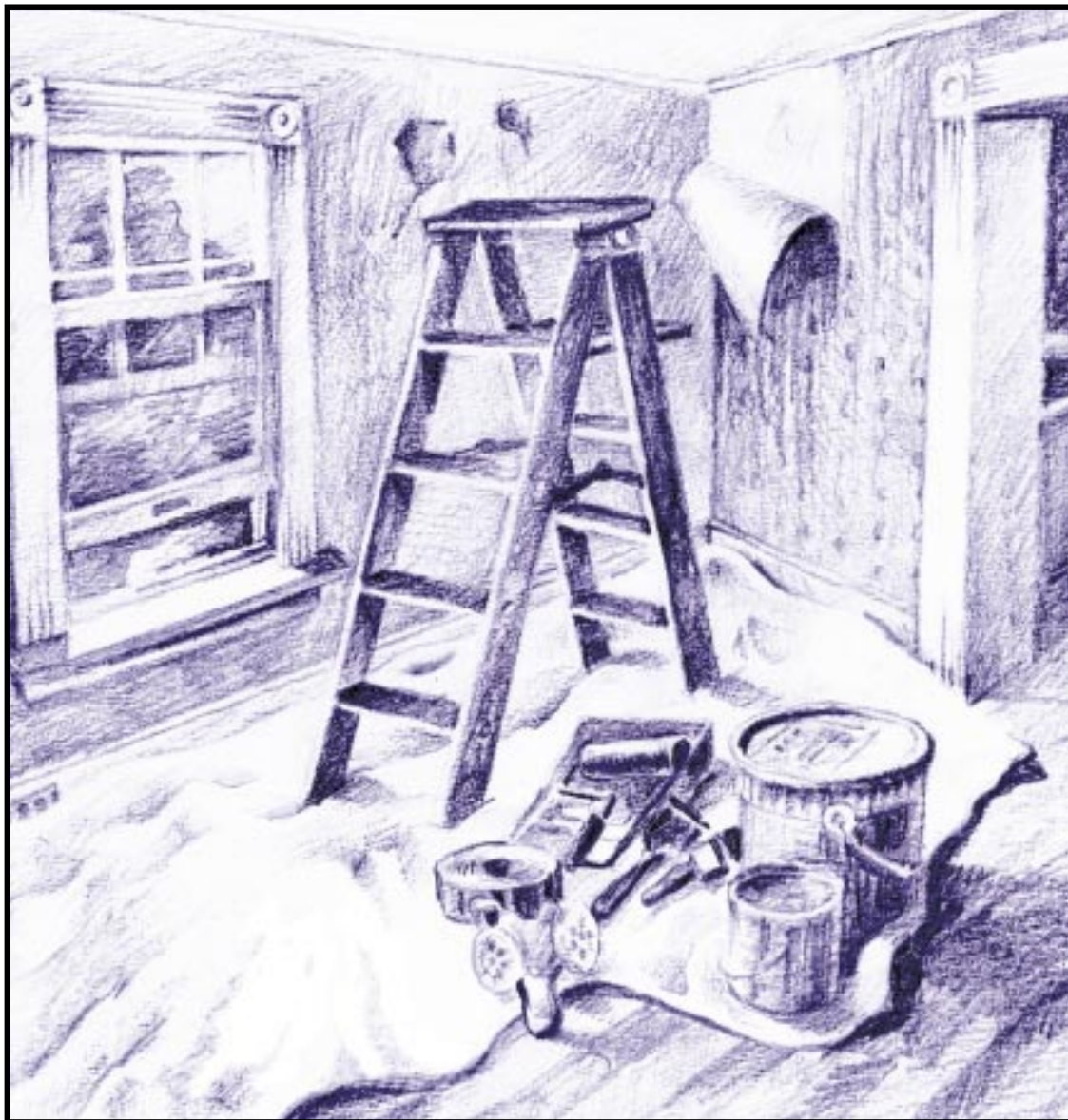




Reducing Lead Hazards When Remodeling Your Home



The U.S. Environmental Protection

Agency is concerned about homeowners and building professionals who may be exposed to lead as a result of remodeling or renovation projects.

