Inspiration: "If it is possible, as far as it depends on you, live at peace with all men." Romans 12:18

Does the Obligation of Clergy Confidentiality Trump Abuse Reporting Requirements?
Traditionally, most societies value and trust the clergy who serve them. Such trust includes the expectation to keep every congregant's confidences. As most understand, there are matters that we will only share with a trusted pastor. Societies and the law recognize that special relationship and have tried to nurture and protect it as it is believed to be beneficial to society. Read More...

Ensuring a Safe Environment for Our Children
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Does the Obligation of Clergy Confidentiality Trump Abuse Reporting Requirements?

By Bob Burrow, claims counsel for Adventist Risk Management

Traditionally, most societies value and trust the clergy who serve them. Such trust includes the expectation to keep every congregant’s confidences. As most understand, there are matters that we will only share with a trusted pastor. Societies and the law recognize that special relationship and have tried to nurture and protect it as it is believed to be beneficial to society.

As our social network has changed, the trust we have with our pastor has run squarely into a new duty which requires people to report suspected child abuse to authorities. So, what happens when the basis of suspicion comes to a minister through an otherwise confidential communication? Before we get there, we need to examine why we expect pastors to keep confidences. I submit, there are at least five reasons:

1) We collectively respect a person’s autonomy over personal information;
2) We want a person to be able to fully disclose problems to someone without fear of disclosure as such can lead to assistance and reform;
3) We recognize clergy’s religious obligation of loyalty and support;
4) General respect for persons who keep each other’s confidences;
5) Provision of a safe place to disclose information.

There may be others, but this seems to cover the main reasons. So, when clergy has a reasonable suspicion of child abuse, what are the reasons for keeping confidences undermined when the law requires disclosure? More importantly, what should a pastor in this position do? First, clergy should seek counsel from conference leadership. In most cases this should involve an attorney. Initially consider whether or not clergy came to suspect the abuse through a privileged communication. If it was not, then a minister’s duty to report are the same as any other person under the law. Determining this question is not always easy.

Consider this example:
One Sabbath, Pastor Jones begins to notice Becky Bruiser’s bruised and discolored ankles. He also noticed that Becky, an otherwise well groomed and well-behaved child was becoming ill mannered, untidy in both dress and behavior. This abrupt change raised some suspicion with the pastor, but he did not act on it until Becky’s father came to him later that week after prayer meeting and asked for prayer due to his temper and that fact that his wife had left him. After that Pastor Jones was sure Becky was being abused.

Finally, this is a tough problem. On one hand society wants people to speak to the pastor without fear of disclosure; on the other hand, the fight to prevent and punish child abuse has a strong pull. As society values the safety of our children, our church has moved toward adopting policies and practices that reflect that value. Thus, while pastor confidentiality is important, every effort should be made to report suspected child abuse. In most cases, both interests can be served with thought and planning. As always, I am interested in your stories and hope you will share them with me. Please email me at rburrow@adventistrisk.org.
Ensuring a Safe Environment for Our Children

By Halvard Thomsen, assistant to the president, Adventist Risk Management

It was a humble, isolated country home. My wife and I went to visit a couple with whom our lives had intersected in a variety of ways stretching back more than 35 years. We reminisced. My wife had been in their home as a child, I had attended academy with their son. There was much to talk about—families, mutual friends; there was lots of history with many blanks to fill from the intervening years. Before we were finished a story of heartache unfolded. The couple had a great love for children—frequently conducting a “neighborhood story hour” for kids around them, active in Vacation Bible School at every opportunity. But somehow, something went wrong . . . the man spent time in jail, and now with the requirements of the law satisfied, he was marked. Neighbors looked at him differently. His church no longer welcomed him to participate in most activities, certainly none that put him anywhere near children.

