

PRESIDENT'S MESSAGE:

To All Our Friends,

We are pleased to present our second Annual Report covering the period from September 1st 2002 through August 31st 2003. From its founding in the summer of 1996, Insuring the Children has now completed seven years of increasingly successful operations. In comparison to other charities our annual revenues may appear small yet the direct impact upon the needs of our grantees is large. We are heartened and encouraged by the response of our donors. Especially, under the circumstances of this past year, the continued effects of 9/11/2001, the war in Iraq, and a generally difficult economic climate. We thank you for your support and we hope that you will continue to support Insuring the Children as one of your preferred charities. Again thank you each for making all that has been accomplished possible!

Your generosity and support has allowed Insuring the Children to provide over four hundred thousand dollars in the fight against child neglect and abuse in our community.

Among the highlights during the fiscal year:

- ▲ total contributions up 33% and asset base have risen — This is very significant in light of the current economic condition and is the result of everyone's efforts to move to the next level.
- ▲ This year we completed our commitment to support the ITC Fellowship at Children's Hospital. We look forward to our continued partnership with this program and Dr. Robert Shapiro.
- ▲ our ability to operate efficiently has kept the administrative expense to a minimum. This has been possible by the generous donation of time and efforts by the Cincinnati Insurance Board in providing most of our administrative services.
- ▲ we have continued to strengthen the board and our committees by reaching out to the industry through our Honorary Trustees by identifying interested individuals willing to commit their time on our behalf.

This year completes my three year term as president. It has been a wonderful and very rewarding three years. My exposure to the various grantees and sharing their stories with our industry has been a highlight. As Al "Buzz" Brown assumes the presidency, I am sure you will see his deep commitment to expanding our revenue growth and subsequent grants. I will remain on the Board and continue to assist in building upon our past efforts.

We will continue to follow our mission during the coming year. As this report shows your gifts and support have allowed us to make a difference in our community. On behalf of the children, thank you.

Sincerely,

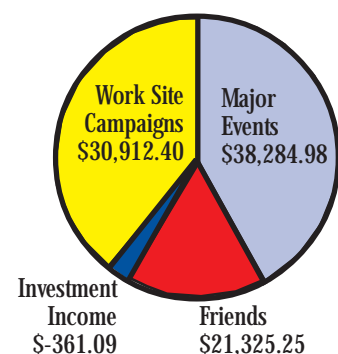
John J. Twomey, CPCU, CLU
President

2002 ▲ 2003 FINANCIAL HIGHLIGHTS

TOTAL ASSETS 8/31/2003 \$47,147.58

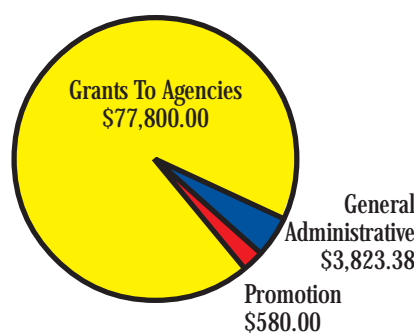
INCOME

TOTAL \$90,161.54



Expenses

TOTAL \$82,203.38



Our Partners... The Grantees

As dedicated as the Trustees of Insuring the Children are, none of this dedication would yield results without the day in and day out efforts of the hundreds of local volunteers, employees and professionals associated with the many agencies dealing with child abuse, its prevention and elimination. From its beginning, Insuring the Children has maintained an ongoing relationship with the various agencies that the Board provides funds for direct service and prevention programs. Through site visits and research we pre-screen and approve each of the agencies receiving your support. We also follow up with those successful grantees to assure that the funds provided were used for the programs intended. We feel extremely fortunate to be associated with these fine organizations which continue to make headway in the fight against child abuse and neglect. All your contributions are used to support these local agencies. We would like to introduce to three of these grantees.

The Family Nurturing Center

The Family Nurturing Center® is a non-profit social service agency located in Northern Kentucky dedicated to end the cycle of child abuse, to promote individual well-being and to encourage healthy relationships within the families and communities we serve. Our services and programs focus on the education, prevention, intervention, and treatment of all forms of child abuse.

Initial work to form the agency began as early as 1975 by a group of concerned citizens who recognized the magnitude of the problem of child abuse. Programs and services have grown to meet the needs of the community, and Family Nurturing Center® is now well known for its comprehensive range of quality child abuse prevention, education and treatment services. Current programs and services include:

- ▲ Nurturing Parenting Programs – family based parenting education program designed to promote healthy relationships and end negative patterns;
- ▲ Tic Toc – individual, group and family therapy for children impacted by sexual abuse;
- ▲ Kids on the Block – dynamic, interactive education program using life size puppets to educate school age children on ways to recognize, resist and report child abuse;
- ▲ VISITS – Supervised visitation services to ensure that children have the opportunity to develop healthy

relationships with non-custodial parents in a safe and nurturing environment;

- ▲ Training – local and statewide training offered on child abuse, the nurturing philosophy and curriculum, child development, parenting, family issues and more. Trainings are provided to parents, teachers, social worker and employees of area businesses.

Insuring the Children has been a primary partner in helping us to end the cycle of child abuse. Previous support has focused on the Nurturing Parenting Programs and the VISITS program. As we continue to look at staggering statistics regarding child abuse, and learn more and more of the personal trauma and triumph of real children and families impacted by abuse, now more than ever we know of the significance of the programs offered by FNC, and of the support provided by Insuring the Children and other generous groups. Thank you so much for your ongoing commitment to end child abuse.