The purpose of this pamphlet is to help reduce lead exposure when conducting home renovation and remodeling activities. This pamphlet will be updated as new information about lead hazard reduction becomes available.

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Who should read this pamphlet

This pamphlet is for anyone involved in a home improvement project—whether you are actually doing the work yourself or overseeing the work of renovation and remodeling professionals. Using the described practices will help keep lead dust levels lower during the project and protect homeowners and children. They also will reduce the amount of lead dust inhaled and show how to clean up lead dust once the project is completed.

This pamphlet can help homeowners and contractors do remodeling or renovation work safely. It will alert you to the hazards involved in handling lead-based painted surfaces and will provide useful methods you can use to reduce or eliminate exposures to lead. If you are uncertain how to properly perform any of these methods or where to be properly fitted for a respirator, you may want to call on a trained contractor or call your State lead program contact (see page 23).

This pamphlet is not intended for use as a guide for lead-based paint abatement procedures. Unlike remodeling and renovation activities, “abatement” is a process used only to address lead-based paint hazards. EPA has promulgated regulations for certification and training of professionals engaged in lead abatement. You should check with your State lead program contact (refer to page 23) for further information on these regulations.

EPA has proposed a rule requiring renovation and remodeling contractors to provide the EPA pamphlet, *Protect Your Family From Lead in Your Home*, to homeowners and occupants of most pre-1978 homes before they begin work. You should call the National Lead Information Clearinghouse (800-424-LEAD) to get further information on the availability of the pamphlet.

Lead hazards

Lead-based paint is poisonous. The smallest lead dust particles cannot be seen but they can get into the body. The dust and chips from lead-based paint are dangerous when swallowed or inhaled, especially to small children and pregnant women. Lead can affect children's developing nervous systems, causing reduced IQ and learning disabilities. In adults, high lead levels can cause high blood pressure, headaches, digestive problems, memory and concentration problems, kidney damage, mood changes, nerve disorders, sleep disturbances, and muscle or joint pain. A single, very high exposure to lead can cause lead poisoning. Lead can also affect the ability of both women and men to have healthy children.

A home built in or after 1978 should not contain lead-based paint since lead-based paint was banned for use in residences in 1978; however, a home built before 1978 is likely to have surfaces painted with lead-based paint. If you work on these painted surfaces, you can be exposed to lead. Even if the lead-based paint has been covered with new paint or another covering, cracked or chipped painted surfaces can expose the lead-based paint, possibly creating a lead hazard. Dry-sanding, scraping, brushing, or blasting lead-based paint can produce dust and paint chips. Burning lead-based paint with open flame torches to make it easier to strip is especially dangerous. The fumes from the hot paint contain lead and volatile chemicals that are poisonous when inhaled.

Be concerned if your home was built before 1978. It may have lead-based hazards.



Is my family okay?

Renovation and remodeling activities can make a lot of dust that contains lead in and around your home. If you are concerned that your family has been exposed to lead-based paint, call your doctor or local health department to arrange for a blood test.

Will the job create lead hazards?

Can I do the work?

It is extremely important that you properly use all the methods in this pamphlet in order to protect you and your family from lead dust, both during and after the project. Unless you can follow all of the work practices and safety precautions in this pamphlet, you should hire professionals to do your renovation or remodeling work. If you decide to hire remodeling professionals, make sure they have training and experience in dealing with the hazards of remodeling or renovating homes with lead-based paint.

