To ensure the safety of students, faculty and staff, schools and school districts nationwide should create comprehensive, multi-hazard emergency management plans that focus on the four phases of emergency management—prevention-mitigation, preparedness, response and recovery. All-inclusive plans and well-executed processes will ensure the continuity of school and school districts’ daily business operations in the face of natural and man-made disasters, criminal activity on campuses and outbreaks of infectious diseases. “Schools must prepare for the expected to be prepared for the unexpected,” asserts Robert Laird, director of school safety at the Mississippi Department of Education.

Most schools and school districts have established emergency management plans; however, they are often not comprehensive, practiced regularly or written in collaboration with the local community. It is highly recommended that schools and school districts adopt a comprehensive, multi-hazard approach to emergency management and work to ensure that their plans take into account the unique needs of the school, any procedures and processes already in place that could be improved and the benefits of adding structure to identified gaps.

Creating Plans Based on the Four Phases of Emergency Management

The four phases of emergency management help to establish a firm foundation for successful planning. The phases are all interconnected; therefore, proactive efforts in each phase impact the quality of the outcomes of the other three phases. The most effective plans provide direction and support to the entire school community and are continuously reviewed and enhanced through routine activities to build a school or school district’s capacity to prevent and mitigate emergencies, prepare for incidents and respond to and recover from crises.

The following suggestions, categorized by the four phases of emergency management, will assist schools and school districts in establishing or refining their emergency management plans.

Phase 1: Prevention-Mitigation

The prevention-mitigation phase is designed to assess and address the safety, security and integrity of school buildings, learning environments and students and staff. Prevention is the action or actions taken by schools and

The Safe and Drug-Free Schools and Communities Act (SDFSCA) requires local education agencies (LEAs) receiving SDFSCA funds to have a plan for keeping their schools safe and drug-free that includes: appropriate and effective discipline policies; security procedures; prevention activities; a student code of conduct; and an emergency management plan for responding to violent or traumatic incidents on school grounds.
school districts to decrease the likelihood that an emergency will occur. *Mitigation* is the action or actions taken to eliminate or reduce risks, damages, injuries or deaths that may occur during an emergency, such as a natural disaster or chemical spill.

Examples of prevention activities that may be incorporated into a school’s emergency management plan may include:

- Establishing communication procedures for staff, parents, students and the media;
- Enforcing policies related to food preparation, mail handling, building access and student accountability; and
- Conducting comprehensive, strength-based vulnerability assessments—of school buildings and grounds, school cultures and climates, staff skills, and community resources—to help crisis response teams identify, analyze and profile hazards and develop appropriate policies and procedures.

Mitigation activities may include:

- Fencing hazardous areas;
- Anchoring outdoor equipment that could become flying projectiles; and
- Bolting bookshelves to walls and securing loose wires.

### Phase 2: Preparedness

The preparedness phase readies schools and school districts to respond in a rapid, coordinated and effective manner to an emergency. Examples of preparedness activities that may be incorporated into a school’s emergency management plan include:

- Identifying weaknesses in the current emergency management plan;
- Interpreting the data collected from the vulnerability assessments conducted during the prevention-mitigation phase;
- Developing or updating appropriate processes and procedures (based on the identification of weaknesses as well as the data from the vulnerability assessments) to ensure the safety of students, faculty, staff and visitors;
- Creating and strengthening relationships with community partners, including members of law enforcement, fire safety, local government, public health and mental health agencies and the media;
- Delegating roles and responsibilities, including levels of authority;
- Establishing an Incident Command System (ICS);
- Implementing functional training exercises for faculty and staff with first responders;
- Implementing evacuation, lock-down and shelter-in-place drills; and
- Coordinating emergency management plans with those of state and local agencies to avoid unnecessary duplication.

### Phase 3: Response

When emergencies arise, schools and school districts must quickly implement the policies and procedures developed in the prevention-
mitigation and preparedness phases to effectively manage the crisis and protect the school community. Throughout the response phase, efforts focus on deeslalating the emergency and taking accelerated steps toward recovery. Examples of response activities include:

- Delegating responsibilities;
- Deploying resources;
- Activating the communication, accountability and decisionmaking procedures outlined in the predetermined emergency management plan;
- Documenting all actions, decisions and events (e.g., what happened, what worked and what did not work);
- Holding debriefing meetings; and
- Reviewing after-action reports to determine recovery activities and necessary revisions to the emergency management plan based on lessons learned.

