



IRWA

KACHINA
CHAPTER 28

NEWSLETTER

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President's Desk—Mary A.M. Smith

So, WHAT goes on at a Chapter 28 Board Meeting?

On March 7th at 4:30 p.m., our latest Chapter meeting was held at Empire West Title Company. Some highlights follow...

We approved the Secretary's minutes from February. Our entire Secretary Report for each Board Meeting is posted every month after Board approval. Go to www.irwachapter28.org

The Treasurer advised that we are financially very sound.

Seminar updates, Education updates, and Membership updates were presented. Basically, we keep working on presenting the best Seminar, delivering classes you request, and continuing to try to retain our Membership. These and all of our volunteer Committee Chairs work very hard to keep us moving forward.

A motion was passed after extensive research to purchase a lap top, software and a pointer for our meetings and Seminar. We have found that our volunteer presenters do not always have the necessary equipment to

make their presentations.

The Nominations and Elections Committee and nature of the last elections were discussed. Lisa Amos has resigned. Sharon Dyke has been appointed the new Committee Chair, and Doug Estes and Marc Barlow volunteered as Committee members.

All members are invited to Board meetings. They are held the first Wednesday of every month. See the Agenda of meetings at www.irwachapter28.org

As a Board, we made a motion to send our President-Elect to the International Educational Seminar in Seattle, Washington this year with our two International Directors.

The PDC Chair advised that Kachina Chapter 28 members continue to earn designations and will be advising at the Seminar who earned which designations this last year.

Email protocol was reviewed. It was decided that less is more. I am sure most of you will agree! If you have a question, please direct it to the appropriate

Committee Chair, or bring it to a Board or Member meeting to discuss.

Caroline Tillman, SR/WA, R/W-RAC has advised that she would like to become a Facilitator to teach IRWA classes for us locally, but alas, International still has not set up a Facilitator clinic. Hopefully, Chris Banks advised, by next September.

The Board adjourned. We hope to see YOU at our next Board meeting on April 4th.

**Thank you
Mary A.M. Smith**

**53rd Annual
Education Seminar**
**"Keeping Right of Way
Clean"**
**Environmental
Considerations**
March 29th, 2012
ONLY \$89.00!!!
**Great Speakers, Good
Food & Amazing Prizes**
Classes Offered
3/26, 3/27 & 3/28

Inside this issue:

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Committee Spotlight

Don Solon, SR/WA

This article will hopefully give the reader a glimpse into the names and types of Committees that support our local Chapter 28 Board of Directors.

In reviewing our latest board Agenda, I counted 19 Committees, including some really important ones, like the Newsletter Committee and the Luncheon Committee, the Committees that bind us together and require detailed oversight. Then there are the old standards like Membership and Education, very important, but a little less in your face if you know what I mean. There are a number of Committees related to our specialty fields like: Title and Escrow, Property Management, Relocation, Survey and Engineering, Transportation, Utilities, Environmental, and Valuation (Appraisal). There is a Website and Job Bank Committee, a Seminar Committee, a Nominations and Elections Committee, a Marketing Committee, and an Ethics Committee. If we are serious about improving our status as professionals in the industry we all need to get familiar with the Education Committee and the Professional Development Committee. Oh, and lastly, there is a Local Public Agency Committee. Say what? Yes, that's right and I am privileged to be the Committee Chairman, but more about that later.

Alright, so there are a lot of Committees, but why? The simple answer that comes to mind is "it takes a village".



Volunteering is a wonderful concept, but who has time to spend away from your family, friends, or just relaxing at home after a long day at the office? Let me just say that our organization is strong because of its volunteers. This is not hype, it is my personal observation of folks who participate as Board Members and serve on these Committees. They get it. They see the benefits of participating in a cause that promotes education and opportunity for all us villagers. If your senses are telling you this organization is a good thing and you want to get in on it too, just call me anytime at (602) 376-7179 or send an email to: dmsolon@gmail.com.

