



ALARM

THE NEWSLETTER

Hot Topic:

2015 AMERIND Risk Institute

This year's event was another success, thanks to you! Also, we had our first ever, AMERIND Risk Hot Air Balloon!

Also in this issue:

Geoffrey C. Blackwell as AMERIND Risk's Chief Strategy Officer and General Counsel

AMERIND Risk Gives Back to Improve All Lives in Indian Country: More Than just an Insurance Provider

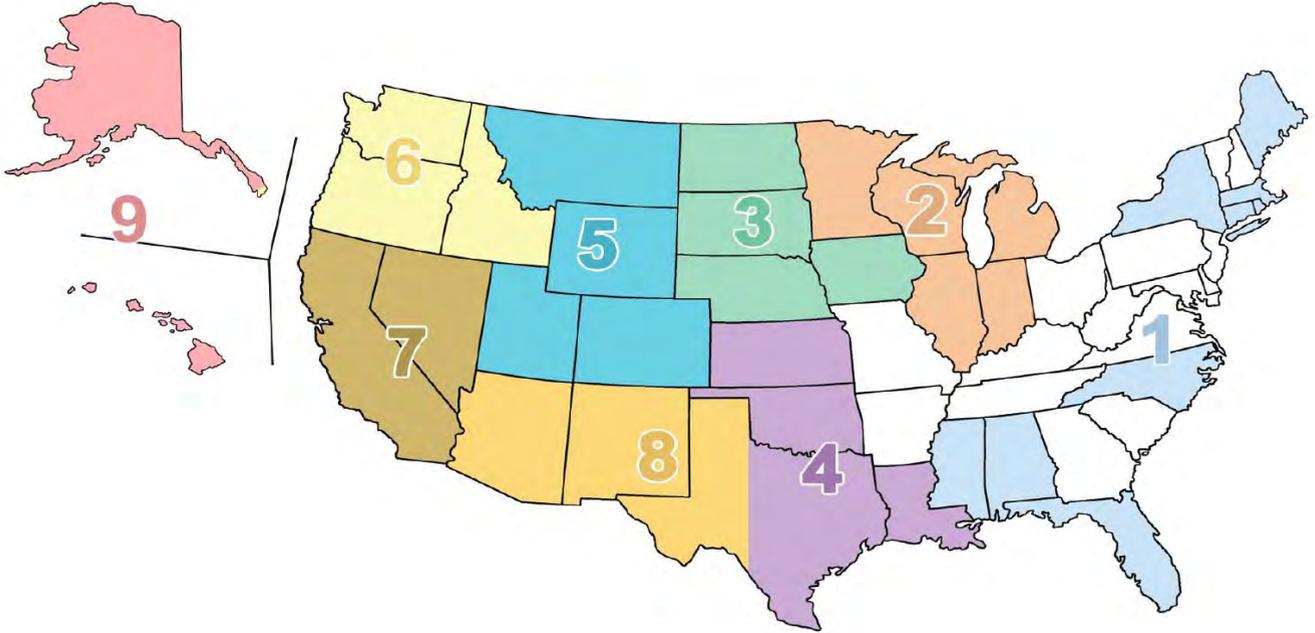
2016 Chairman Elections to be held at Annual Convention & Tradeshow



AMERIND Risk
Tribes Protecting Tribes

CONTENTS

REGION MAP



ARTICLES

- 2 CEO Message
- 3 Board of Directors
- 4 AMERIND Risk Gives Back to Improve All Lives in Indian Country:
More Than just an Insurance Provider
- 6 AMERIND Risk announces Geoffrey C. Blackwell as New Chief Strategy
Officer and General Counsel
- 7 Workplace Safety Tips
- 11 Arson Award
- 13-14 At Home Safety Tips
- 15-16 2016 AMERIND Risk Chairman Election
- 17 2015 Institute Re-Cap

Disclaimer:

The content within this publication is for informational purposes only. We do not guarantee that the content will prevent any accidents or injuries.

About Us

AMERIND Risk is the only 100% Tribally owned insurance solutions provider in Indian Country. Over 400 Tribes united and pooled their resources to create AMERIND Risk to keep money within Indian Country.

Our Mission

“Tribes Protecting Tribes”

Our Menu of Service

Tribal Workers’ Compensation:

Our Tribal Workers’ Compensation plan is the tribal alternative to state workers’ compensation.

Tribal Governments and

Businesses:

Our Tribal Governments and Businesses product is designed to provide property and liability for Tribal Governments and Business enterprises located in Indian Country.

