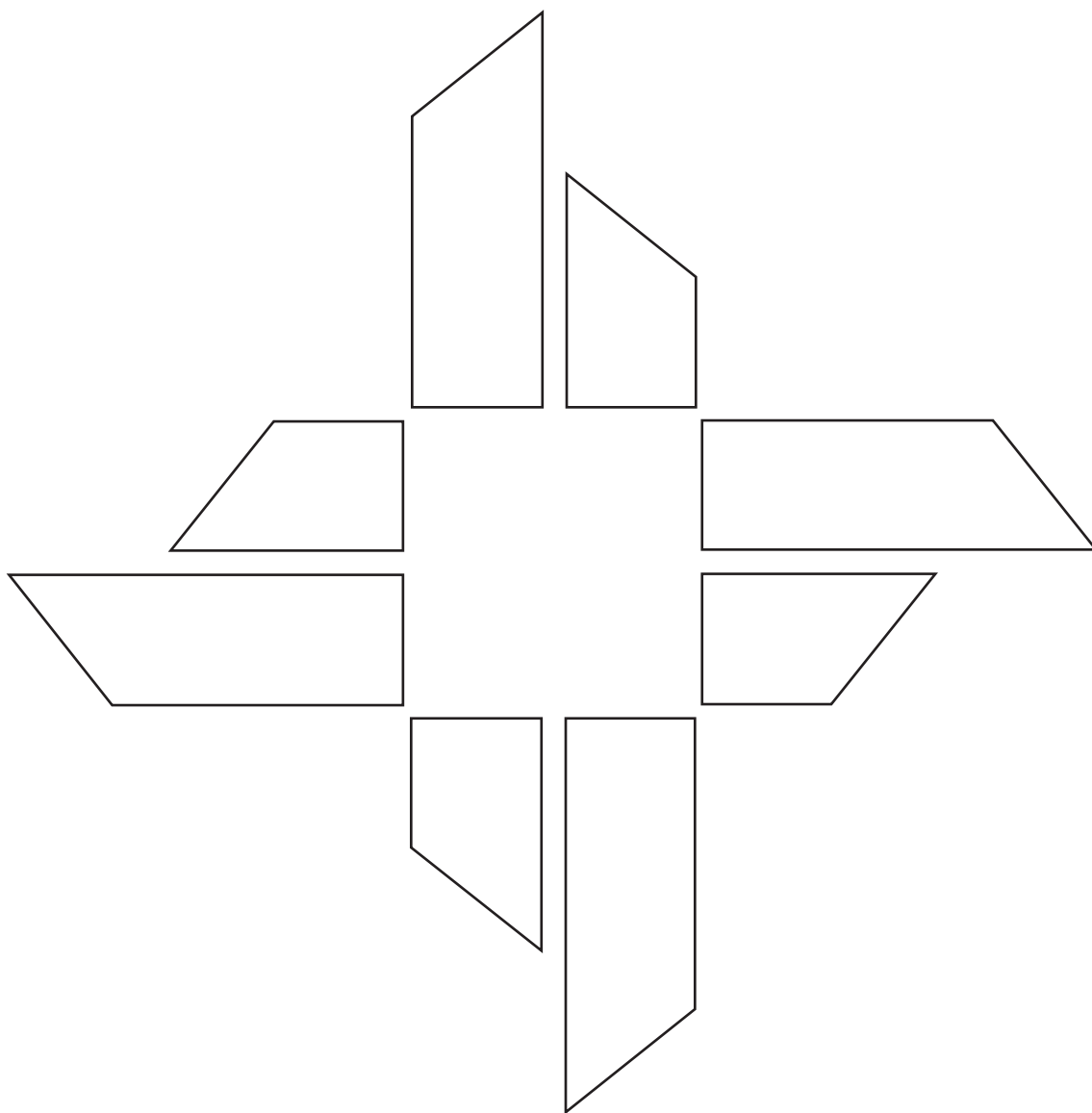


Annual Report 1997

10th ANNIVERSARY







Dear Members:



Dan Labrie
Chief Executive Officer

Dan Labrie

Every Housing Authority Insurance member is both a customer and a partner. We know that maintaining both aspects of this relationship with our members is vital to this organization's continued success. Our members are the organization.

Reading past annual reports, you may have noticed that our priorities were growth and expansion. But as you read this 1997 report, we'd like you to notice that our new goal is to erase the boundaries between our members' needs and our own.

During the past year, we have shifted the focus of our operations to better meet the needs of our membership through enhanced services and more precisely tailored insurance products. We work to maintain an organization that embodies the unique combination of values, skills and culture that makes Housing Authority Insurance the premier provider of insurance products and services to the public housing industry.