I think we now know why we have of all those Committees, but what is their purpose? That's the question that came into my mind when I attended my first Board meeting and saw the long list of commit-

tees. I was scratching my head about the three Committees related to Education: the Education Committee, the Education Certification/Credits Committee, and the Professional Development Committee. Simple answer again: Let's hear it... "it takes a village". As it turns out each of these committee functions is specialized and takes a considerable amount of time, especially if only one person makes up the committee. For example, the Education Certification/Credits Committee person is required to be certified by the Arizona Department of Real Estate, a process that has recently taken months to accomplish. The tracking has to be spot on so you (villagers with a real estate license) can get your continuing education credits.

Now, about the Local Public Agency Committee, my Committee. I view this Committee as one that fosters relationships between our local Chapter and City, County and State agencies with employees involved in real estate/right of way whether agents, managers, engineers, or related disciplines. This base of professionals goes right to the core of the successful future of our chapter and is a relationship that needs to be strong with the solid backing of agency management. There is much work to be done here, especially in the current economic climate. Villagers needed!

IT'S YOUR FUTURE!

SPRING 2012 EDUCATION SEMINAR



INTERNATIONAL RIGHT OF WAY ASSOCIATION

“Keeping Right of Way Clean”

Environmental Considerations

March 26th - 29th, 2012

SCHEDULE (INCLUDES LUNCH)

MONDAY, MARCH 26TH	CLASS C417 DAY ONE - 8:00 TO 5:00 VALUATION OF ENVIRONMENTALLY CONTAMINATED REAL ESTATE ORELL ANDERSON \$219
TUESDAY, MARCH 27TH	CLASS C417 DAY TWO - 8:00 TO 5:00 VALUATION OF ENVIRONMENTALLY CONTAMINATED REAL ESTATE ORELL ANDERSON
WEDNESDAY, MARCH 28TH	CLASS C103 - 8:00 TO 5:00 ETHICS AND THE RIGHT OF WAY PROFESSION BEVERLY FRANCY \$149
THURSDAY, MARCH 29TH DOOR PRIZES !!	EDUCATION SEMINAR - 8:00 TO 5:00 ENVIRONMENTAL CONSIDERATIONS & RIGHT OF WAY VARIOUS TOPICS \$89

Scheduled Thursday Speakers...

Charles K. Ayers/Jerry Zaddack, MAI,CRE
Harry Brenton, R.G., Matrix New World Engineering
Ron Flood, APS
Robert Forrest, Valley Metro Rail
Robert Roble/Bob Forsberg, R.G., ARCADIS
Robert Stevens, Flood Control District of Maricopa County
Robert F. Upham, P.E., City of Phoenix

Topic

Environmental Issues in Condemnations, Appraisals & Acquisitions
Use of Right of Way at Phx/Goodyear Airport North Superfund Site
Renewable Energy Technologies: Benefits and Challenges
Archaeology in an Urban Setting: Central Phx/East Valley Light Rail
ROW Study: Valley Metro Light Rail — Mesa Extension
Environmental Clearance for Excess Land at McMicken Dam
Tres Rios Environmental Restoration Project



4340 E. COTTON CENTER
BLVD. SUITE 100
PHOENIX, AZ 85040

Door Prizes (for Thursday Session)

- Six IPAD2s
- Ten Hard Bound “Principles of Right of Way” books
- One IRWA Member Registration for 2012 Conference plus One IRWA Companion Registration for 2012 Conference
- Various Random Gift Cards

For More Information Visit: www.irwachapter28.org

Member Spotlight

Kevin Kottmer, Maricopa County Public Works

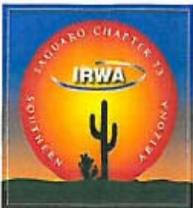


Kevin has worked for Maricopa County since 1982. He began working for the Operations Department Administration Section, Road Inventory, Survey Crew, and

Sun City Maintenance. Kevin then worked as Manager of the Warehouse, Procurement, and Contract Services for fourteen years. He returned to Operations in 2000 as a Public Works Project Manager. During that assignment, Kevin managed several maintenance/construction projects and worked with the State of Arizona Department of Emergency Management Administration (AZDEMA) to recover one million dollars during the Wenden flood event. He also worked with AZDEMA Recovery during the Rodeo Chediski Forest Fire in 2003. Kevin worked directly