Native American Homeowners and Renters Program:

Our Homeowners and Renters insurance is designed for the unique needs of our tribal citizens, living in Indian Country. Insuring your home, including your mobile home or traditional home is our priority. Over 15,000 tribal families are protected by AMERIND Risk.

AMERIND Benefits - Employee Benefits Solutions

AMERIND Benefits, designs customized employee benefits packages, streamlines benefits enrollment and implementation, and takes a holistic approach to wellness by promoting prevention and health education.

Call us today to learn more about our services, (505) 404-5000. Or visit our website at AMERINDRisk.org.



AMERIND Risk

Tribes Protecting Tribes

A Message From
Derek Valdo, CEO

The New Year is fast approaching and 2016 marks our 30th anniversary of proudly serving Indian Country. Our success is based on you, our valued Members and customers! Thank you for deciding that AMERIND Risk is the company of choice for insuring your property, liability and Tribal workers’ compensation needs. We are also very excited to see positive response to our recent offering of employee benefit solutions (AMERIND Benefits).

AMERIND Risk takes pride in being more than an insurance provider. We reinvest in national Native organizations including the National Congress of American Indians, National American Indian Housing Council, National Indian Child Welfare Association, Native American Rights Fund and many others who are also lead by Native Americans to help Tribes directly.

In 1986, we were created by Tribes, to protect Tribes, and we will be here for as long as Tribes need us. Unlike commercial insurance companies, we cater specifically to your insurance needs. You have much more control and direct communication with AMERIND Risk than with any of the other non-Indian insurance providers in Indian Country.

We recently welcomed, Geoffrey C. Blackwell as our new Chief Strategy Officer and General Counsel. Mr. Blackwell will oversee multiple departments including Finance, Information Technology, and Human Resources. He will also direct AMERIND’s legal efforts and strategic development and diversification endeavors. Mr. Blackwell, an enrolled member of the Muscogee (Creek) Nation, brings great knowledge and experience important to Tribes when it comes to the building and diversifying of Tribal businesses.

You are invited to join us for our 12th Annual Protecting Tribal Families Golf Fundraiser on April 28, 2016. This event will be held at the Santa Ana Golf Club in Santa Ana Pueblo, New Mexico. The funds raised go directly into the Family Emergency Fund, which helps Tribal families who experience hardship due to unforeseen disasters.

We are excited for the upcoming, 2016 AMERIND Risk | NAIHC Annual Convention & Tradeshow, themed, “Carving a Strong Future”. Please join us at the Hilton Hawaiian Village on May 8-11, 2016, in Honolulu, Hawaii. We encourage you to register for the convention today. We will provide you a link to reserve your room when you register for the convention. You will have numerous training options and the opportunity to network with hundreds of Tribal leaders and professionals from across Indian Country. Visit AMERINDRisk.org for more information.

On behalf of the Board of Directors and staff, we wish you a happy, healthy holiday season and a safe New Year! We are committed to your needs and thank you for your support in 2015. We look forward to continued achievements in 2016, as we work together to provide affordable sustainable insurance to our Native communities and businesses.

Thank you for believing in “Tribes Protecting Tribes!”

Derek Valdo, AMERIND Risk CEO



ALARM

THE NEWSLETTER

AMERIND Risk Board of Directors

Phil Bush, Chehalis Tribe
Chairman of AMERIND Risk Board of Directors

Lafe A. Haugen
Northern Cheyenne Indian Reservation
Region 5

Susan M. Wicker
Poarch Band of Creek Indians
Region 1

Ron Ryan
Metlakatla Indian Community
Region 6

Jane Barrett
Red Lake Nation
Region 2

Greg Borene
Enterprise Rancheria
Region 7

Richard Schroeder
Turtle Mountain Band of Chippewa Indians
Region 3

Lisa Maxwell
Jicarilla Apache
Region 8

Gary Joiner
Chickasaw Nation
Region 4

Olen Harris
North Pacific Rim
Region 9

AMERIND Risk Executive Officers

Derek Valdo Chief Executive Officer

Dennis McCann Chief Operating Officer

Geoffrey C. Blackwell Chief Strategy Officer, General Counsel

AMERIND Risk Gives Back to Improve All Lives in Indian Country: More Than just an Insurance Provider

In 2015, AMERIND Risk reinvested in numerous Native organizations that assist Tribes. This year alone we contributed almost \$500,000 for advocacy, community outreach, and scholarships directly for Tribes. We are committed to protecting our Tribal communities by putting money to work for Tribal sovereignty and self-determination.