We hope that if we always work to solve the problems faced in delivering safe and decent public housing, our members will view Housing Authority Insurance as an extension of themselves. Just as we think of each member as a partner in our organization, we'd like each member to think of us as a partner in the public housing community.



Ina Sanders
Chair - HAI Companies

Ina Sanders

The 1997 financial results are proof that such a partnership produces benefits for all involved. Housing Authority Insurance reported a significant gain during 1997; our partner Housing Authorities were allocated \$3 million in dividends and premium credits. And by reserving prudently, we're positioning for future success, which is apparent in the independent actuarial opinion.

Looking at the past decade, one might ask why Housing Authority Insurance has been so successful. The answer is, simply, the people: our Board of Directors, our members, our staff and our business affiliates. Without the support and loyalty, the dedication and innovation, or the can-solve attitude of each of these people — each of these partners — Housing Authority Insurance could not succeed.

Those qualities and values of our partners provide Housing Authority Insurance with the insight to deliver new products and services when Housing Authorities need them. Companies such as ours thrive on innovation, and 1997 was no exception. Two new products were rolled out: the Small PHA Coverage Package for Housing Authorities of 250 units or less, and the Affordable Housing Program for providers of low income housing that are affiliated with Public Housing Authorities.

New insurance products such as these, and new services such as the risk control loss reports that were made available late in 1997 are examples of how we are enhancing coverage and service. We hope that developing tools that help Public Housing Authorities solve their problems will link Housing Authority Insurance more closely with each Housing Authority we serve. We know this will ensure continued success for all involved.

1987

- Once the decision to create HARRG and HAPI was made, five regional seminars were held to market the new insurance company to perspective members. Twenty-five charter members signed on.



The Beginning

Back in 1985, well before there was ever HARRG or HAPI or HTVN or even HAI, there was a crisis facing Public Housing Authorities. No one wanted to insure them. Housing Authorities were considered undesirable business and left to fend for themselves. So in November of that year, a group of Housing Authorities had a meeting at Chicago Housing Authority and formed the Insurance Crisis Study Group to explore the problem.

By December 1986, a risk management consultant had been hired, an insurance survey and actuarial study had been performed, and the decision was made to form a captive insurance company to serve the needs of Public Housing Authorities. After that decision, things moved fast. In January 1987, a consulting firm was selected to provide risk control and claims services. The next month, a license application for Housing Authority Risk Retention Group (HARRG) was submitted to the Vermont Department of Banking, Insurance and Securities. And before March was over, HARRG was licensed and both HARRG and Housing Authority Property Insurance (HAPI) were incorporated in Vermont.

Throughout April and May 1987, the newly founded captive insurer was sold to the Public Housing Authority community. Five regional seminars to market both HARRG and HAPI were held. HARRG registered to do business in states other than Vermont. HUD approved a bid waiver for the new insurer. Finally, 25 charter members from 24 states signed on with HARRG.

1987

HARRG's first policy year began on June 1, 1987. The 25 charter members committed roughly \$3 million in surplus funds and \$6 million in annual premiums. Ten days later, the first Board of Directors approved John Salisbury as HARRG's first Executive Director. He worked from a file box in his home until August when office space in Cheshire, Connecticut was rented. He worked alone for that same period until he hired a part-time accounting manager. All accounting functions were performed with a single check book and a manual accounting system.

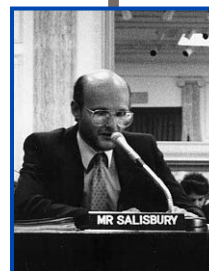
HARRG's first annual meeting was held in September 1987 in Burlington, Vermont. The first officers to preside over a meeting were George James, president, Jack Womack, first vice president, and Mary Ann Russ, second vice president.

During that same month, the first staff risk control meeting was held. The following month, the first on-site risk management survey was conducted at Philadelphia Housing Authority. In December, the risk control work plan process was first developed.

Finally, to close out a very successful first year, Housing Authority Insurance (HAI) was incorporated in the District of Columbia. This nonprofit company would sponsor insurance and risk control training programs, and develop insurance-related service programs. Also by the end of that year, the staff had grown from 1 to 6 with the addition of key underwriting, administrative and risk management personnel.

1988

- On several occasions, HAI's Executive Director testified before Congress to push favorable public housing legislation.
- HAI published its first member newsletter, "Risk News," to provide information on public housing safety, insurance and management issues.



1988

If the first year was a long, freshly-paved road, the second year was a long, somewhat bumpy road. Housing Authority Insurance — as the companies would come to be known — was starting to look like a real company. A personnel policy was approved; a strategic plan implemented; an annual report presented to a 13-member Board of Directors and its Claims, Underwriting, Risk Control and Finance Committees; and the first HAI newsletter was published. But HAI also faced some tough business decisions.