**Phase 4: Recovery**

The recovery phase quickly restores educational and business operations in schools and school districts following an incident. Recovery is an ongoing process that includes not only the mental, emotional and physical healing process of students, faculty and staff, but a school’s physical (buildings and grounds), fiscal (daily business operations) and academic (a return to classroom learning) recuperation. Strong partnerships with members of the law enforcement and public and mental health communities are essential for effective recovery efforts. Examples of recovery activities include:

- Outlining service delivery systems;
- Providing mental health services or offering referral services;
- Developing letter templates for emergencies;
- Predetermining strategies for accepting donations following a death or an incident;
- Establishing a policy for standing or temporary memorials and ensuring that it is consistent for all events;
- Ensuring that a process is in place for soliciting and receiving parental consent for such activities as providing medical treatment or receiving counseling services;
- Establishing a process for screening and registering volunteers; and
- Developing and practicing a Continuity of Operations Plan (COOP) at the school and school district levels.
Establishing Crisis Response Teams

The process of developing and maintaining an emergency management plan is complex; therefore, before a plan is developed, district crisis response teams and individual crisis response teams should be assembled. These teams are composed of a variety of professionals with expertise in emergency management (e.g., police, fire and emergency medical services personnel) and include community partners (e.g., public and mental health professionals) and school-based staff (e.g., facilities and cafeteria managers, nurses, disability specialists, counselors, teachers and administrators). Partner agreements, or memoranda of understanding, should be created by the school and school district crisis response teams to clearly delineate team members’ roles and responsibilities.

Crisis response teams are typically responsible for:

- Establishing relationships with community partners;
- Coordinating vulnerability assessments;
- Developing training activities and conducting exercises to support and improve the emergency management plan;
- Establishing and enforcing a school and school district’s emergency management plans; and
- Guiding and supporting the development of individual schools’ crisis response teams.

Developing a Multi-Hazard Emergency Management Plan

School and school district crisis response teams should incorporate the following steps to ensure the development of comprehensive, multi-hazard emergency management plans.

Align Plans and Procedures

School and school district crisis response teams should collaborate with local, state, regional and federal agencies (before a crisis occurs) to integrate processes and determine what resources may be shared. As an incident escalates, well-aligned response procedures will facilitate a smooth transfer of command, ensure the effective activation of additional resources, and promote clear communication among responders, crisis response teams and members of the local community.

The National Incident Management System

The U.S. Department of Homeland Security (DHS) manages the National Incident Management System (NIMS), a unified national system for managing domestic incidents. The NIMS, made up of six components—Command and Management; Preparedness; Resource Management; Communications and Information Management; Supporting Technologies; and Ongoing Management and Maintenance—specifies the standardized methods all emergency responders should follow to plan, coordinate and carry out responses to a variety of incidents. It also allows schools and local agencies to jointly manage incidents. The NIMS Integration Center (NIC), available at http://www.fema.gov/nims/, offers guidance and resources to schools and school districts nationwide on all phases of emergency management planning.

Federal Emergency Management Agency

The Federal Emergency Management Agency (FEMA) also supports local collaboration, steers state preparedness efforts and provides guidance and resources to schools and school
districts on managing incidents. FEMA’s Web site, http://www.fema.gov, offers information in English and in Spanish to assist individuals in preparing and planning for emergencies. In addition, FEMA’s Emergency Management Institute provides training based on the four phases of emergency management—prevention-mitigation, preparedness, response and recovery—to equip first responders, government officials, private and public sector personnel and school administrators and staff to reduce the impact of a crisis. More information is available at http://www.training.fema.gov/EMIWeb/IS/crslist.asp.

**Conduct Assessments**

School and school district crisis response teams should conduct vulnerability assessments to determine the strengths and weaknesses of: school buildings and environments; schools’ social, emotional and cultural climates; community and staff resources; and the unique concerns of individuals with disabilities and special needs. Crisis response teams should also take into consideration the possible effects of natural, biological or man-made disasters on schools and the surrounding community. William Waterkamp, safety and security administrator for St. Paul Public Schools in St. Paul, Minn., recommends that schools “…take into consideration the universe of emergencies and responses, choose a few that are more likely to happen than others … prepare a response and train until [they respond] well.”

