**From last month's list of AAI  
 Both Ladies are from Southern KY**

**IMPORTANT DATES/EVENTS**

- 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





**Associate, Reinsurance Administration**

Reinsurance, for those who don't know, is basically, insurance for insurance companies. It allows insurance companies to "reinsure" part of their risk with another company by means of a contract called a treaty. I worked on reinsurance for several years and enjoyed the work. I started working on other aspects of the financial reporting for the company and the reinsurance became a side line item. I kept my foot in the door, but didn't really do any of the work. A few years ago I was asked to take over the management of the reinsurance area as well as the day-to-day operations of the actuarial department. I decided if I was going to manage the area I should at least have a designation that says I am authorized to do so.

Since I work in a life insurance company I went through the LOMA Society (Life Office Management Association) to see what I needed for the ARA designation. The following self study courses are required:

|          |                                                                          |
|----------|--------------------------------------------------------------------------|
| FLMI 280 | Principles of Insurance:<br>Life, Health and Annuities                   |
| FLMI 290 | Insurance Company<br>Operations                                          |
| FLMI 301 | Insurance Administration                                                 |
| FLMI 361 | Accounting and Financial<br>Reporting in Life and Health<br>Insurance Co |
| AIRC 420 | Regulatory Compliance:<br>Insurance and Annuity<br>Products              |
| ARA 440  | Reinsurance Administration                                               |

I had previously passed the first two courses so that helped a little. Each course has a three hour exam that you can take in either May or November each year.

Using this method, I was able to get in two courses a year and only study for one course at a time (us "older" folk can't take two or three at a time like the youngsters do!). In November 2004 I passed my final exam and was awarded my ARA designation by the LOMA Society.

*(continued at top of second column)*

I am now managing the life reinsurance section and have a designation that gives me added respect in my dealings with the reinsurance community and upper management of my own company. I was also able to get my CPIW designation in December 2005 (I had to do some leg work to get the LOMA designations accepted by NAIW, so it took a while). Since I was back in the studying mode I also decided to pursue other designations.

Education is wonderful!  
Peggy Eubanks ARA, CPIW, ACS (NKAIW)



**Senior Claims Law Associate**

Submitted by:  
Stephen B. Westmeyer (NKAIW)  
AIC, SCLA, RPA

The SCLA is affiliated with the Society of Claims Law Associates. The American Education Institute oversees the program. To become an SCLA it is necessary to complete 3 programs that range in 5 to 7 parts each. For example the Property Claims Law Associate designation is comprised of 7 parts dealing with all aspects of property claims. The Auto also has 7 parts, the fraud section has 4 parts and the Casualty section has 7 parts. You must pass all of the sections in 3 different courses to acquire your SCLA. I chose property, casualty and fraud since that is what I deal with most in my business. Along the way you can acquire a CCLA (casualty) PCLA (property) and FCLA (fraud) designation but after completing 3 of the courses you have attained the coveted SCLA.

I believe many claims personnel are opting for the SCLA rather than the CPCU, as there are several sections that are geared more toward underwriting in the CPCU whereas the SCLA is strictly geared toward claims practices.

The Society of Claims Law Associates may be contacted at the American Educational Institute, P.O. Box 82 Basking Ridge, NJ 07920 or by calling 908-706-5920.



**ASSOCIATE IN CLAIMS**

This designation is a must for Claims Adjusters. It is administered through the Insurance Institute of America and consists of two main parts. I first had to take the Program in General Insurance (INS) series.

That consisted of three courses;

- \*INS 21-Property and Casualty Insurance Principles
- \*INS 22- Personal Insurance
- \*INS 23- Commercial Insurance

Once you complete those three, you have earned a Certificate in General Insurance. No designation yet, but its a start. Then you take 4 classes in the AIC series in order to better your technical skills. You must choose whether you'll be working with Personal Lines or Commercial Lines. I chose Personal Lines and took

- \*AIC 33-The Claims Environment
- \*AIC 34- Workers Compensation and Managing Bodily Injury Claims
- \*AIC 35-Property Loss Adjusting and finally.....
- \*AIC 36- Liability Claims Practices

Once these 7 exams were completed, I had earned my AIC designation.