We take pride in being more than just an insurance provider and we look forward to continuing the legacy of supporting “*Tribes Protecting Tribes*”.

AMERIND Risk supported the following national Native organizations:

- National American Indian Housing Council (NAIHC)
- National Center for American Indian Enterprise Development (NCAIED)
- National Congress of American Indians (NCAI)
- National Indian Child Welfare Association (NICWA)
- National Indian Education Association (NIEA)
- National Association of Food Distribution Programs on Indian Reservations (NAFDPIR)
- National Native American Human Resources Association (NNAHRA)
- American Indian Graduate Center (AIGC)
- Native American Finance Officers Association (NAFOA)
- Native American Rights Fund (NARF)
- Notah Begay III Foundation (NB3)
- The Center for Native American Youth at the Aspen Institute (CNAY)
- United National Indian Tribal Youth (UNITY)

Community Outreach:

- All-West Native American Youth Association
- Nevada California Housing Association Native Educational Scholarship Benefit
- Southern Plains Indian Housing Association Educational Seminar
- B. Gregory Hestia Memorial Benefit for Native Youth Programs
- Pueblo of Laguna Youth Benefit
- Pueblo of Santa Ana Star Youth Benefit
- Native American Human Resources Association
- President Obama Generation Indigenous “Gen I” Initiative
- Cherokee Nation Celebration - Homes, Health & Hope
- UNM Foundation-Uniting Native Minds
- Southwest Tribal Housing Alliance Housing Fair
- UNM Lobo Club
- Aquinnah Wampanoag Tribal Housing Symposium
- Pueblo of Acoma Native Youth Benefit
- Southwest Native American Veterans Association
- Minnesota Indian Housing Conference
- Oglala Sioux (Lakota) Housing Summit
- Pueblo De San Ildefonso Native Youth Club
- Pueblo of Zia Community Foundation
- Santo Domingo Community Foundation
- South Dakota Homeownership Coalition
- Travois, Inc. Indian Country Affordable Housing Conference
- Native Ways Federation
- Sicangu Wicoti Awayankapi Tribal Corporation
- Teach For America Native Alliance Initiative
- Tusweca Tiospaye Lakota Dakota Nakota Language Summit
- Quartz Valley Indian Reservation Anav Tribal Health Fair
- Eight Northern Indian Pueblo Council Annual Tribal Youth Environmental Summer Camp
- Bad River Housing Authority Housing Fair
- Hualapai Housing Fair
- Pueblo of Acoma Housing Authority Housing Fair
- Reno-Sparks Indian Colony Housing Dept. Youth Poster Contest
- Akwesasne Housing Authority Kids’ Event
- Lac Courte Oreilles Tribal Housing Authority Safety Fair
- Modoc Lassen IHA Safety Fair
- Spokane Indian Housing Authority Housing Fair
- Boys & Girls Club of the Northern Cheyenne Nation
- Northern Circle IHA Housing Fair
- Zuni Housing Authority Housing Fair
- Owens Valley Indian Housing Authority Annual Drug & Culture Gathering

Scholarship Programs Funded:

- Nevada -California Indian Housing Association Scholarship Fund
- Northwest Indian Housing Association Youth Scholarship Fund
- Southwest Tribal Housing Alliance
- United Native American Housing Association
- United South and Eastern Tribes

AMERIND Risk annually allocates \$5,000 to each of its nine Regional Housing Associations for educational scholarship programs. Each Regional Association identifies and supports programs that return the most value to our Native American communities and Alaska Native Villages. For more information about our Scholarship program, visit our website at AMERINDRisk.org or contact Nancy Harjo Serna, Director of Marketing, NSerna@AMERINDRisk.org.



Restoration & Reconstruction Solutions

11684 Pendleton Street
Sun Valley, CA 91352

23955 E. Highway 51
Broken Arrow, OK 74014

176 Triple Diamond Blvd.
North Venice, FL 34275

1-855-5VIRTUS
www.TheVirtusTeam.com

AMERIND Risk announces Geoffrey C. Blackwell as New Chief Strategy Officer and General Counsel

“We are very pleased to announce Geoffrey C. Blackwell, of Washington, DC, as its new Chief Strategy Officer and General Counsel. Mr. Blackwell will oversee AMERIND’s Finance, Information Technology, and Human Resources departments, as well as direct AMERIND’s legal efforts and strategic development and diversification endeavors.” - Derek Valdo.