As we drove back to our home Judy and I wrestled against the heartache of a life shattered by—what was it? An indiscretion? A proclivity? A misperception? A false allegation? For us, the truth of what happened was no longer the issue. Now we had a horrible dilemma to resolve: our pastoral training and experience led us to focus attention on the one soul audience. We cared about the man, the couple, and their aching hearts longing to fellowship regularly and actively with fellow believers. But we could not turn our backs on responsibility to children in their congregation nor close our eyes to the need for parents to have implicit confidence in the safety of the church for their children. In addition, I was part of a conference administration with a responsibility to hundreds of families worshiping in the churches of my conference every Sabbath, and hundreds of children attending the schools every single day. I knew I could not merely hope against hope that pastors or teachers knew exactly what to do to provide assurance to children and parents while providing appropriate spiritual nurture to individuals who may or
may not understand the aberrant stirrings within them.

That was some 15 years ago. We were still in the early stages of being catapulted into the reality that misbehavior toward children happens in the context of the church—even the Seventh-day Adventist Church. Before then we did not talk much about it . . . and we did not know how to deal with it. In fact, even now we struggle to know how to deal with it. And so, the pendulum swings between doing nothing and doing something in a rigid, roughshod manner.

Have you thought about how your organization is dealing with these issues? Adventist Risk Management (ARM) stands ready to assist you. We recently produced a video to remind us that the children of our schools and churches are constantly at risk. It is a very sobering confrontation to the reality of today’s society! I urge you to watch it and lay your plans to take appropriate steps to provide for the care – and protection – of our children. You can view this video online and be sure to share it with members of your organization.

In addition to the resources and assistance ARM already offers, during 2011 we are spearheading a review of the guidelines adopted by the North American Division of Seventh-day Adventists some five years ago, in order to move them from guidelines to policy. Some conferences and organizations have used the guidelines for screening volunteers who work with Children and Youth as found in the NAD Working Policy to develop their own plan; others have not done anything as yet. None of us dare allow the risk of unprotected children. As we face the need to put in place the appropriate procedures for safety, I find myself still wrestling with that fifteen year old dilemma: Just how do we provide the appropriate environment for everyone in our care?
Christians and Security

By Ken Flemmer, vice president for programs, Adventist Development and Relief Agency (ADRA)

What thoughts come to mind as you read the headline of this article? A guard standing in the aisle at the mall, or by an armored vehicle picking up the cash from a store? Body scanners and TSA agents at the airport? The bulletproof glass wall in the bank that separates you from the bank teller? Background checks of all staff members at the local youth recreation center?

As Christians we can be very conflicted. We welcome security measures and for the most part are pleased to accommodate them. If one suggests that similar scenarios be applied to the church, its programs or schools, many eyebrows are raised! Some might question where “faith” has gone. Others might suggest more prayer! Others believe that security does not belong in the church, that it somehow undermines God's sovereignty. All too often we can be confused and misunderstood when suggestions are made about security.

What Does the Bible Say?
The Bible clearly tells us over and over to "...foresee danger and plan ahead..." (Proverbs 22:3). Over and over scripture deals with safety and security of the saints. Abraham worried about the use of arms. Lot took steps to safeguard two visitors. Nehemiah assigned half of the population to guard duty as the wall and temple were repaired. Samson used brute strength. Gideon used a fleece. Scripture is full of faith-guided security actions.

What is Security?
Security is not only about uniforms, badges, guns, or metal detectors. It is a complete program that, when properly implemented, does not hamper the openness and inviting feeling the church or school should have. Security is about being prepared and bringing peace.

Security Isn’t One Size Fits All
A varied and flexible approach is clearly required. The risks to the little church in Lehr, North
Dakota is pale in comparison to the risks faced by Christians in Iraq; Jos, Nigeria; Islamabad, Pakistan; or Indonesia to name a few. Armed police patrols during services may be very appropriate in some settings, while in others it would be shocking to see.

As a whole the Christian community, compared to the secular world is often behind the curve in terms of security and emergency preparedness. It is important that Adventist churches, church members and organizations have a plan in place in the event of an emergency. The workplace should address every day threats such as theft, medical emergencies, fire and destructive weather, even violent situations.