In terms of what this designation has meant to my job, I can honestly says it has meant the difference in landing the major jobs that I have held. When I first began at Kentucky Central, I had little to no Insurance training and was sent to Vale Tech in Pennsylvania for two weeks. When I got back from school, I was given a workload of 300 open claims. I saw the need for more education and got into a small self study class with several other adjusters and we chipped away at the classes until we completed them all.

Everyone worked on his or her own time schedule and I finally earned my Certificate in General Insurance in 1983 and completed my AIC designation in 1990. Some years I could only get one course in and some years none at all but the last one was fall of 1989 and when I was awarded that designation, in the Spring of 1990, my confidence level soared. My knowledge and confidence got me my Senior Adjuster status and made me marketable in today's workplace. Without these designations, I have no doubt that I would never have reached the goals that I have attained. Some people say they don't need more education to do their jobs, but I say those people don't know what they might have attained if they had just broadened their horizons more. Onward and Upward. ...

Submitted by  
**Ann B. Westmeyer (BGAIW)**  
Sr. Claims Adjuster

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Educationquote by Lombardi
"The difference between a successful person and others is not a lack of strength, not a lack of knowledge, but rather a lack of will."

Education quote by Havighurst
"The two basic processes of education are knowing and valuing."

Chinese Proverb.....Education
He who asks a question is a fool for a minute; he who does not remains a fool forever.

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We do not know whether people are born great, or whether they have greatness thrust upon them. We do know that great people demonstrate certain characteristics that distinguish them from others.

## Member at Large

I've been a member of NAIW since 1998. I actually joined because my sister wouldn't take no for an answer. I went to my first local meeting, and dreaded it all day long. But when I got there, I was pleasantly surprised. It wasn't regimented, it wasn't stuffy, and it wasn't intimidating. It was a group of professional women that were networking, planning and getting things done for them and for our industry. Could it really be? Yes...they were!

I was a member of the local for a while, and even went to the regional conferences and state meetings. The more I participated, the more I wanted to participate and be a productive member. I had such a sense of belonging - I was really enjoying myself.

Eventually, my personal obligations got to be more demanding and I had to leave the group on the local level, but maintained my membership on a state and regional level by keeping my membership in NAIW active. Now I was a "member at large" (WOW!).

For a while, I felt "left out of the loop", because no longer was I being called upon by the local chapter for assistance with silent auctions and golf scrambles, even though I was actually too busy to do that anymore. I even felt like a bit of an outsider when it came to state and regional meetings because sometimes we didn't get notices about events. I later realized that this was because we were the only two members at large (my sister and me) that our state had had in a while, and everyone was going through a learning process.

For a while it made it hard to stay positive, but I realized that while I was learning how to be productive in my new classification, the other women in the other chapters and state offices were also learning, and that it was going to take all of us to be patient while we "worked out the bugs".

It didn't take long for me (and my sister) to start to feel a part of things again, because NAIW members (and KSAIW members) don't like for anyone to feel left out! We went to our first networking weekend in Newark, OH (and loved it!), and attended the next regional and had a blast.

NAIW may be a large organization, but if you don't feel as if you're treated like an individual at all times, then you're missing out on something, and you need to let your local president, or your state director know about it. They're there to help, and to guide and to make NAIW a growing and fulfilling experience for everyone.

And members at large are being drawn more "into the fold" each year. I feel sometimes that a little more could be done, but each new process takes time and planning, so it is my sincere hope that plans are in the works to help make MAL's a more vital part of the organization, and to open up all of the same opportunities to MAL's that members of locals have now.

NAIW has definitely helped me grow both professionally and personally, and I intend to be a member for years to come, and to participate and help in any way possible for our state and region to be the best it can be.

Submitted by,  
Vicki Marmillot, ACSR, CPIW  
David Cronin Insurance, Inc  
Louisville, KY 40216

**KENTUCKY STATE ASSOCIATION OF INSURANCE WOMEN  
OCTOBER 8, 2005  
BRECKINRIDGE INN  
LOUISVILLE, KENTUCKY**

The 63<sup>rd</sup> meeting of the Kentucky State Association of Insurance Women was called to order at 8:50 a.m. by Kim S. McReynolds, ACSR, CPIW, Kentucky State Director.

The *Collect* was read by all.

The *Pledge of Allegiance* was led by Deborah Wade, CPIW.