Assessment data must be routinely gathered and analyzed by the team, with corrective actions put into place and resources stored for the future. When assessments are performed repeatedly, crisis response teams can better enhance their existing plans and protocols.

**Establish and Institutionalize the Incident Command System (ICS)**

As part of the preparedness phase, schools and school districts should establish an Incident Command System (ICS). The ICS, housed within the Command and Management component of the NIMS, is the response infrastructure that facilitates effective and efficient incident management. It utilizes five functional areas—Command, Operations, Planning, Logistics and Finance-Administration—to manage all major incidents, integrate facilities and resource management, establish equipment standards and create a common incident management organization.

To establish an effective ICS in a school or school district, crisis response teams should:

- Identify key team roles and functions;
- Assess staff members’ skills;
- Assign staff to each ICS area;
- Assign key individual roles and functions;
- Create lines of succession (backup) for all key positions; and
- Coordinate with community partners to identify roles and responsibilities.
The ICS should also include an experienced public information officer to be the primary liaison for relaying timely and accurate information to the public. (See “Establish a Communications Plan” for more information on the role of the public information officer.)

**Develop Policies and Protocols**

Crisis response teams should develop multi-hazard response policies and protocols in collaboration with community partners using the ICS and assessment data gathered in the prevention-mitigation phase. Emergency management plans must include procedures for the three primary responses: evacuation, lockdown and shelter-in-place. An *evacuation* occurs when it is safer outside the school than it is inside the school. A *lockdown* takes place when there is an immediate threat of violence in a school or on school grounds. *Shelter-in-place* occurs when students and staff must remain in a school building for extended periods of time during an event such as a chemical spill or terrorist attack.

Emergency procedures must integrate the needs of the entire school community—faculty, staff, visitors, students and individuals with disabilities and special needs (such as limited English proficiency). These procedures must be put in writing, communicated to team members and practiced through drills and exercises.

**Establish a Communications Plan**

The delivery of timely and accurate information before, during and after an incident is a critical component of emergency management. When crisis response team members, community partners, school and school district personnel, students, parents and the media is crucial. Each group needs information that is tailored to their needs.
needs, backgrounds and levels of understanding; therefore, open lines of communication should be established in advance. Prior planning builds trust in the school and school district and assures the public that the appropriate actions are being taken to ensure the safety and security of students and staff. In addition, emergencies may pose limitations on communication due to power outages, downed phone lines or an overwhelming number of cellular calls. It is recommended that schools and school districts have alternative methods of communication that are not connected to a city or county’s main power source.

During an emergency, the public information officer is responsible for providing the public, the media and local, state and federal agencies with incident-related information. This individual relays timely, accurate and complete information about an incident’s location, status, cause and size, which must be approved by the ICS’ designated incident commander. Before a public information officer assumes his or her position, a communication plan should be developed in collaboration with the incident commander and emergency management team. This plan should detail policies for relaying information to the public (including identifying a media staging area), using plain language and communicating to staff during an emergency.

**Create a Student-Parent Reunification Plan**

When a school’s population has been evacuated to an alternate site, or if the safety of the neighboring community is threatened, school administrators or the crisis response team will implement a school’s student-parent reunification plan for releasing students to their parents or guardians. This plan outlines a school’s parental notification methods, such as the use of calling trees, local media channels or the activation of an automated alert system. Schools and school districts should disseminate these policies—in numerous languages if necessary—before an incident occurs through school Web pages, e-mail blasts, letters to parents and guardians and Parent-Teacher Association (PTA) meetings.

**School Emergency Cards**

School emergency cards for parents (see the sample below) are one option for schools to provide parents with critical information in one easy-to-access location.

---

**School Emergency Card for Parents**

KEEP THIS IN YOUR WALLET OR CARRY AT ALL TIMES.

When an emergency has occurred at school, parents and guardians may obtain critical information by doing one of the following:

- Call the school emergency hotline at (555) 555-5555.
- Check e-mail frequently for news bulletins and alerts.
- Visit the school’s Web site at www.yourschool.edu.
- Tune in to local television stations A (Ch. 2) and B (Ch. 4).
- Listen to local radio station 000.0 FM.

“During a crisis, parents need to be given meaningful information about their children—when and where they can connect with them,” insists Laird. “While schools needs to be firm in their policies, they must also be compassionate to the needs of parents. Parents and guardians need alternatives if they cannot reunite with their children.”