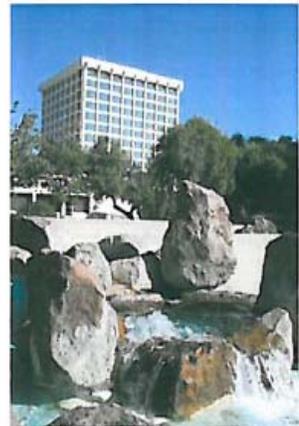
for AZDEMA as a Public Assistance Coordinator during the 2005 winter storms in northern Arizona. In 2006, Kevin returned to the Maricopa County Department of Transportation (MCDOT) to inspect various projects, manage projects, review and approve traffic control plans. Kevin came to work in the Public Works Real Estate Division in April of 2011.

Kevin is an Arizona native who lives in a midtown Phoenix historic district with his lovely wife of 25 years, his wonderful daughter, and awesome son.



IRWA COURSES TUCSON APRIL 2012

Register Early!



Saguaro Chapter 73 Presents the following courses:

- 105 The Uniform Act Executive Summary (4/9/2012)
- 501 Residential Relocation Assistance (4/10-11/2012)
- 503 Mobil Home Relocation (4/12/2012)

Course Fees:

- 105 The Uniform Act Executive Summary Member \$265; Non Member \$330
- 501 Residential Relocation Assistance Member \$415; Non-Member \$520
- 503 Mobile Home Relocation Member \$265; Non-Member \$330

\$25 Late Registration Fee

Location: Hotel Arizona

181 W Broadway Blvd., Tucson, AZ

Phone: 520-624-8711

Room Rate: \$99

For Questions please contact Course Coordinator: Patricia Blackmon at 520-882-8696 or Email: pblackmon@dowhkm.com

Obama offers mortgage relief to millions of homeowners

Margaret Chadbourn-Reuters

March 6, 2012

WASHINGTON—President Barack Obama announced on Tuesday a cut in fees on many government-backed mortgages that he said could help millions of homeowners refinance, part of an election-year push to boost the shaky U.S. housing market.

Under the plan, a typical borrower with a loan backed by the Federal Housing Administration could save a thousand dollars a year by refinancing into a new FHA loan, the White House said. The fee reductions would be on top of any savings from a lower interest rate.

Two million to three million borrowers would be eligible, although the White

House said participation would more likely number in the "hundreds of thousands."

The step is the latest in a series by the Obama administration to aid a depressed U.S. housing market and homeowners threatened by a rising tide of foreclosures.

About 11.1 million Americans now owe more than their homes are worth.

"I'm not one of those people who believe that we just sit by and wait for the housing market to hit bottom," Obama said at a news conference. "There are real things we can do right now that would make a substantial difference in the lives of innocent, responsible homeowners."

Obama, who faces re-election in November, introduced the cut in mortgage fees alongside efforts to compensate members of the military who may have been wrongfully foreclosed.

The lower fees being put in place would be available to borrowers seeking a new loan through FHA's streamlined refinancing program, and even borrowers who owe more on their mortgage than their homes are worth would be eligible.

Under the streamlined program, borrowers must be current on their payments and income verifications, and appraisals are waived. The reduced fees announced today would be available to borrowers who are refinancing loans taken out before June 1, 2009.

OFFBEAT

ZOOK TO MOVE COMPTON OAK FOR ROADWAY PROJECT

March 7, 2012

Christopher Smith Gonzalez—The Daily News



LEAGUE CITY, TX — The Compton oak that sits at the corner of Louisiana Avenue and FM 518 has been around long enough for League City to transform from a sleepy ranching and farming town to a bustling city. The tree is in the way of a road-widening project, and the debate over whether to cut it down to make room for the road or possibly move the road or the tree has raging for months. On Tuesday night, the city council voted to spend \$197,500 to move the oak

rather than cut it down.