- **To be sure that you're not dealing with lead-based paint you must have the paint tested by a qualified professional.** Use a trained inspector to test your home. A trained inspector will test the surfaces of your home by using a portable X-ray fluorescence (XRF) machine which measures the amount of lead in the paint or by sending paint samples to a laboratory equipped to measure lead in paint. The results of using chemical testing kits are not recommended. To find an inspector, contact your State agency listed on page 23 or call 1-(888) LEADLIST to obtain a list of trained inspectors.
- **If you are removing paint or breaking through painted surfaces, you should be concerned about lead-based paint hazards.** If your job involves removing paint, sanding, patching, scraping, or tearing down walls, you should be concerned about exposure to lead-based paint hazards. If you are doing other work, such as removing or replacing windows, baseboards, doors, plumbing fixtures, heating and ventilation duct work, or electrical systems, you should be concerned about lead-based paint hazards, since you may be breaking through painted surfaces to do these jobs.
- **If you are working on any painted surface, you should be concerned about lead-based paint hazards.** You may find lead-based paint on any surface in your home including walls, interior trim, window sashes and frames, floors, radiators, doors, stairways, railings, porches, and exterior siding.

Getting the right equipment and knowing how to use it are essential steps in protecting yourself during remodeling or renovating.

- **A high-efficiency particulate air (HEPA) filter-equipped vacuum cleaner** is a special type of vacuum cleaner that can remove very small particles from floors, window sills, and carpets and keeps them inside the vacuum cleaner. Regular household or shop vacuum cleaners are not completely effective in removing lead dust. They may blow the lead dust out through their exhausts and spread the dust throughout the home. HEPA vacuum cleaners are available through laboratory safety and supply catalogs and vendors. They can sometimes be rented at stores that carry remodeling tools.
- **You need to use a NIOSH-certified respirator that is properly fitted and equipped with HEPA filters** to remove lead dust particles out of the air you breathe. Make sure you buy specific HEPA filters—they are always purple. Dust filters and dust masks are not effective in preventing you from breathing in lead particles. Follow the directions that come with the respirator to make sure it fits. A respirator that does not fit right will not work. Respirators are available through laboratory safety and supply catalogs and vendors, and are sometimes carried by paint and hardware stores.
- **Protective clothes**, such as coveralls, shoe covers, hats, goggles, face shields, and gloves should be used to help keep lead dust from being tracked into areas outside of the work site. These items are available through laboratory safety equipment supply catalogs and vendors. Inexpensive disposable suits can sometimes be purchased at paint stores.

Useful equipment and where to get it



Use a HEPA filter-equipped vacuum cleaner. Standard household and shop vacuum cleaners are not effective at removing lead dust.

- **Heavy-duty polyethylene plastic sheeting** for covering areas exposed to lead dust can be purchased at hardware stores or lumber yards. The label should say that the plastic is made of polyethylene and is 6 mils thick.
- **Duct tape** to hold the plastic in place, and completely seal the work areas, can be purchased at hardware stores and lumber yards.
- **Wet-sanding equipment, wet/dry abrasive paper, and wet-sanding sponges** for “wet methods” can be purchased at hardware stores.
- **Spray bottles for wetting surfaces to keep dust from spreading** can be purchased at general retail and garden supply stores.
- **Cleaning products to use** include: either a general all-purpose cleaner or a cleaner made specially for lead to clean the dust from renovation or remodeling activities. All-purpose cleaners can be found in grocery stores. Lead-specific cleaning products can be purchased from some paint and hardware stores.
- **Buckets with wringers, debris containers, disposable heavy-duty plastic bags, rags, rakes, shovels, sponges, and string mops** for ongoing, daily, and final cleaning can be purchased at hardware and retail stores.

You must protect yourself and your family from breathing lead dust created by renovation and remodeling projects.