Accurate student emergency information is vital to the success of student-parent reunification plans. This confidential information must be stored in a protected but accessible location. In addition to basic parental contact information, the cards should list the student’s medical issues, any family custody issues and special needs.
Stock Emergency Go-kits and Supplies

Every school should store emergency supplies and “go-kits.” A go-kit is a self-contained, portable stockpile of emergency supplies. Some schools may choose to create two types of go-kits: one for administrators and one for classrooms. Administrative go-kit supplies may include utility turn-off procedures, a calling tree, a whistle, the parent-student reunification plan and a first-aid kit. Classroom go-kits may include a student attendance roster, a first-aid kit, age-appropriate student activities and a vest or hat for teacher identification. Examples of go-kit checklists may be found at the DHS Web site, www.ready.gov.

Go-kits are often stored in backpacks or duffle bags and placed in readily accessible and secure locations. A school’s crisis response team should select supplies that address the needs of the school, as well as its population, climate, facilities and resources. Because emergency supplies are critical to a smooth response, a school’s emergency management plan should reference both the supplies needed and the staff members responsible for stocking and replenishing items.

Provide Training to Faculty and Staff

Emergency management training should be developed based on a school and school district’s prevention and preparedness efforts, prioritized threats and identified issues derived from assessments. Routine, multi-hazard training should be scheduled and noted in emergency management plans. The sessions should also be conducted in conjunction with community partners to capitalize on responders’ expertise and ensure consistent learning.

General crisis training must be provided to all staff (i.e., administrative and custodial staff, teachers, nurses, bus drivers and substitutes) and students. When appropriate, parents and community partners should also receive this training. School staff and emergency management team leaders may receive additional in-depth training, including courses required for NIMS compliance through FEMA’s Emergency Management Institute. School districts receiving Fiscal Year (FY) 2005 federal emergency preparedness funds are required to take: IS-700; FY06 emergency preparedness fund grantees are required to take: IS-100, IS-200, IS-700 and IS-800. Course information is available at http://www.training.fema.gov/emiweb/IS.

Conduct Functional Exercises

Functional exercises are simulations of emergency situations and are integral to the development of an effective emergency management plan. When conducted in collaboration with first responders, the exercises provide opportunities to not only strengthen working relationships and put into practice the emergency management plan, but eliminate weaknesses in it. Exercises may range from basic fire and shelter-in-place drills to full-scale communitywide drills that realistically portray a crisis and activate the ICS.
Publishing and Disseminating Emergency Management Plans

Some districts may opt to publish two versions of a school and school district’s emergency management plans—a comprehensive version and a condensed version. The summarized version might include the basic procedures for a variety of target audiences (e.g., faculty, staff and parents) and could highlight procedures regarding evacuations, lockdowns, shelter-in-place responses and visitor policies. Everyone should understand that a comprehensive plan exists; however, it should also be explained that for security reasons, the details of that version might not be widely publicized. Key district and community officials should determine the level of detail included in the abbreviated plans. When published, the summarized version should include user-friendly access, language and instructions.

Schools and school districts may choose from a variety of methods to disseminate the procedures outlined in their emergency management plans, such as school Web sites, posters, flipcharts, formal announcements, in-service days and special classroom presentations and activities. General provisions and procedures should be visibly posted in classrooms, offices, meeting rooms, cafeterias and auditoriums. School staff members, students and parents should familiarize themselves with the plan they receive and ensure that they have a firm grasp of how they may work to enhance the safety and security of the entire community.

Emergency Management Plans are Fluid

The development of an emergency management plan is not a one-time task; instead, it is an ongoing process. The plan must be continually updated or it becomes ineffective. Lessons can be learned through the continued use of vulnerability assessments, functional exercises, debriefing meetings and after-action reports (following real events and exercises). After-action reports should emphasize needed modifications; however, a well-designed plan should not need major revisions as long as a school’s building layout and a school district’s policies remain stable. It is more likely that
minor changes may be required as community responders or school districts initiate new or modified policies on opening or closing blinds during a shelter-in-place drill or posting placards on external windows to indicate that everyone in the room is safe and accounted for during a lockdown.