The property the tree sits on used to belong to the Ghirardi's, one of the original Italian families who moved to League City to farm.

Last week, the council decided buy the 0.869 of an acre at the corner of Louisiana Avenue and FM 518 that was needed to continue the road-widening project.

The city paid \$395,000 for the property, including the cost of the trees and other items, said city Engineer John Lothrop.

On Tuesday night the council voted, 5-1, with one council member abstaining, to hire Hess Landscape Construction to move the tree. Three companies had submitted bids and Hess' was the lowest bidder at \$197,500.

Taking into account the monetary donations and the donated land, the cost to the taxpayer will about \$144,000, Councilman Dan Becker said.

Becker also pointed out the Ghirardi oak was appraised at about \$90,000

and by cutting the tree down, that value would be gone. "By moving it, we've saved a \$90,000 asset," he said.

Michael Ghirardi, Clarence Ghirardi's son, is an active member of a group dedicated to saving the historic oak. He said the fight to save the tree has even energized his father, who is going through chemotherapy, Michael Ghirardi said. He said he doesn't want to get too excited just yet. City staff still needs to meet with the firm that will move the tree.

But the historic oak that bears his family name is worth saving, he said. "I think League City needs the Ghirardi oak just like it needs Walter Hall Park and like it needs League Park," he said. "It's part of League City. You get rid of that, you get rid of part of the soul of the city."

www.galvestondailynews.com/story/297942

CONGRATULATIONS TO THE 2011 IRWA PROJECT OF THE YEAR RECIPIENT Phoenix Sky Harbor Voluntary Acquisition and Relocation Services (VARs) Program

By: Barbara Billitzer

When people think about infrastructure projects, what typically comes to mind are most likely to be roadways, bridges and dams. However, this year's IRWA Project of the Year winner is a little different. Instead of building something new or repairing older structures, this project was specifically designed to address noise issues facing current residents who reside near an existing airport.

The Voluntary Acquisition and Relocation Services (VARs) program was established by the Phoenix Sky Harbor International Airport to assist residential property owners who lived in noise-impacted areas around the airport and wished to relocate. What makes the VARs program unique is that it's completely voluntary. Services are made available to eligible residents living in the neighborhoods most severely impacted by airport noise. And to make it effortless for those residents who chose to move, the logistics were designed to guide the resident through every step of the process.



Read the entire article in the November/December 2011 RIGHT OF WAY Magazine



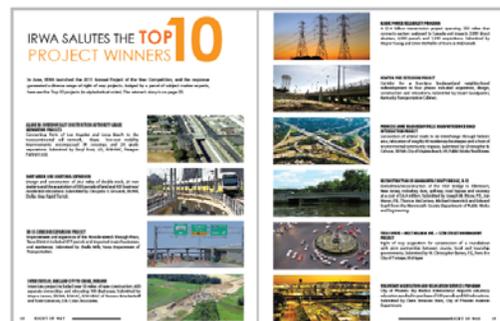
Project of the Year Competition

Showcase your project and get national media exposure!

Everyone has an interesting project story. This is the ideal time to tell yours.

The winner receives:

- Right of Way Magazine cover photo
- Feature article in November/December issue
- Three 2013 conference registrations
- Recognition at conference awards ceremony
- News media coverage
- Customized press release



Submission Guidelines

Deadline is July 31, 2012

In a word document, describe your project using the four categories noted below. Include as many details as possible to help differentiate your project from the other entries.

Include these categories in your project entry:

- 1) **Describe the team.** Outline how the project team was assembled, which right of way categories were involved, any special training or processes needed and your specific role.
- 2) **Give the facts.** Provide details about the budget, where funding originated, why the project was needed, how the schedule was established and who the project will benefit.
- 3) **Explain your three biggest challenges.** Identify the top three unique challenges you faced and describe how you were able to mitigate or overcome them.
- 4) **Detail the deliverables.** Explain why this project is important, to whom and your role in achieving the budget, schedule and/or expectations.

Projects that rank in the Top 10 will receive news media exposure and editorial coverage in Right of Way Magazine.