Previously, Mr. Blackwell was a senior policy maker and Office Chief at the Federal Communications Commission (FCC). He established the FCC’s Office of Native Affairs and Policy and, for over five years, directed FCC activities to incentivize the deployment of broadband and communications technologies across Indian Country. Mr. Blackwell also led the FCC’s efforts to protect Tribal sacred sites and cultural resources, ensure low income families on Tribal lands have telephone and broadband services, and prioritize radio and television broadcasting media ownership opportunities for Tribal Nations. Regarding these efforts, Mr. Blackwell has testified before Congress on five occasions, and before dozens of Tribal Councils.

“We are extremely pleased to welcome Geoff to AMERIND,” said Derek Valdo, CEO of AMERIND, “as his voice is recognized and trusted throughout Indian Country.” Mr. Valdo added, “AMERIND is upping its game, and Geoff carries knowledge and experience important to Tribes when it comes to the building and diversifying of Tribal businesses, the impacts of federal policies on our communities, and the economic opportunities carried by new technologies.”

Prior to his most recent federal service, Mr. Blackwell worked for five years as the Director of Strategic Relations and Minority

Business Development at Chickasaw Nation Industries (CNI), Inc., where he oversaw diversification among many companies owned by the Chickasaw Nation. While with CNI, Mr. Blackwell served on the boards of directors of Native Public Media, the National Small Business Association, the National Federation of Community Broadcasters, and the Acoma Business Enterprises Board of the Pueblo of Acoma. Mr. Blackwell also chaired the Telecommunications Subcommittee of the National Congress of American Indians, and served as the indigenous representative from the United States on the international Indigenous Commission for Communications Technologies in the Americas.

Prior to his work with CNI, Mr. Blackwell worked his first tour of duty with the FCC, where, as a Senior Attorney and Liaison to Tribal Governments, he helped write the FCC’s foundational policies with respect to Tribal Nations, including the FCC’s seminal 2000 Tribal Policy Statement. He was the first enrolled Tribal member to ever work at the FCC. Prior to his first period of service with the FCC, he worked in the Litigation Department of Hale and Dorr, LLP, (now Wilmer Hale) in Boston, Massachusetts.

Mr. Blackwell, an enrolled member of the Muscogee (Creek) Nation, is also descended from the Chickasaw Nation, Choctaw Nation of Oklahoma, and Omaha Tribe of Nebraska. Mr. Blackwell is a graduate of Dartmouth College and the University of Virginia School of Law.



Dressing Properly for the Cold Weather

Many employees work outside, (tribal maintenance workers for example). In some regions, winter temperatures can be treacherous. Here are some things for workers to consider when preparing for the cold weather. Dressing properly is extremely important to preventing cold stress. When cold environments or temperatures cannot be avoided, the following would help protect workers from cold stress:

Wear at least three layers of loose fitting clothing. Layering provides better insulation.

- An inner layer of wool, silk or synthetic (polypropylene) to keep moisture away from the body. Thermal wear, wool, silk or polypropylene, inner layers of clothing that will hold more body heat than cotton.
- A middle layer of wool or synthetic to provide insulation even when wet.
- An outer wind and rain protection layer that allows some ventilation to prevent overheating.

Tight clothing reduces blood circulation. Warm blood needs to be circulated to the extremities.

- Insulated coat/jacket (water resistant if necessary).
- Knit mask to cover face and mouth (if needed).
- Hat that will cover your ears as well. A hat will help keep your whole body warmer. Hats reduce the amount of body heat that escapes from your head.
- Insulated gloves (water resistant if necessary), to protect the hands.
- Insulated and waterproof boots to protect the feet.

https://www.osha.gov/dts/weather/winter_weather/beprepared.html#safetytips

Space Heaters in the Office

Portable electric space heaters are used in workplaces across the country and can pose a major workplace safety hazard. Fires can be caused by space heaters without adequate safety features, space heaters placed near combustibles, or space heaters that are improperly plugged in. We recommend you have a written policy specifically stating requirements when using space heaters in the workplace. It is critical that employees are aware of these guidelines for their safe use.

- Employees should be required to obtain approval from a supervisor or facility manager prior to using a space heater at work.
- All space heaters should have the certification of an independent testing laboratory.
- Proper placement of space heaters is critical. Heaters must be kept at least three feet away from anything that can burn, including papers, clothing and rugs.
- Space heaters should be placed out of high traffic areas and doorways where they may pose a tripping hazard.
- Plug space heaters directly into a wall outlet. Do not use an extension cord or power strip, which could overheat and result in a fire.
- Do not plug any other electrical devices into the same outlet as the heater.
- Operating space heaters should never be left unattended. They should be turned off and unplugged at the end of the work day or whenever the employee leaves the room.