Kimberly S. McReynolds, ACSR, CPIW, Kentucky State Director introduced the head table:

Mary Stafford, Regional Vice President  
Lorene Friedman, Assistant to the RVP  
Rose Welker, Custodian of Funds  
Jacqueline Seaton, Assistant to the State Director  
Virginia Ditsler, Parliamentarian  
Jim Flint, COO of Market Finders

State Director McReynolds then recognized all of the First Timers present:

Pam Jury, Lexington, Bluegrass Association, member since March 2005  
Janie Oaks, Louisville Association of Insurance Professionals, member for 2 years  
Barbi Charles, Louisville Assoc. of Ins. Professionals, member for 5-6 years  
Melissa Taylor, Louisville Assoc. of Ins. Professionals, member for 2 months

Mary Stafford and Lorene Friedman presented each of the First Timers with a "First Timer Survivor Pack".

State Director McReynolds then welcomed the remaining members/attendees, and recognized some of the "Old Timers" present:

Paula Webb – member for 26 years  
Pearl Taylor – member for 31 years  
Shirley Butterhoff – member for 38 years  
Juanita Vickers – member for 26 years  
Martha Woodside – member for 36 years

Next Deborah Wade, President of the Louisville Association of Insurance Professionals (LAIP) and hosting association was introduced by State Director McReynolds. Ms. Wade again welcomed everyone to the meeting and recognized her co-chairs for all their hard work: Virginia Ditsler and Barbi Charles. She also noted that the continental breakfast everyone just enjoyed was sponsored by Companion Insurance and Terry Fox.

Due to travel arrangements the agenda was altered a bit to allow our guest, Jim Flint of Market Finders to present the AAMGA Award. This year's winner was **Lorene Friedman**, member of NAIW for over 15 years. Congratulations Lorene!

## PROGRAM:

1) Communicate *with Confidence Speak-Off* -- Public Relations chairperson, Kay Bryant, CIC, AAI, CPIW introduced the contestants, Peggy Eubanks and Jacqueline Seaton, and excused them from the meeting room. After the speeches were given the meeting resumed with the notice that the winner would be announced later in the day.

2) Regional Vice President Mary Stafford and State Director Kim McReynolds made a joint presentation outlining their goals for the association and suggesting ways to accomplish them. Utilizing a Power Point slide presentation they talked about how we all need to DREAM and Look Beyond the Horizon to reach our goals of retaining and increasing membership, improving communication, encouraging education for all members, etc. They noted improvements on the NAIW website; additional educational programs; NAIW regional and national awards; literacy projects; NAIW Store. They talked about the Regional Conference scheduled for Canton OH March 23-26, 2006 and repeated the change in venue for the National conference from New Orleans to Orlando Florida. The dates have also changed to May 31 to June 4, 2006.

Each of them presented or described their goals for the year. RVP Mary Stafford reminded everyone how they are the KEY (Knowledge, Education, You) to NAIW's future. SD Kim McReynolds discussed her goals of: 1) increasing participation at state meetings, 2) KSAIW website further use and development, 3) promoting education during the month of May, 4) following the KSAIW Horizon Plan Goals.

They ended their presentation by reminding everyone to:

- 1) Continue to work toward being the Association of Choice
- 2) Set some personal and professional goals
- 3) "Look Beyond the Horizon, Achieve Your Dream"

## CREDENTIAL REPORT:

Credentials Committee Chair person, Jacqueline Seaton, reported that all five (5) associations were present with no Members at Large present. Jackie then moved that this roll of delegates be submitted as the official roll of the voting delegates for this meeting. The motion was seconded by Virginia Ditsler. The vote carried.

The Secretary called the Roll at 10:19a.m. with five associations present: Ashland Association of Insurance Women, Bluegrass Association of Insurance Women, Louisville Association of Insurance Professionals, Northern Kentucky Association of Insurance Women, and Southern Kentucky Association of Insurance Professionals.

The minutes were posted in the bulletin for all to read. There being no corrections they stand as printed.

The Custodian of the Funds report was posted in the bulletin for all to read. There being no corrections they stand as filed.

There was no Correspondence to report.

## PRESIDENTS' REPORTS:

Each association President submitted a written report (posted in the bulletin) of what their associations had accomplished throughout the year and their goals for the upcoming year. They each presented an oral overview of their reports at the meeting.

## STANDING COMMITTEE REPORTS:

**Audit Report:** Barbara Higgs referred to the report posted in the bulletin notifying that the bank statements and other documentation from 7/1/04 to 6/30/05 had been reviewed and found in good order.