Ongoing efforts and activities framed by the four phases of emergency management—prevention-mitigation, preparedness, response and recovery—coupled with NIMS compliance, will yield new wisdom and allow schools and school districts to continually strengthen their capacities to effectively maintain the safety and security of the school and local community.

**RESOURCES**

**Federal Emergency Management Agency**
The Federal Emergency Management Agency (FEMA) Web site, www.fema.gov, offers information in English and in Spanish to assist individuals in preparing and planning for emergencies. In addition, FEMA’s Emergency Management Institute provides training based on the four phases of emergency management—prevention-mitigation, preparedness, response and recovery—to equip first responders, government officials, private and public sector personnel and school administrators and staff to reduce the impact of a crisis.

More information is available at http://www.training.fema.gov/EMIWeb/IS/crslist.asp.

**The Kentucky Center for School Safety’s Emergency Management Guide**
The Kentucky Center for School Safety created the template Emergency Management Guide to assist schools in preventing, preparing for and responding to a variety of emergencies on their campuses. The customizable guide supports an all-hazards approach to crisis management and provides step-by-step guidance and resources for developing emergency management plans. The guide also includes a comprehensive section regarding trauma and recovery.

The publication is available at http://www.kycss.org/clear/EMGpage.html.

**Model Safe School Plan: A Template for Ensuring a Safe, Healthy, and Productive Learning Environment, Volume 2—Emergency Procedures**
The Model Safe School Plan reviews emergency preparedness and response in light of the California Standardized Emergency Management System (SEMS), which centralizes and coordinates the emergency responses of Los Angeles district organizations and public agencies. The plan provides an effective framework for managing emergencies ranging from minor incidents to major earthquakes. The plan was evaluated by FEMA and listed in its publication Partnerships in Preparedness: A Compendium of Exemplary Practices in Emergency Management, Volume IV.

The plan is available at http://lausd-oehs.org/docs/ModelSSP/ModelSafeSchoolPlanV2Template.pdf.
**RESOURCES (con’t.)**

### National Clearinghouse for Educational Facilities

The National Clearinghouse for Educational Facilities (NCEF) offers a wealth of information related to disaster preparedness and school safety. Its Safe Schools Web page addresses all aspects of a school’s campus to ensure the physical security of its occupants. The Web page also includes news, events, resource lists, journal articles, publications and a safe schools checklist.

It is available at [http://www.edfacilities.org](http://www.edfacilities.org).

### National Oceanic and Atmospheric Administration

The National Oceanic and Atmospheric Administration (NOAA) created *A Guide to Developing a Severe Emergency Plan for Schools* to assist school administrators and teachers with developing thunderstorm safety plans as well as safety plans for other hazardous weather conditions like lightening, hail, tornadoes and flash floods. Information on designing and practicing the plans, recognizing the approach of severe weather and general school bus safety is also provided. The guide is available at [http://www.erh.noaa.gov/er/lwx/swep/](http://www.erh.noaa.gov/er/lwx/swep/). In addition, information on hurricane preparedness is available on NOAA’s Hurricane Preparedness Web page: [http://www.nhc.noaa.gov/HAW2/english/disaster_prevention.shtml](http://www.nhc.noaa.gov/HAW2/english/disaster_prevention.shtml).

### U.S Department of Education

The U.S. Department of Education’s Web site, [www.ed.gov](http://www.ed.gov), offers the following free resources for schools and school districts to assist them in preparing and planning for emergencies:

- **Practical Information on Crisis Planning:**
  
  *A Guide for Communities and Schools*

  This guide provides schools and their communities with a general introduction to crisis management as it applies to schools and offers basic guidelines for developing school emergency management plans. The guide: outlines the four phases of crisis planning (prevention-mitigation, preparedness, response and recovery); provides checklists for the critical issues encountered in each of the four phases; and provides information on specific elements of crisis management, including leadership, communication and the Incident Command System. The publication is available at [http://www.ed.gov/admins/lead/safety/emergencyplan/crisisplanning.pdf](http://www.ed.gov/admins/lead/safety/emergencyplan/crisisplanning.pdf).