Source: <http://www.esfi.org/resource/heating-things-up-at-the-office-149>

Let's Prevent Slips, Trips and Falls

To prevent slips, trips, and falls, employers should clear walking surfaces of snow and ice, and spread deicer, as quickly as possible after a winter storm.

Ask employees to make the following accommodations during this winter season for their safety:

- Wear proper footwear when walking where snow or ice is unavoidable. A pair of insulated and water resistant boots with good rubber treads is a must for walking during or after a winter storm. Keeping a pair of rubber over-shoes with good treads which fit over your street shoes is a good idea during the winter months.
- Take short steps and walk at a slower pace so you can react quickly to a change in traction, when walking on an icy or snow-covered walkway.

Source: https://www.osha.gov/dts/weather/winter_weather/hazards_precautions

Because Results Matter



HUD Compliance & Training
Pre-Audit Preparation
Fee Accounting
Operations Reporting
Grant Management

602.955.1214

www.BLTsvc.com

3801 E. Indian School Road, Phoenix, AZ 85018

Document control: protecting confidential business information



The business cases for document control software often focus on the potential for boosting employee efficiency and productivity -- and therefore profitability. There's no question that saving time and reducing costs is universally appealing to management teams.

However, one of the most important considerations for any business evaluating a document management system (DMS) is how to effectively secure and protect confidential information.

To safeguard sensitive information from threats originating outside of the organization, IT teams routinely employ firewalls, anti-virus solutions and other protective measures. But studies by Gartner identify employees as the culprits in 70% of the instances involving unauthorized access to confidential content. In those cases with significant financial losses, the same studies determined that employees were involved in 95% of the incidents.

Paper files are particularly vulnerable to employee information breaches and account for approximately half of all the reported access violations, as cited in reports from Ponemon Institute. It is difficult to know where a paper document has been, as well as who has seen it or copied it.

Transitioning from paper to an electronic document management environment is the first step in properly securing sensitive information because it creates a starting point for establishing effective document controls. However, going paperless is only the first step. Electronic files scattered among hard drives, laptops and servers must be tracked and controlled and, without a formal document management system in place, anyone can view, copy, share or delete digital content with a few keystrokes.

An effective document management system not only provides a single system for storing and managing all confidential information, but it also logs the history of all actions for each file and record. When business and IT managers have the ability to define, regulate and audit document access privileges, the document management system becomes an effective deterrent to inappropriate or inadvertent employee behavior.

The high costs and liability associated with information security breaches underscores the importance of ensuring an organization's sensitive documents are protected from unauthorized access. Defining and enforcing policies and processes for authorized access to confidential information is of paramount importance for companies of all sizes and in all industries.

www.m-files.com

We are committed to helping you lessen the Costs and Burden of Processing Paperwork



5720 Osuna Road NE, Albuquerque, NM 87109



Four Corners Records Management

We scan, index, upload, shred and manage your records.

126 Rock Point #C, Durango, CO 81301

In Business since 1993. Customers include Pueblo of Isleta, Pueblo of Laguna and Pueblo of Sandia
Call us for a free one-hour consultation 1-800-460-0388

<http://www.recordsanddatamanagement.com> <http://www.fourcornersrecordsmanagement.com>

HARD WATER? EASY SOLUTION!

Zeta Core

Zeta Core Catalytic Water Conditioner

a Green Built Product

**No Salt/Potassium/Chemical/Maintenance
Replaces Salt Softeners**

Dissolves and Removes Mineral Scale

Residential • Agricultural • Commercial

Water
Lady



anne@waterlady.biz
www.waterlady.biz

Save 20 - 40%
On Irrigation Water
25 Year Warranty

505-660-4162



MAXIMUM REPORTS, INC.



Pre-Employment Screening

PO Box 93248
Albuquerque, NM 87199-3248

For information:
Call: (877) 890-9236
Email: marty@maximumreports.com
Web: www.maximumreports.com

Full Service Background Screening

- Employment Package \$39
- P.L. 101-630 Package \$60 With Adjudication Services add \$10
- Housing Authority Package \$39 With Eviction Report \$44
- Vendor Packages Principals/ Company \$79/\$89

Credit Reports Available Upon Request

Native American Owned

ABOUT US

The Maximum Reports, Inc. management team has over 30 years of experience in the employment screening industry and has an impeccable reputation for providing Accurate and Quality Information services, delivering Superior Customer Service and Fast, Responsive Reporting.