**Budget Report:** Rose Welker referred to the report posted in the bulletin and noted a couple of line items added. The vote to adopt this new budget will be handled under the New Business session.

**Education:** Deborah Wade distributed three (3) handouts to each association delegate for them to take back and share with their respective associations. These handouts included:

- 1) Your Family Disaster Plan
- 2) Your Family Disaster Supplies Kit
- 3) Food & Water in an Emergency (FEMA)

**Legislature/KY Ins Council:** Ann Westmeyer distributed copies of the *2005 Interim Legislative* newsletter that she downloaded from the state insurance office website: [www.lrc.state.ky.us](http://www.lrc.state.ky.us). She reminded everyone about the immense amount of information available on this site and encouraged them to utilize it as a resource.

**Ways & Means:** Lorene Friedman announced that there were three different fundraisers being conducted at the meeting today:

- 1) Silent Auction
- 2) Raffle of a blue topaz necklace
- 3) 50/50 raffle

**By Laws & Standing Rules:** Martha Woodside distributed copies of the proposed bylaws changes. Since these were not provided 60 days before the meeting there will have to be a 2/3-majority vote to pass these changes. Martha read the changes. The voting will take place under New Business.

**Safety:** Helen Allen – No report

**Scrapbook/Historian:** Jackie Seaton – No report

**Membership:** Juanita Vickers reported that at last count there were 119 members and 3 members-at-large for 122 KSAIW. However, she learned that LAIP has one (1) new member so we're now up to 123. Ann Westmeyer suggested that all membership chairpersons email Juanita with changes and new member information so she can stay up-to-date. And everyone was reminded that all members must notify National of any changes. There is a change form on the NAIW website. A new KSAIW membership directory was given to each attendee and each President was given a supply to take back to their respective memberships. These directories were put together by Juanita Vickers, Lorene Friedman and underwritten by Cincinnati Financial.

Web site: Peggy Eubanks referred to her report printed in the bulletin. Don't forget to visit the KSAIW site often at [www.ksaiw.org](http://www.ksaiw.org). In addition, Lorene Friedman reiterated that Region IV has a website too. Click on the KY Map and it will link you to the Bluegrass Association and the Northern Kentucky Association websites, and soon...the KSAIW site. Lorene reminded everyone that she needs OUTSTANDING MEMBER submissions/articles.

#### SPECIAL REPORTS:

Rita T. Spillman Fund: Ann Westmeyer reported for Sandra Blain that letters will be going out soon to all association presidents regarding the need for donations. Martha Woodside reported that the Frankfort Association donated \$150 when they disbanded earlier in the year.

NAIW Founders Circle Report: Ruth Ann Herzog read the report from the 2005 Insurance Scholarship Foundation of America (ISFA). You can make a donation to the fund online from their website at [www.inssfa.org](http://www.inssfa.org).

2006 Regional Conference Report: Mary Stafford reported that the committee is working with the Chamber Bureau. Activities include Friday night dinner at the Football Hall of Fame. She said the registration fee is \$150 (up from last year, but still lower than all other regional conferences).

State Horizon Plan: Kim McReynolds reported for Teresa Newton that changes need to be made to the current plan. Some things have been accomplished so they will need to be removed. Some items need to have deadline dates included while other items will be ongoing. If/when you get a call or email from Teresa as the Horizon Plan chairperson, please be ready to help.

#### UNFINISHED BUSINESS:

Annual donation to the NAIW Foundation: our annual \$200 installment was given to Rose Welker. We will have \$400 left to pay.

#### NEW BUSINESS:

Election of Officers: Moving to later in the program after the Bylaws and Budget approvals.

Budget Approval: Pearl Taylor moved to accept the budget as proposed in the bulletin; Mary Stafford seconded this motion; the vote was carried – budget approved.

Nominating Committee Report: Ann Westmeyer distributed the candidate forms completed by interested candidates. The slate of officers recommended by the committee was:

State Director: Kim S. McReynolds, ACSR, CPIW  
Public Relations: Kay Bryant, CIC, AAI, CPIW  
Custodian of Funds: Rose Welker, AAI, AU

By Laws & Standing Rules Revision Approval: To be continued after lunch

CWC Speak-Off Winner Presentation: Kay Bryant announced the Speak-Off winner was *Jacqueline Seaton* of the Southern Kentucky Association of Insurance Professionals and presented her with a certificate. Jackie will now progress to the Speak-Off competition at the Region IV Conference in March 2006.