The Seventh-day Adventist Church operates in more than 200 countries and there may be times its members and institutions will face an external crisis. As we listen and watch news reports coming out of Egypt and other countries in the Middle East, it warrants to being proactive and have an emergency evacuation plan in place. At the time of this article, The Adventist Review in a recent report stated that, “Two Seventh-day Adventist–run schools in Egypt have suspended classes due to the ongoing national protests.” At some point if the situation in Egypt escalates, there may be a further need to implement security emergency plans. On average, we should conduct routine drills and briefings so everyone is familiar with what to do in the event of a crisis.

**Minimize Risk Now**
Adventist Risk Management (ARM) is an organization dedicated to the advancement of risk management, safety, and emergency planning for Adventist churches, schools, ministries, volunteers and missionaries. ARM offers many tools, guidance, and products to mitigate and manage the risks present. For more information on crisis management and emergency plans visit ARM’s Resource Gateway and gather information that can help you manage security issues before they occur.
Egypt: Adventist Schools Suspend Classes, Churches Unaffected

**BY ANSEL OLIVER,** Adventist News Network

Two Seventh-day Adventist-run schools in Egypt have suspended classes this week due to ongoing national protests. Otherwise, Adventist operations are not affected, according to latest reports from the region.

A day before the Internet was shut down in Egypt on January 28, the president of the small Adventist community in Egypt said church operations were not affected by national protests.

"There is no news at all that any of our 12 churches, 700 members and two schools are affected in any way," Llewellyn R. Edwards, president of the denomination's Egypt Field, wrote to ANN in a January 27 e-mail.

Some 100 people have reportedly died in nationwide protests calling for President Hosni Mubarak to resign. The unrest follows similar protests in Tunisia and Yemen.

Phone service in Egypt was working again this weekend after most communication was shut down Friday, reports said.

Tibor Szilvasi, executive secretary of the Middle East Union, with headquarters in Beirut, Lebanon, has since been in contact with leadership by phone. There are no reports of any threats to members or church property, he said.

Both Nile Union Academy and Zeitoun Elementary school in Cairo have suspended school this week, Szilvasi said.

About 130 students attend the academy and some 800 attend the elementary school.

"Our members in Egypt, like the general Egyptian population, are somewhat apprehensive and waiting prayerfully to see what will happen," he said. "So far all are reported to be OK."

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More and more people are taking their laptops and other wireless devices with them everywhere they go. As they travel to and fro from airports, hotel rooms, coffee shops, etc., they have the ability to connect to the many free wifi hot spots offered. “Wow this is great! Free wifi! I can be on the internet whenever I want!” Beware though, “free” wifi can prove to be very costly. With identity theft on the rise, it is extremely easy for a thief or hacker to exploit you.

One of the tricks commonly used by thieves and hackers, is to setup a fake network in an airport or hotel. Most devices connect automatically to open and unsecured networks, so pay attention and know what your settings are. Once your machine connects to the thief’s network, it does not take long for them to steal usernames and passwords or plant a malicious program to look for sensitive data on the machine, and then submit it discreetly to their server which can be hosted anywhere in the world.

Common programs that thieves like to use are special ones that record online usernames and passwords for use in banking and shopping. Their favorite or preferred hack are the social network sites such as Facebook, Twitter and LinkedIn. Social network sites contain so much information about you, that the username and password for these sites, coupled with the vital information from your profile, contain enough hints to help the thief gain access to your banking information. For instance, say the thief has your banking username and password, but is now
faced with a challenge and response question that the bank put in place. The questions could be: Where were you born? What month were you born? Usually that information can be found on your social network site. To avoid such breeches in banking security, use challenge questions that won't be found in your profile.

If you do need to connect your computer to the Internet while you are on the go, try to use a network cable, instead of wifi (Hotels usually have both methods available to you in their rooms.) But if you do not have a cable, or if there is no data jack available, try to only connect to the secure password protected networks. Unfortunately, with the plethora of travelers out there, most hotels and airports cannot be bothered with the different wireless security options available.