The Maximum Reports, Inc. corporate philosophy is to develop and enhance long term relationships by continually improving our systems capabilities to meet the specific needs of each client.

We customize packages to fit our clients' specific needs and budget.



888-998-7362
Remain Anonymous

AMERIND Risk Arson Tip Line Up and Running

Indian Country is on fire. Over the last five years, \$19.2 million worth of homes were lost or damaged due to intentional acts. AMERIND Risk is working to stop this epidemic and recently re-introduced the Arson Tip Line... 888-998-7362 to combat the problem. An anonymous tipster could claim a \$10,000 arson reward for the arrest and indictment of a suspect.

“Somebody knows something and \$10,000 goes a long way,” says Kenneth Ruthardt with the AMERIND Risk Safety Team.

If you know who intentionally started a residential fire call 888-998-7362 and provide information.

1. Call 888-998-7362 to report a fire. Monday through Friday from 7am to 5pm MST. Do not give your name, you will be assigned a code. Keep it to yourself.
2. Provide the operator your tip.
3. Call back in a few weeks and provide the operator your code for an update.
4. If your information leads to the arrest and indictment of the suspect you will receive a reward up to \$10,000. You must provide your code to claim the reward.

Stop arson today call the tip line with information, you will remain anonymous. *Limited to houses insured by AMERIND. (Feel free to tear out the arson flyer, make copies and post for others to see.)



AAR
All About Remodel, LLC

Dan Kowalski
President
Amerind DRP Contractor
CTER Training Consultant
NCCI Lead Instructor

General Contractor/Training Resource

Phone: (253) 777-7322 cell
Email: dan@allaboutremodel.com
Website: www.AllAboutRemodel.com

4410 S. Reade St.
Tacoma, WA 98409

***** TERO Compliant Contractor *****
***** Affiliate of Council for Tribal Employments Rights *****
***** AMERIND DRP Contractor, 100% Local Hire *****

STOP

ARSON

888-998-7362

Remain Anonymous

\$10,000 Cash Reward

How to report arson and remain anonymous:

1. Call the Arson Tip Line at 888-998-7362.
2. Do not give your name, you will be assigned a code. Keep the code to yourself.
3. Provide information and remain anonymous.
4. Call back in a few weeks and provide confidential code for update.
5. If your tip leads to the arrest and indictment of the suspect, you will receive up to \$10,000 cash reward. You will need to provide the confidential code to collect the cash reward.



AMERIND RISK
Tribes Protecting Tribes

888-998-7362

Fire Safety is Key!

You might notice that we emphasize fire safety quite often. This is because home fires are a major peril in Indian Country. We want you to have all the resources to know how to prevent a fire and to be prepared if ever you're in a situation of a home fire. Please take this short quiz to see how prepared you are. (You will find the answers on the next page.)

1. To escape a home fire safely, how much time do you have to get out?
 - A. 2 Minutes
 - B. 5 Minutes
 - C. 10 Minutes
2. How often should you and your family practice your home fire drill?
 - A. Just once should be fine.
 - B. Twice a year.
 - C. Once every two years.
3. What's one thing you should practice during your home fire escape plan?
 - A. Everyone should know a good hiding place in your home if they get scared during a fire.
 - B. Everyone should identify their top 10 things to grab before exiting the home during a fire.
 - C. Everyone in your household should know two ways to escape from each room in your home during a fire.
4. Smoke alarms should be placed...
 - A. On every level of your home, inside bedrooms and outside sleeping areas.
 - B. Just one somewhere on every floor.
 - C. Just one by your cooking area.
5. When should you remove batteries from a smoke alarm?
 - A. When dinner is burning and it goes off.
 - B. When it makes annoying chirping noises.
 - C. Never, unless it is time to change the batteries.

Source: <http://www.redcross.org/prepare/location/home-family/prevent-home-fires>

Things We Might Not Have Known About Home Fires

Here are some statistics from a nationwide campaign launched in 2014 by the Red Cross in an effort to reduce the number of deaths and injuries from home fires.

Fire experts agree that people may have as little as two minutes to escape a burning home safely.

- 62% of people mistakenly believe that they have at least five minutes or more to escape a burning home. About 18% believe they have 10 minutes or more to escape.

Every household should develop a fire escape plan and practice at least twice a year.

- 69% of parents believe their children know what to do or how to escape, however...
- About 52% of parents have not talked to their families about fire safety.
- 70% of families with young children have not identified a safe place to meet outside their home.
- 82% have not ever practiced a home fire drill.