Parachute: Butler County CASA

Nearly 15 years ago in Butler County, tragedy struck, a three year old girl, died in 1986 due to injuries inflicted by her father. The community was outraged and wanted answers. Two women, Janet Clemmons and Jolynn Hurwitz, wanted to do more. They got together with Hamilton Junior Women's League and Butler County Juvenile Court and set out to establish an agency to advocate for these needy children. The need was compelling and urgent. After months of hard work - PARACHUTE: Butler County CASA was founded! A private, independent non profit agency-our mission- to train community volunteers to advocate for abused and neglected children involved in the court and foster care systems, to look out for the child's best interests, to be the child's voice in court. These community volunteers were trained as CASAs or Court Appointed Special Advocates. A CASA would research the case, meet the family members, talk with professionals, regularly visit the child and bring to the court information regard-

ing what's best for the child. They would speak for the child in court, look out for the child's best interest. Would it work? The first class of volunteers had 14 members! 15 years later- WOW! The volunteer's work is challenging and difficult, but the results are amazing.

Volunteers bring common sense ideas, and discover information that no one else could find. Children and families realize the volunteers are warm and caring, have the time to listen, while court found the volunteers' reports and recommendations detailed and helpful.

Statistics show that children with CASAs receive more services, experience less placement interruptions, and are in the system less time and are moved to stable, nurturing homes quicker. I'd call this a miracle! 15 years later - 264 advocates have been trained and 965 children have been served. Success - YES - by hard working, competent, caring volunteers who make a difference one child at a time.

“ The environment that people live in is the environment that they learn to live in, respond to, and perpetuate. If the environment is good, so be it. But if it is poor, so is the quality of life within it. ”

The Women's Connection

The Women's Connection has been committed to the mission of involving women and children in enriching their lives, since opening its doors on Glenway Avenue in Price Hill in May 1997. The staff accomplishes this both by working with individual women and by offering programs for women and children. The priorities of the center are to be a welcoming place, to connect women with available resources, to provide educational and personal growth opportunities that respond to community needs and to initiate and promote collaborative programs and services within the community. A collaborative approach with a commitment not to duplicate services was a founding principle. Vol-

unteers play a vital role in the life and mission of the center. In 2002, one hundred and sixty-eight volunteers contributed more than forty-four hundred hours of service.

The primary constituency of The Women's Connection is women and their children who live within one or two miles of the center. Price Hill is a rapidly changing, urban neighborhood dealing with differences in race, income, education, and culture.

In 2002, more than eleven hundred persons came in or called looking for services or resources and more than four hundred persons attended programs sponsored by The Women's Connection.

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2002 ▲ 2003 GRANTS

In addition to providing the funding for the ITC Fellow, your generosity and support allowed Insuring the Children to assist in the funding of the following programs this current fiscal year:

Boone County CASA — provided funds to train additional CASA volunteers
Council on Child Abuse — provided funding for the “PACI” Protect and Comfort Infants educational program including Public Services Announcements

Family Nurturing Center of KY — provided the funds for Nurturing Parenting for Parents and Adolescents. This program involves meeting for 3 hours each week, for 12 weeks. The focus of the program for the parents is made up of 4 principle areas of learning for them; developing empathy, becoming aware of self, learn the ABC (Assuring Better Children) Parenting program

Family Services of Cincinnati — funding for the Friends of the Children long-term professional mentoring program. This program is a national program that Family Service is starting in Cincinnati. It matches children at risk with a paid, professional adult mentor called a Friend.

Healthy Visions — provided funding for their Child Abuse Prevention Through Nurturing Parent training program. This program’s goal is to eliminate child abuse and neglect through this nationally validated, family-centered program.

One Way Farm — provided funding for their animal therapy and summer school programs. The animal therapy program involves abused/neglected children caring for and interacting with animals while adults and trained professional observe and works with the child.

Parachute Butler County — sponsored four new CASA (Court Appointed Special Advocates) volunteers to provide advocacy support to abused and neglected children

Pro Kids — provided partial funding for “Building Blocks, Pro Kids’ Birth to three program” which provides especially trained CASAs’ in the area of the needs of young children to provide advocacy

The Woman’s Connection — provided funding for the support, information, and intervention of mothers overcoming addictions, abusive relationships and economic barriers.

Women’s Crisis Center — provided for the Protection from Abuse children’s program. This program deals with the issues of sexual abuse and domestic violence against children. Training and counseling are given to children.

Insuring The Children
 2727 Madison Road, Suite 302
 Cincinnati OH 45209-2271



Thank You!

INSURING THE CHILDREN

ANNUAL REPORT 2002 ▲ 2003

“ You can’t give people pride, but you can provide the kind of understanding that makes people look to their inner strenghts and find their own sense of pride. ”

— CHARLESZETTA WADDLES

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MISSION

Insuring the Children is the united effort of the Southern Ohio and Northern Kentucky insurance industry to raise awareness of child abuse and neglect. We support prevention programs and help provide emergency care and other assistance to all children in our communities. ITC is a partnership of individuals in the life, health, title and property and casualty insurance industry and those associated with the industry. We are dedicated to the short-term goal of reducing child abuse and to the long-term goal of eliminating child abuse and neglect in our society.

VISION

Insuring the Children is an organization which is dedicated to the elimination of child abuse and neglect in the Greater Cincinnati, Northern Kentucky Community. It is our belief that every child is entitled to a life free of abuse or neglect.

INTEREST

Insuring the Children funds direct service and prevention programs of the various agencies dealing with child abuse and neglect in our community. We pre-screen and approve all the agencies receiving your support. Grants are only awarded to non-profit, tax-exempt organizations as determined by Section 501 (c) (3) of the Internal Revenue Code and to those public charities as defined by Section 509 (a) (1), (2) or (3) of the Internal Revenue Code.

www.aboutitc.org