- **Keep all non-workers, especially children, pregnant women, and pets outside of the work area** while doing remodeling or renovation work until cleanup is completed.
- **Break large projects into several small projects** so that you can control the amount of lead dust made. Clean up after each phase of the project.
- **Wear a properly fitted respirator** equipped with HEPA filters.
- **Wear protective clothing** such as coveralls, shoe covers, goggles, and gloves to keep dust off your skin. Launder these items separately.
- **Change your clothes and shoes before leaving the work area** to avoid carrying lead dust throughout the house.
- **Machine wash your work clothes separately from other family laundry.**
- **Shower and wash hair** right after finishing work to reduce dust contamination.
- **Do not eat, smoke, or drink in the work area** to avoid accidentally swallowing lead dust. Wash your hands and face before eating, smoking, or drinking.
- **Dispose of used wash water down a toilet.*** Never pour wash water on soil.

* Check with your State lead program (see page 23) to make sure there are no regulations in your State that prohibit this.

Safe work practices



Do wear a respirator so you don't breathe in lead.



Don't wear dust masks—they won't protect you from lead.

Setting up to work inside



Close off entryways
with an airlock.

Dust contaminated with lead can cling to your clothes and skin, to walls and floors, and to furniture and floor coverings. Forced-air heating and air conditioning systems also can spread dust throughout your home. To keep dust from spreading throughout your home, take the following safeguards:

- **Remove furniture**, area rugs, curtains, food, clothing, and other household items until cleanup is complete. If you are removing wall-to-wall carpet as part of your remodeling job, see page 10.
- **A layer of polyethylene plastic sheeting, at least 6 mils thick**, should be placed on the floor and on the furnishings and exposed surfaces that cannot be removed, such as countertops and shelves. Cover openings, such as gaps around pipes, with a single sheet of plastic. All plastic should be secured with duct tape.
- **Turn off forced-air heating and air conditioning** systems during renovation and remodeling. Cover vents with plastic sheeting and tape the sheeting in place with duct tape. Windows should be kept closed unless volatile chemicals will be used.
- **An airlock should be constructed at the entry to the work area.** The airlock consists of two sheets of plastic. One sheet is completely taped along all four edges. The tape must extend all the way around the top, two sides, and the floor. This plastic sheet is then cut down the middle. The second sheet is only taped along the top and acts as a flap covering the slit in the first sheet of plastic. If two entryways exist, one should be completely sealed in plastic. As an alternative, the doorway can be taped closed on all sides.

Setting up to work outside



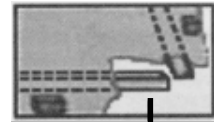
Exterior work often produces dust, paint chips, larger pieces of material, and liquids that contain lead. It is easy to track dust containing lead inside your home, where it can pose a hazard. Trash that contains lead also can contaminate the soil surrounding the house if you don't handle it correctly. To avoid contaminating the areas surrounding your house, take the following precautions:

- **If using a ladder, anchor it securely to the ground, not to the plastic which can be punctured.**
- **If wind speeds exceed 20 mph, or if it begins to rain, stop and complete cleanup.**
- **One lead-safe entryway should be made available to residents at all times.** Do not treat front and rear entrances simultaneously if there is not a third doorway.
- **Cover the ground and any plants or flowers** with 6 mil polyethylene plastic sheeting to catch dust and trash. A single sheet of polyethylene plastic sheeting, at least 6 mils thick, should extend at least 5 feet from the base of the dwelling and an additional 3 feet for each additional story.
- **All windows, including windows in adjacent dwellings, within 20 feet of the work area should be kept closed.**

- **Playground equipment**, sandboxes, and toys should be moved at least 20 feet away from the work area. If items cannot be moved from the area, then they should be sealed with plastic sheeting.
- **Remove personal belongings from the area before starting work.**



Bricks or rocks should be used to hold the edges of the plastic sheeting in place.



Wood studs block liquid from escaping.

Secure plastic to the side of the dwelling with duct tape. There should be no gaps between the dwelling and the plastic. Plastic sheeting should extend at least 8 feet from the foundation of a two-story house.