Wired Equivalent Privacy (WEP)

WEP is the most commonly used security measure, but it is also the most vulnerable. With today’s fast computers and their multi processors, this security measure can easily be broken in mere minutes. Wifi Protected Access (WPA and WPA2) is stronger and the more preferred security measure, but not all mobile devices can support it (especially the older laptops that do not have the updated drivers or software to use this method). That is why most hotels only provide a login page and special password to their guests, so that they can connect to the Internet.

Some people assume that because they entered in a password to connect to the Internet, this means their data is safe from prying eyes. This is a wrong assumption. WEP and WPA/WPA2 algorithms are the only way that your data is protected by means of encryption. Encryption protects the data by scrambling it, and making it unreadable by a hacker so that they are unable to steal passwords or watch what you are doing. Encryption works by providing a special key to the receiving computer (known as the recipient) so that the data can be read and understood. Without this key, messages or information cannot be understood, and the information viewed is garbled and unreadable.

Another method thieves use to steal data is a term known as “thumbsucking or pod slurping.” This is where a thief will take an ordinary looking thumb drive (usb data drive), with a special program installed on it. Once they have inserted this drive onto a computer, it will look for important information and copy it. Computers running Windows XP are the most vulnerable, because by default, they automatically run the program once it is inserted. What makes this very scary is that the program will run even when the computer is locked by the owner. For example, say Mr. Traveller is at his favorite Starbucks or Panera Bread café. He steps away
from his laptop for a minute to get a refill of his favorite blend. Mr. Thief comes along and plugs his USB thumb drive in, as he pretends to tie his shoe or pick up his newspaper. Within a matter of seconds, his little thumb drive will contain Mr. Traveller’s address book, financial reports and all word documents with the key word “passwords” in them. With the many different passwords needed, most end users will write these passwords in a word document and save it on their laptop. They think this is safe, because they are diligent in locking their computer when stepping away for a few minutes.

Depending on Mr. Traveller’s job function with his company, the thief now has all the passwords to his banks, remote server information to his company, and his login information to all the applications he is privy too. It is a scary world we live in, and it took the thief only a few seconds to obtain the information.

You can prevent threats such as this by having your IT personnel disable autorun of USB on your laptop. Better yet, always keep your laptop under your supervision at all times, or put it in sleep or hibernate modes when not in use. These modes allow for almost instant on, and are impervious to thumbsucking, because the laptop is now in an “off” state.

Safety tips to remember when travelling:

1. Try to connect to wired connections only. If you have to use wireless, use secure wireless only and use Virtual Private Network (VPN) software to browse the Internet or to conduct business.

2. Limit the amount of financial business you are doing if a VPN or secure connection is not available. Conducting such business can easily be intercepted by a thief.

3. Remember that it is ok to be discreet on social networks. You do not have to share so much private and personal information about yourself.

4. When creating challenge questions for banking sites, do not use information about yourself that is contained in your social network profiles.
5. Always keep a close eye on your laptop at all times. Not only will thieves use tactics such as *thumbsucking*,
they can steal your laptop outright.

6. Malicious programs such as those used in *thumbsucking* can be defeated by keeping both your antivirus and Windows XP up to date.

*Note: Operating systems such as Windows Vista and 7 do not automatically run USB, nor do the MAC and Linux based computers.*
Every church ministry leader, denominational employee, teacher, and volunteer who works with children has a sacred duty to protect children from harm and abuse at the hands of others. It is critical for Adventist churches and schools to provide:

- Training in child abuse prevention orientation on how to appropriately interact with children
- Proper supervision of church and school sponsored activities
- Supervision on your premises that will create a safe environment.

You can begin by simply doing a Google search of “child abuse prevention” and discover over 4.6 million websites to begin your journey! To help you along this path, Adventist Risk Management recommends the following resources to help your organization successfully establish an awareness concerning the importance of protecting children from abuse and how you can have a safe environment for kids.