HAI's arrangement with its first insurance consultant was proving less than ideal. The consulting firm was unable to secure reinsurance acceptable to HARRG. This forced a change in brokerage arrangements. In June 1988, a new consultant, working closely with HAI staff, secured a deal.

That first consultant was also unable to develop the HAPI property insurance program to meet acceptable quality standards. As a result, HAI staff decided to take on the job themselves.

Despite some roadblocks, HAI continued on the road of growth and success. HAPI was successfully launched with 23 charter members. Its first policy year went into effect on August 1, 1988. More than 900 HARRG and HAPI claims were filed. And HARRG membership grew by 34%. The tough management decisions made throughout the year resulted in increased strength and financial stability that would pay off in the years to come.

1989

Indeed, in 1989, it did pay off for members — literally. Because of excellent year-end financial results, HARRG was able to offer performance-based premium credits. Nearly all 2-year members benefited.

To deal with increasing membership, new staff was hired in 1989, bringing the total to 13. Among those hired was the first claims examiner. This marked the beginning of HAI's in-house Claims Department.

HAI continued to grow. Work was begun on a lead-based paint program for Public Housing Authorities. A marketing plan was adopted. And the beginnings of a Local Area Network computer system was installed to help simplify accounting, underwriting and administrative functions.

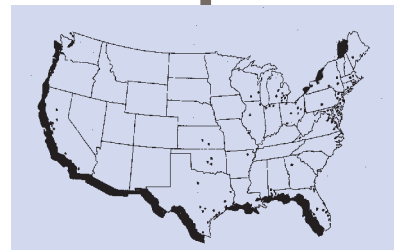
1990

Throughout 1990, HAI developed much as it did in 1989, with steady, stable growth. In March, a committee was appointed to look into a new site and facility where the company could house its ever-growing staff.

The Risk Control Department created new programs to build enthusiasm for risk control activities. The Fire Prevention Week poster contest, modeled after the successful San Antonio Housing Authority program, was created to get residents involved in risk control. The first HARRI Award, was given to Providence Housing Authority in recognition of its innovative resident safety video program.

1989

- HARRG membership grew from 25 charter members to 83 members by 1989.



New risk control programs were not all that was added that year. HAPI membership grew to 75 Housing Authorities requiring coverage for more than 21,000 buildings. Housing Environmental Services (HES) was incorporated to provide lead-based paint technical services. And more new staff members were brought in to handle the increasing work load.

Half way to where we are today, HAI continued to grow at an astounding rate. Improvements continued to be made to the services offered to members.

1991

In February 1991, Housing Insurance Services (HIS) was incorporated to work with other insurance companies as a captive agent. This allowed members to receive the best coverage possible.

In June, fidelity insurance, and boiler and machinery insurance were made available through HAI.

In October 1991, Congress enacted legislation sanctioning U.S. Department of Housing and Urban Development bid waivers. Public Housing Authorities could purchase HAI insurance products without undertaking HUD's lengthy, formal bid process. That same month, HAI's first automobile policy was issued.

By the end of the fifth anniversary year, HAI had serviced more than 2,000 claims for the year, and more than 7,000 overall. Membership had grown to 250 for HARRG and 98 for HAPI. The theme was still growth.

1992

With continual growth comes strain on internal infrastructure. By 1992, HAI was bulging both physically and organizationally.

To deal with the physical space problems, HAI broke ground on a new facility in Cheshire, Connecticut. The Housing Management Services Center would be big enough to hold the current staff as well as future staff increases. And it was not a bad place to hold the scores of records and paper work that were accumulating as the membership grew.

This was also the year that HAI's organizational structure was rearranged to simplify managerial processes. A separate Finance Department was created, and a chief financial officer was hired. Further, an MIS division was created within the Administrative Services Department to handle growing and increasingly complex technology requirements.

At the fifth anniversary ceremony that took place in Chicago, members had more to celebrate than the previous 5 years' success. HARRG members received \$976,000 in premium credits for the upcoming policy year. HAPI members received \$474,000 in dividends.

1990

- During the last decade, HAI has aimed to encourage and improve the risk control efforts of the membership. The HARRI Award was developed to give recognition for achievement and spread innovative ideas.
- Housing Environmental Services, Inc. was incorporated to provide technical expertise to PHAs facing lead-based paint issues.



1993

In 1993, the outlook was directed toward the future. In March, the Council of Advisors recommended that HAI go ahead with the development of a satellite television training network. Later that year Housing Telecommunications, Inc. (HTI) was incorporated in Connecticut.

Development of workers' compensation and law enforcement coverage was also begun. This included production of a law enforcement standards manual. The Finance Department began the practice of preparing a quarterly review of investment activity to better monitor financial performance. And HAI's budgeted staff grew to 45 to provide increased service to 299 HARRG members and 149 HAPI members.