Carpet removal

If you plan to remove or replace your carpet as part of a remodeling job, take the following steps to avoid spreading lead dust:

- **Mist the entire surface of the carpet** with water to keep dust down.
- **Roll the carpet inward** to avoid spreading dust to other areas.
- **Wrap carpet and pad** in 6 mil polyethylene plastic sheeting. Tape seams closed with duct tape.
- **Vacuum floor** with a HEPA filter-equipped vacuum cleaner after the carpet is wrapped but before you remove it.
- **HEPA vacuum the floor again** after you remove the carpet.



Mist carpet surfaces with water to reduce spread of dust.

HVAC duct work

Heating, ventilation, and air conditioning system ducts can accumulate dust for many years. If you suspect that the dust contains lead, follow these steps when replacing or cleaning the ducts:

- **Cover the floor** under the ducts with 6 mil polyethylene plastic sheeting to catch dry falling dust.
- **Use a HEPA filter-equipped vacuum cleaner** to remove dust from the inside of the ducts before beginning work.
- **Rinse the duct pieces** in an area well away from the house before reinstalling them. If you are disposing of old duct pieces, first wrap them in plastic and seal with duct tape.



Heating and air conditioning ducts can accumulate dust that contains lead.

Minor repairs

If you plan to conduct minor repairs on painted surfaces, such as repairing or replacing a door lock, repairing a door, drilling holes to install shelves, or sawing into painted wood or plaster, then wet methods and simple cleaning can reduce hazards of lead dust:

- **Cover the floor** under the work area with 6 mil polyethylene plastic sheeting to catch any sludge or dust.
- **Spray the work area surface** with water to reduce the amount of dust generated during the minor repair.
- **To eliminate friction points on a door**, first mist the door, then remove the door to plane it. Keep door surfaces being planed wet during repair. Replace the door when the work is complete.
- **Vacuum the floor** under the work area and all surfaces within 5 feet of the work area with a HEPA filter-equipped vacuum cleaner.

Plumbing work

Aerator



Remove faucet aerators and clean out any debris.

If you are working on older pipes that contain lead solder, you should be concerned about lead hazards in plumbing. Disturbing lead-soldered pipes can dislodge pieces of lead solder that can get into your drinking water or come to rest in aerators or the bottom of pipes or joints. Follow these precautions to reduce lead hazards in plumbing:

During work:

- **Follow the practices** outlined in the Minor repairs section (page 12) when you break through walls or floors to reach pipes.
- **Use adequate ventilation** to avoid inhaling dangerous fumes from soldering.
- **Promptly dispose of solder pieces** in heavy-duty plastic bags when you finish plumbing work.
- **Use lead-free solder** when working on drinking water plumbing.

After work is completed:

- **Remove faucet aerators and clean** out any debris before re-installing them. Look carefully for grit or pieces of solder and remove them.
- **Flush the supply pipes** you have been working on by letting them run for several minutes with the aerators removed. The water flowing through the pipes removes small pieces of loose solder.

Paint removal usually creates extensive amounts of lead and lead dust when using processes such as heat, chemicals, and sharp tools. It can be performed safely and effectively by following the precautions below.

- The painted surface should be misted with water first. The paint may be removed by wet scraping or wet sanding with a HEPA vacuum attachment, or using a wet-sanding sponge. Wipe the area you are sanding often and rinse the sponge in a bucket of water.
- Chemical strippers may be used to remove paint, but those containing methylene chloride are not recommended. Exercise caution when using paint strippers since they contain toxic chemicals.
- Heat guns may be used to remove paint, but do not use those that operate above 1,100° F.
- For mechanical removal methods (such as HEPA vacuum blasting, machine sanding or grinding), use tools equipped with HEPA exhaust capability.

After removing the paint, wash the surface with a recommended cleaning product (see page 5), rinse, and let dry before re-treating.

Paint removal and floor refinishing

Using heat guns

Do not use a heat gun operating above 1,100°F or open flame torches to loosen lead-based paint. Heating and burning lead-based paint makes dangerous fumes and vapors.