NAD Guidelines for Volunteers in Children and Youth Ministries
The Seventh-day Adventist Church in North America has developed and adopted a set of guidelines to provide information to local churches and schools. These measures can help to keep your ministries and educational programs free from abuse and minimize potential risk situations. These guidelines include a recommended code of conduct for volunteers that can be used in providing orientation and education on how adults can appropriately interact with children and minimize the risk or false accusations that can cause harm to the individual’s reputation and bring liability on the organization.


Governmental Publications on Protecting Children from Abuse
In the United States, the Department of Health and Human Services has published an excellent guide called: “Preventing Child Sexual Abuse Within Youth Serving Organizations.” This guide
Child Protection Resources

will give you helpful information on how you can develop policies for your organization and implement child protection practices:

http://www.cdc.gov/violenceprevention/pdf/PreventingChildSexualAbuse-a.pdf#page=1

Child Welfare Information Gateway:
http://www.childwelfare.gov/pubs/factsheets/preventingcan.cfm

Resources for Canadians
In Canada you can also find numerous online resources that will help you develop child protection programs and provide educational materials for training adults. They include:

Protecting Children – Helpful Rules:
http://www.cccf-fcsge.ca/docs/cccfrs013_en.htm

Keeping Kids Safe:
http://www.mcf.gov.bc.ca/child_protection/keeping_kids_safe.htm

Canadian Child Abuse Prevention links:
http://www.safekidsbc.ca/provincial.htm

Helpful Published Resources
The Nonprofit Risk Management Center (NRMC) provides resources for nonprofit and faith-based organizations to cope with uncertainty and minimize risk in order to achieve their mission critical activities. NRMC has numerous risk management publications and web-based resources that can assist your church or school in developing a child protection program. Adventist Risk Management recommends the following books, published by NRMC for your professional library:

The Season of Hope: A Risk Management Guide for Youth Serving Nonprofits
Exposed: A Legal
Field Guide for Nonprofit Executives

To learn more about these publications and other helpful resources visit: www.nonprofitrisk.org
A dozen long stemmed red roses paired with a box of chocolate candies is what many people received for the special occasion on February 14th. Hershey Kisses, M&Ms, Dove, and other foil-wrapped chocolates in array of pinks and reds, are worth about $1 billion in Valentine’s Day chocolates. Annually, Americans buy 58 million pounds of chocolate for this holiday. The buzz of the health benefits of chocolate circulates among consumers and dark chocolate is a popular choice for many people. Consuming chocolate may not be a health disaster after all. Or is it?

**Heart Benefits**

Dark chocolate, not white or milk chocolate, provides a potent antioxidant called flavanols. Several studies indicate that it lowers blood pressure and reduces the risk of heart disease. However, milk ingested with chocolate has a negating effect and may interfere with the absorption of the antioxidants, making them ineffective.

**Antioxidants**

Antioxidants are compounds that help neutralize free radicals and help protect your body from their detrimental effects. Flavanol antioxidants naturally occur in teas, blueberries, cranberries,
pomegranates, grapes, and cocoa beans. The antioxidants in chocolate generate increased interest because of the properties that are more powerful than in other substances like tea. However, it is not advisable to substitute chocolate for your fruits, vegetables, and other healthy foods. Fruits and vegetables have more than flavonoids and provide other vitamins and minerals such as potassium and magnesium, which protect our bodies in other ways. Some, for example, block the activation of carcinogens, while others interfere with the life cycle of cancer cells and promote their destruction.

Calorie load is one of the reasons you shouldn’t rely on chocolate for antioxidants, in place of vegetables and fruits. A small piece of dark chocolate has only 50 calories, but most candy bars contain at least 200. In comparison, a serving of vegetables and fruits contains a generous amount of health-promoting phytochemicals and only 25 to 80 calories. An antioxidant-rich serving of green tea has no calories at all. Remember to subtract equal amounts of calories from other foods if you are eating chocolate as a source of antioxidants. You don’t want to gain weight!

Other Benefits of Dark Chocolate

- Dark chocolate decreases LDL (bad) cholesterol oxidation.