Finally, to maintain control over all the managerial factors associated with increased services, increased membership and increased staff size, the first Corporate Policy Manual was produced. This manual pulled together all the policies and organizational documents of governance for the Board of Directors.

1994

During 1994, HAI built on the future-minded programs that it started the previous year. Work continued to refine the workers' compensation, public officials and law enforcement coverages. Meanwhile, the SP250 program for small Housing Authorities was being developed and structured.

Plans for the satellite television training network were moving along. HTI's advisory council met. An HTI business plan was approved. Marketing of the Housing Television Network (HTVN) was begun.

HAPI purchased Allendale's property insurance book of Public Housing Authority business to add 212 new members. Also during the year, HAPI earned an "A-" rating from A.M. Best.

As HAPI bolstered its business book, HAI bolstered its ability to serve the membership. A network computer system was installed at the Housing Management Services Center. New publications were produced, including "In Touch with Safety," "Outlook on Lead," and revised risk control standards. Also, the Risk Control Department was recognized for its outstanding risk control manual by the Public Risk Management Association (PRIMA).

1995

If 1993 and 1994 were geared toward the future, 1995 was the year the future arrived for HTVN. In January, HTVN made its first broadcast to an audience at the annual Public Housing Authorities Directors Association (PHADA) conference. The event was successful enough to get HTI a HUD grant through PHADA of \$1.2 million. In July, HTI signed a contract with AT&T for equipment and satellite services to facilitate HTVN broadcasts. In December, HTVN made its first official broadcast to 16 Housing Authorities and 34 HUD offices.

Other HAI initiatives were also paying off. In 1995, HARRG's and HAPI's member retention levels were astounding at 99% and 92%, respectively. HARRG had 358 members, and HAPI had 364.

1991

- The first Fire Prevention Week Poster Contest was held to encourage young residents to think about safety...and also have some fun.
- Congress enacted legislation sanctioning HUD bid waivers. The bid waivers allow Housing Authorities to get HAI coverage without the burdensome bidding process.



1996

By 1996, HAI faced increasing competition. The goal was no longer to become the leader. That was already accomplished. The goal was to remain the leader.

To do this, HAI had to find ways to cut costs and further refine organizational efficiency. Claims became its own department independent of Risk Management Services. A human resources division was created within the administrative department, now called Executive Services. A detailed staff orientation program was also developed.

HTI developed the National Institute of Continuing Education (NICHE) to provide career training to Housing Authority staff and residents. This was the final success in a first year in which HTVN broadcast 330 programming hours to more than 9,000 participants. By the end of the year, HTVN had installed 47 sites.

Finally, to focus HAI on the goals it would need to achieve to remain the market leader in insurance for Public Housing Authorities, a 5-year vision statement was developed by the Board of Directors.

1997

During its tenth year of operation, HAI looked to stabilize its operations and focus itself on the objectives set out in the 5-year vision statement. This played out in a number of significant ways.

First, Dan Labrie took over as chief executive officer. Labrie's appointment was important to HAI's stability because he had been with the company since the beginning. Having a leader familiar with the "old way" of conducting business ensured that changes would be tempered with a respect for past company practices. A wise choice considering HAI's past success.

Still, looking to the past will not get you to the future. And with that in mind, HAI undertook some changes to deal with new developments in the marketplace. To help oversee much of this process and further develop HAI's member-oriented strategy, a new executive vice president position was created.

A marketing department was created to develop new products and services, monitor trends in public housing, and cultivate member relations. This includes a project currently underway to visit 75% of HAI's members by the end of 1998.

Another way that HAI is changing to remain stable and competitive in the face of increased competition is by reorganizing underwriting services. Prior to 1997, each underwriter specialized in a certain coverage line: auto, property or liability. This meant that a single Housing Authority might be serviced by 3 or more underwriters.

The system developed during 1997 provides training to each underwriter in all coverage lines. That means each member Housing Authority has a single underwriter to service its account.

1992

- At the annual June meetings, HAI members celebrated five successful years. HARRC's membership had grown to 250; HAI's had grown to 75.



Not only will this make it easier for members to find solutions to their problems, but it will eliminate duplication of work and generally increase efficiency.

HAI has also added flood insurance and new coverage for non- and for-profit entities associated with public housing. By continually diversifying coverages offered, HAI becomes less reliant on revenue from any particular coverage and therefore more financially stable.

To increase the value of HAI member services, new Risk Control programs were developed. The premier service launched was Risk Management Loss Reports. These reports are free to members, and highlight problematic risk areas at a Housing Authority. This can help members reduce risk, reduce claims, and reduce insurance costs.

New computers were installed. A new underwriting system, member database and accounting system were completed and implemented. These things will foster greater staff efficiency which will lead to faster, more accurate customer service.