Preparing surfaces for new paint or wallpaper

Blasting and power washing

Do not blast or power wash lead-based painted surfaces. Blasting and power washing create large amounts of dust and waste water that contain lead and can contaminate large areas.

Preparing walls and other surfaces for painting, staining, or wallpapering can create lead exposure risks. With good work practices, you can reduce the risk of exposure to lead.

- **Cover the floor and furniture** with 6 mil polyethylene plastic sheeting.
- **Avoid sanding lead-based painted surfaces** whenever possible. If you must sand, use a sander with a vacuum attachment connected to a HEPA filter-equipped vacuum cleaner, or use a wet-sanding sponge.
- **Wipe the area you are sanding often and rinse** the sponge in a bucket of water. Strain out any chips of paint and dispose of them in heavy-duty plastic bags. Dispose of the used wash water down the toilet.* Wash the walls with a recommended cleaning product (refer to page 5), rinse, and let dry before painting or wallpapering. Be careful while wet sanding because wet plastic can be very slippery.
- **Exercise caution when using paint strippers** since they contain toxic chemicals. Chemical strippers containing methylene chloride are not recommended.
- **If you intend to feather or scrape the lead-based painted surface**, spray the work area surface with water to reduce the amount of dust. For scraping, use a wet-scraper with a HEPA filter-equipped exhaust.

* Check with your State lead program (see page 23) to make sure there are no regulations in your State that prohibit this.

Removal of large structures

When you demolish and remove large structures painted with lead-based paint, such as walls, door frames, floor coverings, and ceilings, you are likely to be left with large amounts of dust and trash that contain lead.

To reduce exposure to large amounts of lead dust:

- **Seal off the work area** by covering entryways with 6 mil polyethylene plastic sheeting.
- **Cover nearby windows** with 6 mil polyethylene plastic sheeting.
- **Turn off forced-air** heating and air conditioning systems. Then cover heating and air conditioning vents with a layer of 6 mil polyethylene plastic sheeting.
- **Remove rugs and furniture** from the work area, if possible.
- **Cover the floors and the furniture** in the work area and adjoining areas with 6 mil polyethylene plastic sheeting.
- **Wet the surface and debris** as you demolish it to keep dust levels down.
- **Remove and dispose of trash properly.** Allowing debris to accumulate in the work area increases the risk of spreading dust through the house.

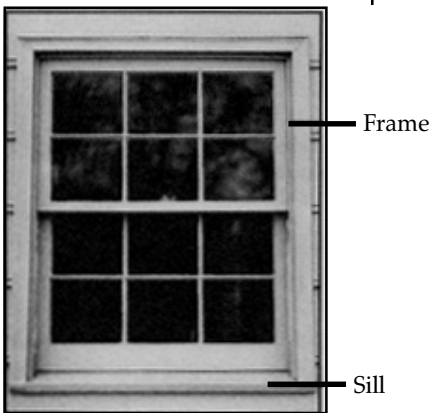


Wear protective clothing and a respirator when removing walls that may contain lead.

Window work

Window sills and window frames on homes built before 1978 can have high amounts of lead-based paint. Since these items are seldom replaced, paint tends to build up on them. Follow these basic safety precautions for working on these types of windows:

- **For window pane/glass replacement**, cover the floor inside under the window with 6 mil polyethylene plastic sheeting to catch any dust fall. Spray the work area surface with water to reduce the amount of dust generated when replacing the window pane/glass. Score the window pane/glass with a razor knife to facilitate its removal. Collect all dust and paint chips and dispose in a sealed plastic bag.
- **For window repair**, cover the floor inside under the window with plastic sheeting to catch any dust fall. Spray the work area surface with water to reduce the amount of dust generated when repairing the window. Wet scrape deteriorated paint. Collect all dust and paint chips and dispose in a sealed plastic bag.
- **For window replacement**, cover the entire inside window opening with plastic sheeting. Cover the floor inside under the window and the ground outside the window with 6 mil polyethylene plastic sheeting to catch any dust fall. Spray the window sill and frame with water to reduce the dust. Remove the window unit from the outside, if possible. Collect all dust and paint chips and dispose of them in a sealed plastic bag.