- **Emergency Response and Crisis Management Technical Assistance Center**

  The Emergency Response and Crisis Management (ERCM) Technical Assistance (TA) Center, available at [http://www.ercm.org/](http://www.ercm.org/), offers additional school-based emergency response and crisis management resources, including: webcasts; training documents from experts in the field; information on the ERCM discretionary grant program; and newsletters addressing key issues.
ERCM Webcast
On June 28, 2005, the Department’s Office of Safe and Drug-Free Schools (OSDFS) hosted the Emergency Response and Crisis Management (ERCM) webcast. The webcast featured an overview of the four phases of crisis planning and the roles that personnel from schools, school districts and other public agencies play in developing, implementing, evaluating and sustaining ERCM plans. The webcast may be viewed at http://www.kidzonline.org/ercm/. Supporting materials, including PowerPoint slides for the webcast, are available at http://www.ercm.org/videoConference.

U.S. Department of Homeland Security
The U.S. Department of Homeland Security (DHS), available at www.dhs.gov, is responsible for ensuring that federal, state, local and private agencies are prepared to effectively manage emergencies using a core set of concepts, principles, procedures, processes, terminology and standards. To facilitate this effort, the DHS established the National Incident Management System (NIMS), which provides a uniform system for managing domestic incidents. The NIMS Integration Center (NIC) offers guidance and resources to schools and school districts nationwide on all phases of emergency management planning.

Information on the NIMS and the NIC are available at http://www.dhs.gov/dhspublic/display?theme=14&content=3697.

An additional Web site, Ready.gov, has also been established to educate Americans about the simple steps they should take to ready themselves for a variety of emergencies. The site includes updated emergency preparedness resources, including special preparedness information for pet owners, senior citizens and individuals with disabilities and special needs. The Web site is available at http://www.ready.gov/.

RESOURCES (con’t.)

- ERCM Webcast
- On June 28, 2005, the Department’s Office of Safe and Drug-Free Schools (OSDFS) hosted the Emergency Response and Crisis Management (ERCM) webcast. The webcast featured an overview of the four phases of crisis planning and the roles that personnel from schools, school districts and other public agencies play in developing, implementing, evaluating and sustaining ERCM plans. The webcast may be viewed at http://www.kidzonline.org/ercm/. Supporting materials, including PowerPoint slides for the webcast, are available at http://www.ercm.org/videoConference.

U.S. Department of Homeland Security
The U.S. Department of Homeland Security (DHS), available at www.dhs.gov, is responsible for ensuring that federal, state, local and private agencies are prepared to effectively manage emergencies using a core set of concepts, principles, procedures, processes, terminology and standards. To facilitate this effort, the DHS established the National Incident Management System (NIMS), which provides a uniform system for managing domestic incidents. The NIMS Integration Center (NIC) offers guidance and resources to schools and school districts nationwide on all phases of emergency management planning.

Information on the NIMS and the NIC are available at http://www.dhs.gov/dhspublic/display?theme=14&content=3697.

An additional Web site, Ready.gov, has also been established to educate Americans about the simple steps they should take to ready themselves for a variety of emergencies. The site includes updated emergency preparedness resources, including special preparedness information for pet owners, senior citizens and individuals with disabilities and special needs. The Web site is available at http://www.ready.gov/.

The ERCM TA Center would like to thank Robert Laird, director of school safety, Mississippi Department of Education, and William Waterkamp, safety and security administrator, St. Paul Public Schools, St. Paul, Minn., for their assistance in the production of this newsletter.

For information about the Emergency Response and Crisis Management grant program, contact Tara Hill (tara.hill@ed.gov), Michelle Sinkgraven (michelle.sinkgraven@ed.gov), or Sara Strizzi (sara.strizzi@ed.gov). Suggestions for newsletter topics should be sent to the ERCM TA Center Suggestion Box at www.ercm.org.

This publication was funded by the Office of Safe and Drug-Free Schools at the U.S. Department of Education under contract number GS23F8062H with Caliber Associates, Inc. The contracting officer’s representative was Tara Hill. The content of this publication does not necessarily reflect the views or policies of the U.S. Department of Education, nor does the mention of trade names, commercial products, or organizations imply endorsement by the U.S. government. This publication also contains hyperlinks and URLs for information created and maintained by private organizations. This information is provided for the reader’s convenience. The U.S. Department of Education is not responsible for controlling or guaranteeing the accuracy, relevance, timeliness, or completeness of this outside information. Further, the inclusion of information or a hyperlink or URL does not reflect the importance of the organization, nor is it intended to endorse any views expressed, or products or services offered. All hyperlinks and URLs were accessed on July 20, 2006.