- It reduces the risk of blood clots

- Blood flow in arteries is increased.

- It may lower high blood pressure.

- Cocoa may have a beneficial effect on cholesterol levels because it consists mainly of stearic acid and oleic acid. Stearic acid is a saturated fat but unlike most saturated fatty acids, it does not raise blood cholesterol levels. Oleic acid, a monounsaturated fat, does not raise cholesterol and may even reduce it.

- Dark chocolate may improve mood and pleasure by boosting serotonin and endorphin levels in the brain.

- Chocolate contains a number of minerals, including calcium, magnesium, and potassium.
When you choose dark chocolate the qualities you should look for is the percentage of cocoa. Choose chocolate that has 70% or more cocoa. It should be made from cocoa butter instead of palm or coconut oils. Usually the darker the chocolate, the better it is for you.

In essence, temperance and moderation in healthy foods is important as well. Even though dark chocolate may have beneficial properties and protects the heart, experts say not to overdo it or eat too much. Excess calories may lead to weight gain and thus reverse the beneficial effects. Also, according to The Lancet be aware that many companies remove the flavanols—the heart health ingredient—because of their bitter taste. There are other opportunities to reduce heart disease through lifestyle modification methods, including a balanced diet of fruits and vegetables (at least five servings), quitting smoking, reduced stress, and regular exercise.
“Go ahead and laugh. Snow, sleet, or ice, I have not fallen once in five years.”

Winter Wonderland

Slips, trips, and falls are the cause of numerous injuries whether at home, church, school or other locations. Toss an inclement, wintry weather into the mix and the potential for accidents increases significantly. While there are a lot of causes, let me focus on these accidents from the weather perspective, since winter is hanging over us as I type.

Depending on your location, winter weather may appear in such forms as rain, snow, ice (including the infamous unseen “black ice”), and sleet. It creates slippery roads, sidewalks and steps and results in wet entryways as water is tracked into buildings. Add tile or linoleum floors to the equation and whoops, down someone goes. Since we cannot hibernate and stay indoors
all the time, what can we do to prevent these accidents? Some of the following measures should help.

**Prevention**

While we cannot control what others wear into our buildings, we do have some control over our own personal wardrobes. Shoes with low heels that fit well and have good traction can help reduce slips and falls. And, while there is no perfect material, shoes with rubber or neoprene soles generally provide better traction on ice and snow than leather or plastic. Yes, many dress shoes have slick soles, so wear “overshoes” when moving about under snow, ice or sleet conditions, or wear a good pair of foul-weather shoes/boots and carry your dress shoes in a pack. Observe conditions and adjust accordingly.

Avoid taking shortcuts through areas that have not been cleared of snow and ice. Where conditions appear slippery, test the surface with a foot before you begin walking. Take your time and step carefully with a shortened stride. Bending forward slightly might also help you to maintain balance. Keep your hands out of your pockets. If your feet do decide to leave the earth, your hands will be needed to grab a railing (which you should be using anyway), to brace yourself, break your fall or protect your head and face. This is also a good reason to keep your hands empty, if possible. That includes not carrying small children when walking on a slippery surface, as a fall would significantly jeopardize the child's safety.

Be prepared for inclement weather. Inspect your facilities and ensure that all sidewalks, steps and ramps are in good condition and have a surface that affords some measure of slip resistance when possible. Non-slip strips can be attached to ramps and stairs, and slightly textured sidewalks provide a less slippery surface than one that is smooth. Repair any loose or broken handrails, and if there are no handrails, put them in. Handrails help people keep their balance, good weather or bad.

Leaves can be slippery when wet. Keep them raked up and swept off sidewalks, and remove the limbs and debris left behind after wind and ice storms. Promptly sweep or shovel snow off steps, driveways and sidewalks, and salt or sand icy surfaces promptly. Various other materials are also available for this purpose. Keep a good supply on hand.