Remove window unit from the outside, if possible.

Cleaning up lead waste

Cleaning includes not only the removal of visible debris but also the removal of leaded dust particles which are too small to be seen by the naked eye.

Pay special attention to cleanup activities to prevent contaminating other areas or exposing people to lead. Everyone working on your job should take the precautions given here to help prevent lead contamination.

Personal cleanup:

- **Vacuum dust from clothing** using a HEPA filter-equipped vacuum cleaner.
- **Wash your hands and face** before you leave the work site.
- **Change your clothes and shoes before leaving the work site** to prevent contaminating areas outside the work site. After removing your clothes, machine wash them separately from other family laundry.
- **Do not take off your respirator** until after you have removed your outer protective clothing.
- **Shower and wash your hair** right after finishing work to prevent spreading lead dust.



Wash hands thoroughly to remove lead dust.



Vacuum dust from clothing.

Daily site cleanup:

- **Dispose of construction trash in a heavy-duty plastic bag.*** Carefully remove the dust and trash from the plastic sheeting to avoid contaminating other areas. If possible, pass the trash out a window to avoid carrying it through the house.
- **Strain out paint chips from liquid waste** and dispose of them in a heavy-duty plastic bag. Dispose of the remaining water down a toilet.*
- **Mop the floors** with a cleaning product recommended on page 5 using a disposable mop and water in areas where there is little dust, or vacuum with a HEPA filter-equipped vacuum cleaner. Change wash water frequently. Rinse with clean water. Dispose of used water down a toilet.*
- **Vacuum the plastic sheeting covering wall-to-wall carpeting** with a HEPA filter-equipped vacuum cleaner.
- **Mist** outside areas using a garden hose before sweeping these areas with a broom. Avoid dry sweeping since it spreads lead dust. Shovel, rake, or vacuum (HEPA filter-equipped) trash into heavy-duty plastic bags* placed in cardboard boxes for support.
- **Clean your vacuums and tools** with a recommended cleaning product (refer to page 5) and water.
- **Seal off the entryways with 6 mil polyethylene plastic** if you have to leave a work site unattended.

* Check with your State lead program (see page 23) to make sure there are no regulations in your State that prohibit this.

Final cleanup:

- **Start your cleanup work** from the dirtiest part of the work area and work toward the clean area of the house.
- **Work from the top of the room** toward the bottom, cleaning ceilings first, then walls, counters, and floors.
- **Carefully remove any plastic sheeting** used to protect surfaces by rolling or folding inward.
- **Wash floors and walls** with a recommended cleaning product (refer to page 5). Dispose of used wash water down a toilet.
- **Vacuum walls, floors, and wall-to-wall carpeting** with a HEPA filter-equipped vacuum cleaner.
- **Vacuum chair rails, window sills, casings, shelves, countertops, and baseboards again**, once they are dry.

Am I done?

Consider hiring a professional to test areas for lead dust contamination after your final cleanup. Call your local health department or the National Lead Information Center Clearinghouse at (800) 424-LEAD for a referral to a lead-testing professional.

Smart Remodeling Checklist

Before the work begins

- Have your paint tested for lead by a qualified professional.
- Cover interior and exterior exposed areas with plastic sheeting.
- Turn off forced-air heating and air conditioning systems.

During work

- Keep all non-workers outside of the work area.
- Wear protective clothing and shoes while doing the work.
- Use a properly fitted respirator equipped with HEPA filters.
- Exercise caution when using paint strippers since they contain toxic chemicals.
- Do not eat, drink, or smoke in the work area.
- Do not dry-sand, blast, or power-wash to remove lead-based paint.
- Do not use high-temperature heat guns or open flames on lead-based paint.