Whether your project is in the works or already completed, any project with a right of way component is eligible. If you entered your project in a previous competition, you can re-enter it using the new criteria.

On your cover sheet, please include the project name, your name, your company/agency and your email and phone number. Your entry can range anywhere from 1,200 to 3,000 words (not including visual attachments and captions). All submissions will be acknowledged by email confirmation. If you have any questions, please send them to magazine@irwaonline.org.

Three Ways to Submit:

- Email to:** magazine@irwaonline.org
- Fax to:** (310) 538-1471
- Mail to:** Right of Way Magazine
Project of the Year Competition
19210 S. Vermont Ave.
Building A, Suite 100
Gardena, CA 90248



IRWA
KACHINA
CHAPTER 28

MEMBERSHIP DRIVE

Do you know someone who may be interested in joining the IRWA?

Would you like to earn a free one-day class?

Refer a friend, neighbor, colleague, co-worker or anyone else you feel would benefit from membership in the IRWA. Once that person is approved as a new member you will receive a certificate for a free one-day class of your choice... That's it!

- New member can join through International (\$25 application fee) or directly through Chapter 28
- Referring member's name should be at the bottom of the application in "where did you hear about..." section
- Free class certificate would be valid for one year
- To redeem certificate, the new member must be in good standing with the IRWA
- Membership Drive expires September 30, 2012
- Certificate will be issued on the date the new member is approved by the Chapter 28 Executive Board
- Our goal is 25 new members during this campaign
- SPECIAL INCENTIVE if you submit your application through Chapter 28 before March 31, 2012 **NO APP FEE!**
- Go to www.irwchapter28.org for special application



**FREE
CLASS!**

For more information contact our Membership Chair, Rob Price at memberchair@irwchapter28.org

CHAPTER 28 EDUCATION CALENDAR

MARCH 2012—Seminar Month—C103: Ethics and the R/W Profession C417: The Valuation of Environmentally Contaminated Real Estate

MAY 2012—C205: Bargaining Negotiations



The Results Are In...

CONGRATULATIONS TO YOUR NEWLY ELECTED IRWA KACHINA CHAPTER 28 LEADERSHIP

International Director: Carolyn “Chris” Banks, SR/WA

President-Elect: Ken Anderssohn, SR/WA

Treasurer: Carolyn “Chris” Banks, SR/WA

Secretary: Rebekah Louis, SR/WA, RW-NAC

Professional Development Committee Member: Mark Keller, SR/WA, ASA

TWO NEW POLICIES: SR/WA COMPREHENSIVE EXAMS & ETHICS COURSES FOR RECERTIFICATION

New SR/WA Comprehensive Exams:

Effective January 1, 2012, the new SR/WA Comprehensive Exams are being used.

Please note that only comprehensive exams changed.
Individual discipline exams remain the same.

New Ethics Requirement:

Effective July 1, 2012, only IRWA ethics courses – 103, Ethics and the Right of Way Profession or 104, Standards of Practice for the Right of Way Professionals may be applied towards the ethics requirements for recertification. Non-IRWA ethics courses previously approved by the IPDC will no longer count for recertification.

Note:

If you wish to use one of the previously approved non-IRWA ethics courses for recertification in your current 5-year recertification cycle, you must complete the course before July 1, 2012.

WEIRD BUT WONDERFUL HOMES

Minnesota Foam Home

Location: Minnetrista, Minnesota

Claim to Fame: Also known as Hobbit House, Flintstones Home, and Mushroom House



When architect Winslow Wedin built his house in 1969 from polyurethane spray foam, chicken wire and 2 x 2s, his otherworldly dwelling was cheap, solid, and very energy efficient. It could have been the home of the future. So what happened? Banks didn't want to make a loan on a home made of foam.

Wedin's daughter Jayme Littlejohn, who helped build the home and led guided tours as a teenager, recalls winter days when they didn't need heat because the sun kept the home warm enough. The foam home has survived record snowfalls, record cold, record heat, and even took a direct lightning hit. They sure don't make 'em like they did that one time.