**What Belongs Outdoors Doesn’t Always Stay Outdoors**

Many of us have gotten dirty looks (and maybe a few choice words) from parents, friends, office
managers or others after tracking in water, mud and debris that belonged outdoors. Hey, it happens! We can, however, localize the mess and in doing so, reduce the potential for slips and falls. Providing non-slip floor mats with tapered edges in entranceways catches a lot of the wetness and muck. This keeps floors somewhat dry in the remainder of the entrance and hall. This is not a place for towels to be laid down. They are extremely slippery on a waxed or tile floor and when they wrinkle up they provide something to stumble on. The tapered edges on floor mats also reduce the potential to stub a toe, stumble and fall.

When floors do get wet, immediately put out “wet floor” caution signs. Mop up the moisture and leave the signs in place until the floors are dry.

**Good Luck**

On one particular “black ice” day I arrived at work to find that one of the employees of the Office of Risk Management would be late arriving. He slipped, fell, and landed in a puddle at the bus stop. After the fall, he had no other option than to return home and change clothes. Another employee fell in front of his house on the way to work.

As for me, all looked fine as I stepped out of Union Station and began my walk to the office a number of blocks away. Suddenly, my feet left the ground and I had a view of air and the sky. My body was in various positions before I struck the sidewalk. Calmly and slightly embarrassed I rose to my feet and headed around the parking lot. Within minutes a second encounter with concrete occurred. As I pushed myself up off the ground for the second time, a lady passing by commented: “My, you really are having a bad day!” And, I was wearing overshoes. With that said, “I wish you luck.”

For additional information on slips, trips and falls, you may read the [Foresight article](#) on the same topic on Adventist Risk Management's website.
As with many world markets, the insurance industry has adopted a unique language for communicating among themselves and with the clients they serve. This internal language though is not always easy to understand, given the technical nature of the terms and concepts—also known as “jargon.” With help from The Hartford and the Property-Casualty Concepts resource book, I have compiled a list of common terms that may appear in your insurance policies from Adventist Risk Management or any other insurance provider you do business with. Use this as a tool to improve your understanding of insurance jargon.

**Actual Cash Value (ACV)**
The cost to replace your property at the time of loss or damage, at the value it is worth today instead of what it will cost to replace it. This is used to determine the amount of reimbursement for a loss.

**Certificate of Insurance**
A printed certificate that states the essential provisions of your coverage, often required by customers who want proof you have insurance.

**Claims adjuster (Loss Adjuster in the United Kingdom)**
A representative of the insurance company who investigates and processes a loss, to ensure a claim is accurately documented and settled.

**Co-insurance**
A provision in an insurance policy that specifies the insured will buy insurance equal to a
specified percentage of the value of their property.

**Deductible (or Excess in the United Kingdom)**
The amount the insured must pay out of pocket for a loss, before the insurance company will make claim payments. The insurance company pays the remainder of each covered loss, up to the policy limits. Higher deductibles result in lower premiums, as you assume more risk.

**Employment Practices Liability**
An insurance policy that provides protection for certain claims arising out of the employment arena to include coverage for volunteers. Particular coverages include sexual harassment, wrongful termination, defamation, and intentional infliction of emotional distress. Additionally, the policy offered by the church includes coverage for sexual molestation.

**Loss Ratio**
How an insurance company measures success in covering current losses out of current premium income. This is calculated by dividing actual losses by earned premium.

**Peril**
The cause of loss.
Reinsurance
An insurance policy that is purchased by an insurance company from another insurance company as a means to transfer risk.

Replacement Cost
The cost to replace damaged or destroyed property, without deducting anything for its depreciation.

Scheduled Coverage (or Schedule of Insurance)
A specific list of property covered for a fixed amount.

Surety Bond
A contract where one party agrees to perform or fulfill the obligations of another in the event of default or debt. The principal has the responsibility to do what they agreed to do. The surety (insurance company) has the obligation to perform if the principal fails to meet the obligation.

Underwriter
The person at an insurance company who decides whether or not to provide insurance to a business, how much insurance and at what cost.