When developing a fire escape plan for your home, be sure everyone in your household can identify two ways to escape each room in your home.

- If a fire starts in your home, you will not have much time to get everyone out safely. This is why everyone should know the fire escape plan well.

Smoke alarms should be installed on every level of the home including inside and outside of each living space and in basement.

- A working smoke alarm reduces the chance of death in a fire by 50 percent.

Never remove the batteries unless you will be changing them.

- To ensure a smoke alarm is working properly, test it on a regular basis.
- A good rule of thumb is to change the batteries when you have to change your clocks for daylight savings.

Source: <http://www.redcross.org/news/article/A-Home-Fire-Escape-Plan-Can-Save-Your-Life>

Freezing Pipes 101*Why is freezing pipes a problem?*

Well, water expands when frozen. This expansion puts tremendous pressure on whatever is containing it, including metal or plastic pipes. No matter the “strength” of a container, expanding water can cause pipes to break. This can lead to costly damages to your home.

When/how are pipes most likely to freeze?

Pipes that freeze most frequently are those that are exposed to severe cold, like outdoor hose bibs, swimming pool supply lines, water sprinkler lines, and water supply pipes in unheated interior areas like basements and crawl spaces, attics, garages, or kitchen cabinets. Pipes that run against exterior walls that have little or no insulation are also subject to freezing.

How can I prevent frozen pipes?

- Consider installing specific products made to insulate water pipes like a “pipe sleeve” or installing UL-listed “heat tape,” “heat cable,” or similar materials on exposed water pipes. Newspaper can provide some degree of insulation and protection to exposed pipes – even ¼” of newspaper can provide significant protection in areas that usually do not have frequent or prolonged temperatures below freezing.

- Check around the home for other areas where water supply lines are located in unheated areas. Look in the basement, crawl space, attic, garage, and under kitchen and bathroom cabinets. Both hot and cold water pipes in these areas should be insulated.
- When the weather is very cold outside, let the cold water drip from the faucet served by exposed pipes. Running water through the pipe - even at a trickle - helps prevent pipes from freezing.
- Keep garage doors closed if there are water supply lines in the garage.
- Open kitchen and bathroom cabinet doors to allow warmer air to circulate around the plumbing. Be sure to move any harmful cleaners and household chemicals up and out of the reach of children.
- Keep the thermostat set to the same temperature both during the day and at night. By temporarily suspending the use of lower nighttime temperatures, you may incur a higher heating bill, but you can prevent a much more costly repair job if pipes freeze and burst.
- If you will be going away during cold weather, leave the heat on in your home, set to a temperature no lower than 55° F.

Source: <http://www.redcross.org/prepare/disaster/winter-storm/preventing-thawing-frozen-pipes>



vitalspirit^{LLC}
Housing Strategies Built to Fit

**Housing Funding Strategies
for Indian Country
Clients**

The VitalSpirit team...
experienced in affordable
housing programs and
compliance requirements.

What we do:

- Educate clients on available financial resources
- Define project(s) focused on specific funding goals
- Prepare project appropriate financing application(s)
- Find and close with investor, bank, or other stakeholders
- Initial rent up planning and assistance
- Long-term compliance & project management support

CONTACT: LORNA FOGG
PHONE: 727-514-2730 FAX: 877-687-7049
EMAIL: vitalspiritllc@vitalspiritllc.com
www.VitalSpiritllc.com



AMERIND Risk

Tribes Protecting Tribes

Dear AMERIND Risk Member,

During the 2016 AMERIND Risk | NAIHC Annual Conference & Trade Fair held May 9-12, 2016 in Honolulu, HI, one matter of business will be the election of the Chair of the AMERIND Risk Board of Directors for a term of three years.

In accordance with AMERIND's Director Election Policy and Procedure, candidates for the position of Chair of the Board of Directors must file his or her intent to be a candidate with the Secretary of the Corporation not less than 120 days before the date the election is to be held. The Chair of Board of Directors shall be an official, officer, director (commissioner) or employee of an AMERIND Risk Member, AND must also be an enrolled member of a federally recognized Indian Tribe.

Therefore, all interested candidates must submit all required information (Letter of Intent, Proof of Enrollment in a Federally Recognized Indian Tribe, Candidate Interest Form, and a Wallet-size photograph) no later than January 8, 2016 to:

Ron Ryan, Secretary
AMERIND Risk
502 Cedar Drive
Santa Ana Pueblo, NM 87004

A Notice of Elections will be sent to the AMERIND Membership listing all candidates and pertinent information from the documentation received no later than February 12, 2016.