Regional Conference Bid from Kentucky: Kentucky has been approached to consider hosting the 2011 Region IV Conference. The Bluegrass Association may consider hosting the event with the help of the rest of the KY associations. They will let us know before the Regional Conference in March 2006.

Regional Delegate and Alternate: Postponed till after lunch

The meeting was suspended for lunch. It was announced that the Silent Auction would end at 11:45 a.m.

The meeting reconvened at 12:44 p.m.

By Laws & Standing Rules: Martha Woodside returned to go over the proposed revisions to the By Laws. All five (5) changes were voted on and passed as proposed. These changes will be printed and given to the association presidents to distribute to their members.

Election of Officers: The Nominating Committee recommended Kim McReynolds for the office of State Director. A call for nominations from the floor was made. None were given. A vote was conducted and passed.

The nominating committee made no recommendations for State Director-Elect. A call for nominations from the floor was made. Pearl Taylor nominated Ann Westmeyer. Mary Legee (BGAIW) seconded the nomination. A vote was conducted and passed.

The nominating committee recommended Kay Bryant for Public Relations Chairman. A call for nominations from the floor was made. None were given. A vote was conducted and passed.

The nominating committee recommended Rose Welker for Custodian of the Funds. A call for nominations from the floor was made. None were given. A vote was conducted and passed.

The nominating committee recommended the following for the Regional Nominating Committee: Delegate – Kim McReynolds; Alternate Delegate – Ann Westmeyer  
A call for nominations from the floor was made. None were given. A vote was conducted and passed.

#### INSTALLATION OF OFFICERS:

Mary Stafford, Regional Vice President, conducted the installation of the newly elected 2006-2007 officers.

Kim McReynolds thanked everyone for attending the meeting today and for supporting her as State Director. She distributed gifts to her assistant, Jackie Seaton; Ruth Ann Herzog, RVP Assistant; Mary Stafford, RVP; Kay Bryant, CWC Chair; Rose Welker, Custodian of the Funds.

Lorene Friedman presented a gift on behalf of KSAIW to Mary Stafford that was to have been given to her at Networking Weekend – a commemorative plate from *My Old Kentucky Home*.

Kim McReynolds gave a picture frame to every one present with a promise to send them a copy of the picture she took of them during the day.

Virginia Ditsler presented a gift from LAIP to Kim McReynolds as State Director. She also presented gifts to Mary Stafford and Lorene Friedman.

#### PRIZES AND SILENT AUCTION RESULTS:

- 1) The 50/50 raffle generated \$156 total. The KSAIW treasury will receive \$78 and the winning name drawn will receive the other \$78. That winner was Ann Westmeyer!
- 2) Deborah Wade and her LAIP committee distributed the door prizes.
- 3) The winner of the blue topaz necklace was Rose Welker.
- 4) The Silent Auction generated \$541 for the KSAIW treasury. Those items were announced and distributed.

The meeting was adjourned at 1:55 p.m.

Respectfully submitted,

***Jacqueline Seaton***

Jacqueline Seaton  
Assistant to the State Director



From: Jonathan Miller, Commonwealth of Kentucky  
Treasurer

Dated April 13, 2006

(Article submitted by Martha Woodside, NKAIW)

I have some exciting news to report about the recently passed legislative budget:

1. Kentucky's Affordable Prepaid Tuition (KAPT) is alive and stronger than ever!

\* The General Assembly allowed the KAPT program to be reopened for new enrollment this fall, when it can provide educational opportunity to thousands of new Kentucky families.

\* The attempt to remove the unclaimed property program (KAPT's financial backing) from Treasury was quashed; and

\* The General Assembly issued a strong statement, arguing that the current KAPT contracts should be considered inviolable. And we are very optimistic that the courts very soon will provide the legal certainty that we all have been hoping for.

Thanks goes to Reps. Bob Damron, Rocky Adkins, and Tommy Thompson and Sen. Julian Carroll who helped lead an overwhelming number of bipartisan legislators who already supported the program to push for this legislative success. More significantly, the grassroots advocacy of the nearly 9000 KAPT families convinced the remaining KAPT opponents-just a handful of members of the Senate majority-to "see the light."