HTVN, meanwhile, worked to develop content even more relevant to the public housing industry. In November, HTVN made its first live broadcast from HUD headquarters in Washington, D.C., with HUD's assistant secretary, Kevin Marchman, participating. By the end of its second year, HTVN had 73 fully installed sites, having reached more than 16,000 participants.

HAI, by the end of its tenth year, had serviced more than 24,000 claims. Membership had grown to more than 500. Work had begun on a reenergized corporate image, logo and marketing materials. HARRG received its first "B+" A.M. Best rating. The Board of Directors approved a dividend/premium credit of \$3 million — the largest ever.

All things considered, it was a great year, and an even better decade.

1993

- Construction of the Housing Management Services Center in Cheshire, Connecticut, was completed.



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 John McAvaddy, Atlantic City, NJ – 2nd Vice Chair
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 Caire Freeman-McCown, Cleveland, OH
 Jack Womack, Oklahoma City, OK
 Glen Redding, Stillwater, OK
 Richard Collins, Savannah, GA
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 Virgil Tinklenberg, Panama City, FL
 Joy Fitzgerald, Houston, TX
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 Michael Meyer, Rochester, NY
 W James Rice, Meriden, CT
 John Primmer, Outside Director
 Harry House, Outside Director

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 Charles Smith, Wilmington, DE

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 Bill Lewellyn, Executive Vice President
 Leslie Whitlock, Director, Executive Services
 Lisa Conley, Human Resources Coordinator
 Michael O'Hearn, Communications Specialist
 Miriam Abbondelo, Employee Benefits Administrator
 Terry Lawlor, Receptionist

Finance/MIS

Janine Lehr, Controller
 Tracey Cragnano, Staff Accountant
 Dorothy Robinson, Staff Accountant
 Sun Dutcher, Accounting Assistant
 April Parsons, Director, MIS
 Lucille Annunziata, Network Manager

Underwriting

Pam Wallinger, Manager, Underwriting
 Gabriel Cham, Special Services Manager
 Judy Tripp, Manager, Underwriting
 Linda Blanc, Senior Underwriter
 Mike Patenaude, Senior Underwriter
 Nellie Myslenski, Senior Underwriter
 Jodi Barbieri, Underwriter
 Jean Solla, Underwriter
 Cindy Oneto, Underwriter
 Kimberly Tompkins, Assistant Underwriter
 Maurie Becker, Assistant Underwriter
 Maria Diaz, Assistant Underwriter
 Jeanne Aransky, Insurance Services Representative
 Estelle Doolittle, Insurance Services Representative
 Fung Shan, Administrative Assistant
 Jane Renauld, Administrative Assistant
 Sarah Whitlock, Clerical Assistant
 Karla Russo, Clerical Assistant
 Debbie Bower, Clerical Assistant
 Brenda Dominguez, Clerical Assistant

Marketing

Ed Malaspina, Director, Corporate Marketing
 Sherry Sullivan, Marketing Manager
 Herb Lewis, Sales Representative
 Karen Mazzoccoli, Marketing Representative
 Karla Emanuele, Marketing Representative
 Terry Sent, Clerical Assistant

Learning Technologies

Brian Braley, Vice President, Learning Technologies
 Jackie Festa-Biega, Director of Programming
 Patrick Sullivan, Studio Director
 Patricia Hartsell, Assistant Studio Director
 Paula Shemchuk, Teletraining Coordinator
 Mireille Blacke, Programming Assistant

Risk Control and Consulting

Jeff Weslow, Director, Risk Control and Consulting
 Ed McHugh, Risk Control Supervisor
 Sylvia Malinski, Senior Risk Control Associate
 Ann Straut-Esden, Senior Risk Control Associate
 Brian Hunter, Senior Risk Control Associate
 Brian Whalen, Risk Control Technical Specialist
 Jennifer Johnson, Risk Control Training Specialist
 Jill McNamee, Graphic Communications Specialist
 Nancy Swistak, Administrative Assistant
 Chris Trentham, Clerical Assistant

Claims Management

Bob Sullivan, Director of Claims
 Rita Wade, Property Claims Manager
 Dottie Brown, Regional Claims Manager
 John Weber, Regional Claims Manager
 Ernie Burgeson, Claims Examiner
 Lynda Houle, Claims Examiner
 Laura Franco, Claims Examiner
 Cathie Norton, Claims Examiner
 Kimberly Clifford, Claims Examiner
 Karen Bassett, Claims Examiner
 Stefanie Warner, Claims Examiner
 Joyce Coleman, Senior Administrative Assistant
 Sharon Sciascia, Claims Assistant
 Denise Morgigno, Clerical Assistant

1994

- Time and again, each program or coverage offered by HAI was top quality. In 1994, HAI received an award for its outstanding risk control manual from the Public Risk Management Association (PRIMA).
- HAI first offers workers' compensation coverage to PHAs.