After work is completed

- Remove plastic sheeting by rolling or folding inward.
- Wrap construction debris with plastic.
- Vacuum exposed areas with a HEPA filter-equipped vacuum cleaner.
- Wash exposed areas with a general all-purpose cleaner or lead-specific cleaning product.
- Change clothes and shoes before leaving the work area. Machine wash separately.
- Shower and wash your hair right after finishing work.
- Test areas for lead dust contamination after final cleanup.

You may need additional information on how to protect yourself while remodeling or renovating. For more information:

- **Call your State lead-poisoning prevention contact** and your State Department of Environmental Protection to find out what assistance is available. Phone numbers of State lead poisoning prevention contacts are listed on the next page.
- **Call your local building code officials** to find out what regulations apply to the renovation and remodeling work that you are planning.
- **Call your local health department** to find out what other information is available about lead hazards and what assistance is available to you.
- **Call the National Lead Information Center** at (800) 424-LEAD to get a list of laboratories that can analyze paint and dust samples for lead, and to obtain other important lead hazard information, such as the pamphlets *Lead Poisoning and Your Children* and *Protect Your Family From Lead in Your Home*. In the future, renovation and remodeling contractors may be required to provide a copy of this pamphlet to homeowners and occupants before they begin work.
- **Call the Housing and Urban Development (HUD) Office of Lead Hazard Control** at (888) LEADLIST to obtain a list of trained inspectors.
- **Call the Occupational Safety and Health Administration (OSHA)**, Department of Job Safety and Health at (202) 219-8151 to get information on respirators and protective clothing.
- **Call the National Conference of State Legislatures** at (303) 830-2200 to get information about the current state regulations for disposing of lead waste in your area.

State Lead Program Contacts

Some cities and states have their own rules for lead-based paint activities. Check with your State agency (listed below) to see if state or local laws apply to you. Most state agencies can also provide information on finding a lead abatement firm in your area, and on possible sources of financial aid for reducing lead hazards.

Alabama	(205) 242-5661	Montana	(406) 444-3671
Alaska	(907) 465-5152	Nebraska	(402) 471-2451
Arkansas	(501) 661-2534	Nevada	(702) 687-6615
Arizona	(602) 542-7307	New Hampshire	(603) 271-4507
California	(510) 450-2424	New Jersey	(609) 633-2043
Colorado	(303) 692-3012	New Mexico	(505) 841-8024
Connecticut	(203) 566-5808	New York	(800) 458-1158
Washington, D.C.	(202) 727-9850	North Carolina	(919) 715-3293
Delaware	(302) 739-4735	North Dakota	(701) 328-5188
Florida	(904) 488-3385	Ohio	(614) 466-1450
Georgia	(404) 657-6514	Oklahoma	(405) 271-5220
Hawaii	(808) 832-5860	Oregon	(503) 248-5240
Idaho	(208) 332-5544	Pennsylvania	(717) 782-2884
Illinois	(800) 545-2200	Rhode Island	(401) 277-3424
Indiana	(317) 382-6662	South Carolina	(803) 935-7945
Iowa	(800) 972-2026	South Dakota	(605) 773-3153
Kansas	(913) 296-0189	Tennessee	(615) 741-5683
Kentucky	(502) 564-2154	Texas	(512) 834-6600
Louisiana	(504) 765-0219	Utah	(801) 536-4000
Massachusetts	(800) 532-9571	Vermont	(802) 863-7231
Maryland	(410) 631-3859	Virginia	(800) 523-4019
Maine	(207) 287-4311	Washington	(206) 753-2556
Michigan	(517) 335-8885	West Virginia	(304) 558-2981
Minnesota	(612) 627-5498	Wisconsin	(608) 266-5885
Mississippi	(601) 960-7463	Wyoming	(307) 777-7391
Missouri	(314) 526-4911		