For a more detailed explanation of how the General Assembly protected and strengthened the KAPT program, you can read the email I sent to KAPT families at [www.TheCompassionateCommunity.com](http://www.TheCompassionateCommunity.com).

2. The Military Families' Bill of Rights sailed through the General Assembly and now awaits the Governor's signature. The Military Families' Bill of Rights was aimed at providing financial security to the families of those brave young men and women who are providing for our national security. The General Assembly passed legislation to provide a safety net for those military families struggling under economic hardship, and to empower military families to achieve financial self-sufficiency.

Rep. Mike Weaver, a decorated Vietnam veteran himself, led the charge in the House, while Senate President David Williams-with the assistance of Sens. Joey Pendleton and Dorsey Ridley-assured legislative passage in the Senate.

For a detailed listing of the provisions of the Military Families' Bill of Rights, which were enacted by the legislature, go to [www.TheCompassionateCommunity.com](http://www.TheCompassionateCommunity.com). At that website, you can also sign up to be a money mentor to a deserving military family in your area, as part of a program that will begin this summer.

Yours truly,  
Jonathan Miller  
Kentucky State Treasurer

**\*\* KSAIW *FINAL* QUIZ \*\*\***

Participants: Thanks to each of you that took the time to play our silly little game.



It is now quite obvious why attorneys do not like for Insurance Professionals to sit on a jury.....You people are *cold*.....

This *poor little old woman* was awarded \$700,000 in putative damages. It was appealed but has never gone back to trial.

**The following names will be entered into the drawing to be held at the May State Meeting...**

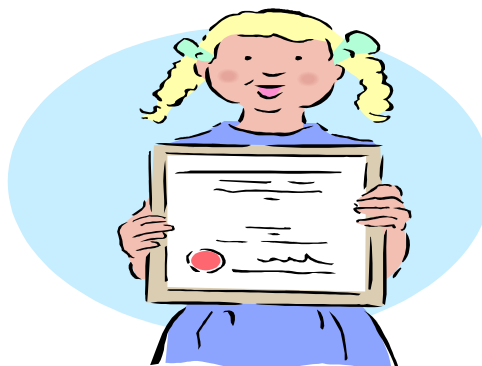
If you participated two times, your name will be entered two times, if you participate four times your name will be entered four times and so on.....

**All participating members will be recognized at the KSAIW May**

|                                        |                                        |
|----------------------------------------|----------------------------------------|
| Kim McReynold – 4 times + 1 Horse Head | Peggy Eubanks –3 times + 1 Horse Head  |
| Jackie Seaton – 3 times + 1 Horse Head | Mary Stafford – 3 times + 1 Horse Head |
| Barb Hicks – 1 time                    | Juanita Vickers – 1 time               |
| Ann Westmeyer – 4 times + 1 Horse Head |                                        |

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

**School will soon be out for the summer so.....  
*The KSAIW Quiz Game will start back in September 2006***



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



Kim McReynolds - SKAIP

Mary Stafford - LAIP

Ann Westmeyer - BGAIW

Barbara Higgs - SKAIP

Peggy Eubanks - NKAIW



Congratulations to six of KY'S Thoroughbreds for **March 2006** quiz

Jackie Seaton - SKAIP

Kim McReynolds - SKAIP

Ann Barkley Westmeyer - BGAIW

Juanita Vickers - NKAIW

Peggy Eubanks - NKAIW

Mary Stafford - LAIP



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



Be certain you check out the “Thoroughbred”  
link each month.

Who knows .....YOU could be the one or  
YOU could know someone that YOU would  
like to see as our latest .....

**“KY THOROUGHBRED”**



**May Birthdays**

|                  |                  |       |
|------------------|------------------|-------|
| 2 <sup>nd</sup>  | Carol Gries      | NKAIW |
| 8 <sup>th</sup>  | Mary Wildi       | NKAIW |
| 22 <sup>nd</sup> | L. Darlene Rufra | LAIP  |
| 24 <sup>th</sup> | Mary Britt       | LAIP  |
| 25 <sup>th</sup> | Judy Haenisch    | LAIP  |

**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)

**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)  
[www.bgaiw.org](http://www.bgaiw.org) and [www.naiwreg4.org](http://www.naiwreg4.org)