10-Year Board and Staff Members
John Primmer, Dan Labrie, Leslie Whitlock,
and Jack Womack



Council of Advisors



Finance Committee

Housing Authority Risk Retention Group Charter Members

Akron Metropolitan Housing Authority
Albany Housing Authority
Housing Authority of Baltimore City
Brookline Housing Authority
Cambridge Housing Authority
Chicago Housing Authority
Cincinnati Metropolitan Housing Authority
Cuyahoga Metropolitan Housing Authority
Harrisburg Housing Authority
Jersey City Housing Authority
Lincoln Housing Authority
Lucas Metropolitan Housing Authority
Milwaukee Housing Authority
Mobile Housing Board
New Haven Housing Authority
New York City Housing Authority
Oklahoma City Housing Authority
Peoria Housing Authority
Portsmouth Redevelopment & Housing Authority
Providence Housing Authority
San Francisco Housing Authority
St. Louis Housing Authority
St. Petersburg Housing Authority
Warwick Housing Authority
Wilmington Housing Authority



Learning Technologies Committee



10-Year Board Members
John Primmer, Jack Womack



Claims Committee

1995

- HTVN made its first broadcast to 16 Housing Authorities. Thanks to interactive satellite technology, HTVN subscribers can train their entire staff for one price.





Governance Committee



Officers
Doug Dzema, Barry Romano,
Ina Sanders, John McAvaddy, Jr.

Housing Authority Property Insurance Charter Members

Albany Housing Authority
Cambridge Housing Authority
Catskill Housing Authority
Cincinnati Metropolitan Housing Authority
Cuyahoga Metropolitan Housing Authority
Gary Housing Authority
Hartford Housing Authority
Hialeah Housing Authority
Lincoln Housing Authority
Milwaukee Housing Authority
Mobile Housing Board
Oklahoma City Housing Authority
St. Petersburg Housing Authority
Housing Authority of Savannah
Shawnee Housing Authority
Springfield Housing Authority
Stillwater Housing Authority
Tulare Housing Authority
West Palm Beach Housing Authority
Wichita Housing Authority
Wilmington Housing Authority
Winter Haven Housing Authority
Wise County Redevelopment & Housing Authority



CEO Dan Labrie, HAI Chair Ina Sanders,
General Counsel Lee Reno,
Executive Vice President Bill Lewellyn



Underwriting Committee



Risk Control Committee



Board of Directors

1996

- Approaching its tenth year, HAI's Board of Directors established the Five Year Vision statement to guide the company into its second decade.
- The Housing Authority Insurance Web site "housingcenter.com" was introduced.