If you have any questions regarding the election process or need additional information, please contact myself or Brianna Coriz at 800-352-3496.

Sincerely,

Ron Ryan, Secretary
AMERIND Risk Board of Directors

CANDIDATE INTEREST FORM FOR POSITION OF CHAIRMAN



AMERIND Risk
Tribes Protecting Tribes

CANDIDATE'S NAME			TELEPHONE NO
MAILING ADDRESS			FAX NO
CITY	ST	ZIP	E-MAIL ADDRESS

What is your current affiliation with AMERIND's member housing authority/TDHE?

- Employee (job title: _____)
 Housing Board of Commissioner
 Tribal Official
 Other: _____

Education

Years	Institution	Major

Professional Background

Years	Organization	Job Title

Platform (issues and other information to present to AMERIND members)

Required Documents:

- 1) Letter of Intent
- 2) Proof of Tribal Enrollment
- 3) Candidate Interest Form
- 4) Wallet-size Photograph

Candidate is required to submit all documents by January 8, 2016 to

Ron Ryan, Secretary
 AMERIND Risk
 502 Cedar Drive
 Santa Ana Pueblo, NM 87004

AMERIND Risk 2015 Institute Re-cap

Our 2015 Institute took place October 6-8, at the Isleta Resort and Casino and featured 14 educational track sessions.

The training sessions included tribal workers' compensation, fire safety, home safety, workplace safety, cyber liability and much more. One of the sessions highlighted the Director of Claims, Alan Romero hosting a game show scenario dubbed AMERIND Claims Family Feud. "All game show participants and show attendees alike really enjoyed this competitive setting, centered on claims questions," remarked Nancy Harjo Serna, the Director of Marketing.

Additionally, over 20 exhibitors participated in the Institute tradeshow, displaying their products and services to Indian country. More than 200 tribal leaders and housing professionals attended the Institute, which included representatives from over 30 states around Indian country.

The Institute took place in concurrence with the Albuquerque International Balloon Fiesta. Wednesday, October 7, attendees had the opportunity to experience the world-renowned event. We had a networking event to include the launch of the first ever AMERIND Risk hot air balloon. Michelle Corn, of Menominee Indian Tribe of Wisconsin, and Susan Russell, of Kodiak Island Housing Authority, won a hot air balloon ride on our hot-air balloon.

Corn commented about the Institute, "I would never have dreamed to be so lucky to have such an unexpected lifetime experience! I am so thankful to AMERIND for this awesome opportunity. The united spirit of the Institute with the AMERIND staff, speakers, and attendees was truly a feeling of *Tribes Protecting Tribes*. What a great experience in leadership and tribes working together."

We (AMERIND Risk and the National American Indian Housing Council) will host a combined event again this coming May of 2016, in Honolulu, Hawaii. This is yet another exciting opportunity to network with hundreds of tribal leaders and housing professionals from all over Indian country.



Join our team!

We are looking for exceptional individuals to join our team.
Be part of a team that is dedicated to protecting Indian Country.



PROPERTY. LIABILITY. WORKERS' COMPENSATION. EMPLOYEE BENEFITS.
The only 100% Tribally owned and operated insurance solutions provider in Indian Country.



AMERIND Risk
Tribes Protecting Tribes

Call Us at 505.404.5000
or TribesProtectingTribes.com



AMERIND Risk

Tribes Protecting Tribes

502 Cedar Drive
Santa Ana Pueblo, NM 87004
(505) 404-5000 | AMERINDRisk.org

PRSRT STD
U.S. POSTAGE PAID
BERNALILLO, NM
PERMIT NO. 4

SAVE THE DATE!

May 8-11, 2016

AMERIND Risk | NAIHC Annual Convention & Tradeshow



Who Should Attend:

- Tribal Leaders
- Tribal Administrators
- Housing Professionals
- All are welcome!

Trainings in:

- Claims
- Human Resources
- Workplace Safety
- Many more...

Sunday, May 8, 2016

- Pre-Convention Events:
- Registration Open
- Legislative Committee Meeting
- Meet the Candidates (AMERIND Risk/NAIHC)
- NAIHC Golf Event Fundraiser (Tentative)

Monday, May 9, 2016

- General Session
- Track Sessions
- Tradeshow Open



Host Hotel:
Hilton Hawaiian Village
Waikiki Beach Resort
Honolulu, HI

Visit AMERINDRisk.org for more information.