Member Announcements

Congratulations to our newest SR/WA's

Michael King, SR/WA, Maricopa County Public Works

Christina Bruner, SR/WA, Acquisition Sciences

James Rees, SR/WA, Arizona State Land Department

Welcome our newest Members

Collin F. Stevens, Cinnabar Southwest, LLC

Howard J. Clayton, Bowman Consulting Group, LTD

Jason R. Kack, Bowman Consulting Group, LTD

Stephen Shea, City of Chandler

10 Useless Facts

There is a city named Rome on every continent.

"Rhythm" is the longest English word without a vowel.

The placement of a donkey's eyes in its' heads enables it to see all four feet at all times!

It is impossible to sneeze with your eyes open.

The elephant is the only mammal that can't jump!

A cockroach can live several weeks with its head cut off!

Beetles taste like apples, wasps like pine nuts, and worms like fried bacon.

More people are allergic to cow's milk than any other food.

You're born with 300 bones, but by the time you become an adult, you only have 206.

Like fingerprints, everyone's tongue print is different!

SO YA KNOW ARIZONA, PARDNER?

Clay Thompson—February 10, 2012
The Republic/AzCentral.com

OK, class. Let's come to order. Arizona's statehood centennial is upon us and it's time to see how much you know about the state you live in. So get out your No. 2 pencil — you may begin. And keep your eyes on your own paper.

1. Who is buried in the white, hilltop pyramid in Papago Park in Phoenix?

- A) The Apache warrior Mangas Coloradas.
- B) Arizona's first governor, George W.P. Hunt, his wife and her sister.
- C) It is the tomb of the unknown Arizona soldier from the Spanish-American War.

2. When Carl Hayden was the sheriff of Maricopa County, he became the first Arizona lawman to:

- A) Misspend \$99.5 million.
- B) Use an automobile to pursue criminals.
- C) Get his pants sued off.

3. On Feb. 12, 1912, during the first wedding in the new state of Arizona, who was the ring bearer?

- A) Carl Hayden.
- B) Barry Goldwater.
- C) Pat McMahon.

4. The first town marshal of Canyon Diablo (now a ghost town on the Navajo Reservation) served for how long before he was shot to death?

- A) One month.
- B) Five hours.
- C) One year.

5. Billy the Kid killed his first man in:

- A) Tombstone.
- B) Camp Grant.
- C) Sasabe.

6. John C. Fremont was appointed territorial governor in 1878 but spent most of his time in California. When told he was required to live in Arizona, he:

- A) Founded Winslow.
- B) Resigned.
- C) Committed suicide.

7. The Native American known as Lozen was:

- A) Cochise's father.
- B) A skilled warrior and prophet. And a woman.
- C) A famous weaver of Navajo rugs.

8. The 13th Territorial Legislature was known as:

- A) The Cradle of Arizona Democracy.
- B) The Thieving 13th.
- C) Arizona's longest legislative session in history.

9. When Tucson legislators arrived home after that 13th session, a crowd greeted them with:

- A) Togas and laurel wreaths.
- B) A dead cat.
- C) A barrel of whiskey.

10. Between 1875 and 1903 there were how many stagecoach robberies in the Arizona Territory?

- A) 76.
- B) 129. Or maybe 134.
- C) 94.

11. George Goodfellow, a physician in frontier Tombstone, became a nationally known expert in treating:

- A) Emphysema.
- B) Gunshot wounds.
- C) Tuberculosis.

12. In 1908, in the first Los Angeles-to-Phoenix automobile race, known as the Cactus Derby, the winning time was:

- A) 3 days, 18 minutes.
- B) 30 hours, 36 minutes.
- C) 52 hours, 9 minutes.

13. The town of Pinetop was named for:

- A) A lone pine growing on a rocky crag.
- B) A bartender with an unruly mop of hair.
- C) An early settler named Josiah Pinetop.

14. Cara Jackson of Chandler was the first:

- A) Woman to serve in the Arizona Legislature.
- B) The first African-American Miss Arizona, in 1995.
- C) The first female newspaper publisher in Arizona.