HAI Membership

Auburn, AL	Deerfield Beach, FL	Rockford, IL	Waltham, MA	Northumberland, NH	Illion, NY	Burnsville, RI
Birmingham, AL	Fort Lauderdale, FL	Bloomfield, IN	Wayland, MA	Salem, NH	Ithaca, NY	Central Falls, RI
Decatur, AL	Fort Myers, FL	Bloomington, IN	Webster, MA	Somersworth, NH	Kingston, NY	Cranston, RI
Mobile, AL	Fort Pierce, FL	Charlestown, IN	Woburn, MA	Asbury Park, NJ	Lackawanna, NY	Cumberland, RI
Montgomery, AL	Gainesville, FL	East Chicago, IN	Worcester, MA	Atlantic City, NJ	Mamaroneck, NY	East Providence, RI
Ozark, AL	Hialeah, FL	Elkhart, IN	Allegany Co., MD	Belmar, NJ	Massena, NY	Jamestown, RI
Amity, AR	Key West, FL	Evansville, IN	Annapolis, MD	Berkeley, NJ	Mechanicville, NY	Lincoln, RI
Arkadelphia, AR	Lakeland, FL	Fort Wayne, IN	Anne Arundel Co., MD	Beverly, NJ	Monticello Village, NY	Newport, RI
Camden, AR	Monroe Co., FL	Gary, IN	Baltimore, MD	Boonton, NJ	Mount Kisco, NY	North Providence, RI
Dardanelle, AR	Mulberry, FL	Hammond, IN	Cambridge, MD	Burlington, NJ	New Rochelle, NY	Pawtucket, RI
Little Rock, AR	Orlando, FL	Indianapolis, IN	Crisfield, MD	Camden, NJ	Newark, NY	Portsmouth, RI
North Little Rock, AR	Palm Beach Co., FL	Kokomo, IN	Frederick, MD	Carteret, NJ	Niagara Falls, NY	Providence, RI
Ola, AR	Panama City, FL	Michigan City, IN	Glenarden, MD	Clementon, NJ	Olean, NY	Smithfield, RI
Paragould, AR	Sarasota, FL	Mishawaka, IN	Havre De Grace, MD	Collingswood, NJ	Plattsburgh, NY	South Kingstown, RI
Flagstaff, AZ	St. Petersburg, FL	Muncie, IN	St. Mary's Co., MD	Dover, NJ	Port Chester, NY	Warwick, RI
Nogales, AZ	Tampa, FL	Richmond, IN	St. Michael's, MD	East Orange, NJ	Poughkeepsie, NY	Woonsocket, RI
South Tucson, AZ	Venice, FL	Rockport, IN	Biddeford, ME	Edgewater, NJ	Ramapo, NY	North Charleston, SC
Winslow, AZ	South Palm Beach, FL	South Bend, IN	Lewiston, ME	Edison Township, NJ	Rensselaer, NY	Chattanooga, TN
Contra Costa Co., CA	Winterhaven, FL	Atchison, KS	Old Town, ME	Elizabeth, NJ	Rochester, NY	Memphis, TN
Kings Co., CA	Acworth, GA	Fort Scott, KS	Portland, ME	Englewood, NJ	Rockville Centre, NY	Nashville, TN
Los Angeles, CA	Americus, GA	Great Bend, KS	Westbrook, ME	Guttenberg, NJ	Spring Valley, NY	Austin, TX
Madera, CA	Athens, GA	Howard, KS	Bay City, MI	Harrison, NJ	Syracuse, NY	Brownsville, TX
Marin Co., CA	Augusta, GA	Kansas City, KS	Bay Co., MI	Highland Park, NJ	Troy, NY	Corpus Christi, TX
Monterey Co., CA	Barnesville, GA	Olathe City, KS	Benton Harbor, MI	Hightstown, NJ	Watertown, NY	Dallas, TX
Oakland, CA	Bowdon, GA	Parsons, KS	Benton Township, MI	Hoboken, NJ	White Plains, NY	Devine, TX
Paso Robles, CA	Cairo, GA	Salina, KS	Clinton Township, MI	Irvington, NJ	Woodridge, NY	El Campo, TX
Port Hueneme, CA	Chatsworth, GA	South Hutchinson, KS	Detroit, MI	Jersey City, NJ	Yonkers, NY	El Paso, TX
Richmond, CA	Commerce, GA	Topeka, KS	Ecorse, MI	Lakewood Township, NJ	Adams, OH	Fort Worth, TX
Sacramento, CA	Crawfordville, GA	Wichita, KS	Flint, MI	Linden, NJ	Akon, OH	Galveston, TX
San Diego, CA	Cuthbert, GA	Adams, MA	Gladwin City, MI	Long Branch, NJ	Cambridge, OH	Carrison, TX
San Francisco, CA	Dalton, GA	Amherst, MA	Grand Rapids, MI	New Brunswick, NJ	Cincinnati, OH	Granger, TX
Santa Barbara Co., CA	East Point, GA	Auburn, MA	Hamtramck, MI	Orange, NJ	Columbus, OH	Harlingen, TX
Santa Clara Co., CA	Fairburn, GA	Belmont, MA	Inkster, MI	Passaic, NJ	Cuyahoga, OH	Houston, TX
Soledad, CA	Fort Gaines, GA	Beverly, MA	Lansing, MI	Paterson, NJ	Dayton, OH	Laredo, TX
Ventura, CA	Gainesville, GA	Boston, MA	Livonia, MI	Penns Grove, NJ	Erie, OH	Liberty Co., TX
Aurora, CO	Gibson, GA	Brockton, MA	Mackinac Co., MI	Perth Amboy, NJ	Lorain, OH	McAllen, TX
Boulder, CO	Greensboro, GA	Brookline, MA	Manistee, MI	Phillipsburg, NJ	Lucas, OH	Mercedes, TX
Denver, CO	Griffin, GA	Cambridge, MA	Muskegon Heights, MI	Red Bank, NJ	Morgan Metro, OH	Nocona, TX
Ansonia, CT	Harlem, GA	Chelsea, MA	Muskegon, MI	Salem, NJ	Stark, OH	San Antonio, TX
Bridgeport, CT	Hartwell, GA	Chicopee, MA	Pontiac, MI	Trenton, NJ	Youngstown, OH	Taylor, TX
Bristol, CT	Hogansville, GA	Dedham, MA	Saginaw, MI	Union City, NJ	Zanesville, OH	Carbon Co., UT
Danbury, CT	Jackson, GA	Dukes Co., MA	St. Joseph, MI	Vineland, NJ	Anadarko, OK	Alexandria, VA
East Hartford, CT	La Grange, GA	Fall River, MA	Sterling Heights, MI	Wildwood, NJ	Atoka, OK	Bristol, VA
Glastonbury, CT	Louisville, GA	Fitchburg, MA	Ypsilanti, MI	Alamogordo, NM	Cache, OK	Charlottesville, VA
Hamden, CT	Macon, GA	Gloucester, MA	Hopkins, MN	Bayard, NM	Comanche City, OK	Danville, VA
Hartford, CT	Madison, GA	Groveland, MA	International Falls, MN	Bernalillo, NM	Del City, OK	Fairfax Co., VA
Meriden, CT	Manchester, GA	Hanson, MA	Lincoln Co., MN	Clovis, NM	Fort Gibson, OK	Franklin, VA
Middletown, CT	Marietta, GA	Haverhill, MA	South St. Paul, MN	Espanola, NM	Geary, OK	Hopewell, VA
Milford, CT	Metter, GA	Holyoke, MA	St. Paul, MN	Enunice, NM	Guthrie, OK	Newport News, VA
Naugatuck, CT	Millen, GA	Hudson, MA	Kansas City, MO	Fort Sumner, NM	Haileyville, OK	Norfolk, VA
New Britain, CT	Monroe, GA	Lawrence, MA	Saint Louis Co., MO	Lovington, NM	Hartsborne, OK	Norton, VA
New Canaan, CT	Mount Vernon, GA	Lowell, MA	Smithville, MO	Raton, NM	Krebs, OK	Petersburg, VA
New London, CT	Norcross, GA	Marlborough, MA	St. Louis, MO	Rio Arriba Co., NM	Lawton, OK	Portsmouth, VA
Norwalk, CT	Palmetto, GA	Melrose, MA	Asheboro, NC	Santa Clara, NM	Miami, OK	Roanoke, VA
Norwich, CT	Pelham, GA	Methuen, MA	Durham, NC	Santa Fe Civic, NM	Norman, OK	Wise Co., VA
Portland, CT	Quitman, GA	Milford, MA	Fayetteville, NC	Truth or Consequence, NM	Oklahoma City, OK	Barre, VT
Putnam, CT	Sandersville, GA	Milton, MA	High Point, NC	Clark Co., OK	Ponca City, OK	Hartford, VT
Seymour, CT	Savannah, GA	New Bedford, MA	Mid-East Regional, NC	Las Vegas, NV	Shawnee, OK	Rutland, VT
Stamford, CT	Scriven Co., GA	Newburyport, MA	Raleigh, NC	Albany, NY	Sillwater, OK	Springfield, VT
Stratford, CT	Shellman, GA	Newton, MA	Randelman, NC	Amsterdam, NY	Stroud, OK	Winooski, VT
Torrington, CT	Sylvania, GA	North Andover, MA	Smithfield, NC	Auburn, NY	Temple, OK	Bremerton, WA
Vernon, CT	Talbot Co., GA	North Attleboro, MA	Tarboro, NC	Beacon, NY	Turtle, OK	Kitsap Co., WA
Wallingford, CT	Talbotton, GA	North Reading, MA	Washington, NC	Binghamton, NY	Walters, OK	Seattle, WA
Waterbury, CT	Tennille, GA	Northampton, MA	Omaha, NE	Buffalo, NY	Waynoka, OK	Algoma, WI
West Hartford, CT	Tifton, GA	Pembroke, MA	Berlin, NH	Catskill, NY	Wewoka, OK	Green Bay, WI
West Haven, CT	Unadilla, GA	Pittsfield, MA	Claremont, NH	Ellenville, NY	Wilburton, OK	Madison, WI
Wethersfield, CT	Union City, GA	Plymouth, MA	Derry, NH	Elmira, NY	Blair, PA	Milwaukee, WI
Willimantic, CT	Warrenton, GA	Reading, MA	Dover, NH	Freeport, NY	Bradford, PA	New Richmond, WI
Winchester, CT	Waynesboro, GA	Revere, MA	Exeter, NH	Geneva, NY	Erie, PA	Racine Co., WI
Windsor Locks, CT	Woodland, GA	Rockland, MA	Franklin, NH	Glen Cove, NY	Franklin, PA	Walworth Co., WI
District of Columbia, DC	Bloomington, IL	Saugus, MA	Keene, NH	Gloversville, NY	Harrisburg, PA	Bluefield, WV
Wilmington, DE	Chicago, IL	Somerville, MA	Lancaster, NH	Great Neck, NY	Montgomery Co., PA	Saint Albans, WV
Pensacola, FL	East St. Louis, IL	Springfield, MA	Lebanon, NH	Greenburgh, NY	Reading, PA	Casper City, WY
Broward Co., FL	North Chicago, IL	Stow, MA	Manchester, NH	Hempstead, NY	Scranton, PA	
Clearwater, FL	Peoria, IL	Tewksbury, MA	Nashua, NH	Hudson, NY	Somerset Co., PA	

1997

- Once again, HAI had reason to celebrate. At the end of its first decade, membership had grown from 25 HARRG members to more than 500 HAI members.





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