15. In 1980, there was a plan to build a dam that would have flooded a large portion of the Fort McDowell Reservation. Had it been built, it would have been called:

- A) Apache Dam.
- B) Orme Dam.
- C) Gila Dam.

16. Gen. Irvin McDowell, for whom a Valley reservation, mountain range and road are named, is best known for:

- A) Capturing Geronimo.
- B) Being blamed for losing both battles of Bull Run during the Civil War.
- C) Founding Payson.

quiz answers on page 12

Scoring: 12-16: If you weren't born here, you're an honorary native Arizonan. 8-11: Not great but not bad. 0-8: You're new to these parts, ain'tcha, stranger?

THE BACKPAGE

*“Work and play are words used to describe the same thing under differing conditions”
-Mark Twain, US Author, Humorist (1835-1910)*

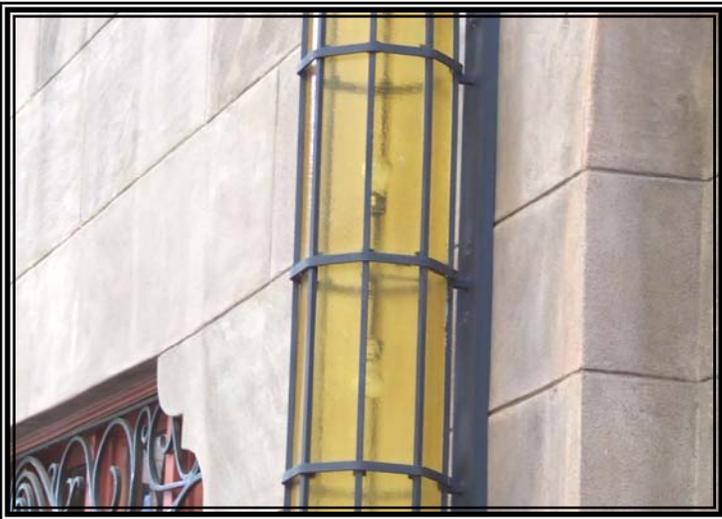
The Interview

Reaching the end of a job interview, the human resources person asked a young engineer fresh out of MIT, "And what starting salary were you looking for?" The engineer said, "In the neighborhood of \$125,000 a year, depending on the benefits package."
The interviewer said, "Well, what would you say to a package of 5-weeks vacation, 14 paid holidays, full medical and dental, company matching retirement fund to 50% of salary, and a company car leased every 2 years - say, a red Corvette?"
The engineer sat up straight and said, "Wow! Are you kidding?" And the interviewer replied, "Yeah, but you started it."

WHERE AM I?

Can you tell me where in Maricopa County this photo was taken?

The first correct answer received at newsletter@irwachapter28.org will win a free 1-day class hosted by Chapter 28



Congrats to Kevin Kottmer with Maricopa County for being the first and only correct answer to the 4th Quarter 2011 "Where am I" contest.
The answer is: *Old Park Central Mall.*

QUOTES ON TECHNOLOGY...

- "A rocket will never be able to leave the earth's atmosphere." —The New York Times, 1936
- "There is no likelihood man can ever tap the power of the atom." —Nobel Prize-winning physicist Robert Milliken, 1923
- "The wireless music box has no imaginable commercial value. Who would pay for a message sent to nobody in particular?" —David Sarnoff's associates in response to his urgings for investment in the radio in the 1920s.
- "Everything that can be invented has already been invented." —Charles H. Duell, director of the U.S. Patent Office, 1899
- "640k ought to be enough for anybody." —Bill Gates, 1981
- "There is no reason anyone would want a computer in their home." —Ken Olson, founder, president of DEC, 1977

Sudoku

			1		5		6	8
						7		1
9		1					3	
		7		2	6			
5								3
			8	7		4		
	3					8		5
1		5						
7	9		4		1			

Have a joke, quote or tip for the back page?

Contact: newsletter@irwachapter28.org

QUIZ ANSWERS FROM PAGE 11:
They're all "B"... Easier that way!

www.irwachapter28.org



Steven F. Warburton, SR/WA, Publisher