Wednesday, May 4, 2011

Inspiration: “If my people, who are called by my name, will humble themselves and pray and seek my face and turn from their wicked ways, then I will hear from heaven, and I will forgive their sin and will heal their land.” 2 Chronicles 7:14

Responding in Times of Need
During the 3:00 pm hour on Wednesday, April 27, a CNN news bulletin flashed across the television screen announcing tornado warnings. READ MORE...

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Hospitals Are For Healing
Sooner or later each of us will need the services of a hospital. We produce babies that need to be delivered, break legs that need to be repaired, or run fevers that have to be treated. READ MORE...
During the 3:00 pm hour on Wednesday, April 27, a CNN news bulletin flashed across the television screen announcing tornado warnings stretching from Arkansas through the Gulf states and into Tennessee. Recognizing that Southern Adventist University may be in the path of this tornado including other denominational properties, it was time for Adventist Risk Management (ARM) to take action. Immediately, all ARM Field representatives serving the Southern and Southwestern Unions of the North American Division were placed on notice to make contact with their accounts to determine if any church properties had been impacted by these storms. ARM claims staff was advised to expect the possibility of multiple claims and to respond as reports are received. By Friday, the reports began to arrive. The Piedmont Adventist Church in Alabama had been totally destroyed. The president’s home at Oakwood University had suffered damage. Two schools in the South Central Conference had been damaged and other conferences were still trying to make assessments of their property loss, which was very difficult due to the magnitude of these storms and the disruption of communication to many communities. Tragically, three Adventist church members lost their lives in these storms that ravaged the southern United States. By Monday, May 2, Andrew Myaing, ARM property claims specialist was on scene in Alabama to meet with leaders of the Piedmont Church to work with the local adjustor and assess the damage so the restoration process can begin. The initial estimated loss for this church is approximately $700,000.

Keeping in contact with ARM’s insureds during major loss events is critical to the recovery process. ARM encourages clients to immediately report all losses both large and small to our Claims team by calling toll-free (888) 951-0243. The sooner we receive your reports, the faster ARM can assign local claim adjustors who will begin working with your organization to start the recovery and restoration process.

During this time when the focus was on the massive destruction in the South another Adventist congregation suffered a loss on Sabbath morning, April 30. At 7:51 am firefighters in New York City responded to a fire at the Majestic Heights Seventh-day Adventist Church in the Northeastern Conference. Fortunately, no one was injured but the structure did have significant fire damage. How did ARM learn of this loss? Several ARM employees have smartphones that subscribe to services that monitor key words on the internet and send text messages when events occur that involve the Adventist church. This was the case in this situation and although no report had yet been received from either the church or the conference the ARM team pro-actively responded on Sabbath afternoon. ARM claims...
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staff were placed on alert to be ready to respond and assist the local congregation. Field Service staff began immediately to make contact with Conference personnel to obtain more detailed information and local contacts. By Sunday, May 1, ARM Claims staff had been in contact with the pastor and the work of investigation and restoration was underway.

The restoration process is also unfolding in another region of the North American Division. Shortly after midnight on Tuesday, May 3, 2011 the treasurer of the Alberta Conference in Canada received a phone call, alerting him of a fire that destroyed parts of the conference building. No one was present at the time of the fire that was suspected to have started from the ground floor. At least four offices were destroyed in addition to damages caused by smoke and water from the fire hose. As ARM learned of this loss, an independent adjuster was dispatched to Red Deer, Alberta to assess the damages, estimated at over $100,000. Warren Walikonis, the field service representative in charge of the entire Canadian Union is playing a key role in ARM’s response to this loss.

Adventist Risk Management’s ministry is to help respond in times of need so the church can recover as quickly as possible after a loss. ARM employees monitor natural disasters and other news sources in addition to relying on our clients to report losses on a timely basis. It is our goal to be as responsive as possible to provide prompt professional claims service so you can know your loss will be handled on a timely basis.

Our hearts and prayers go out to our brothers and sisters whose lives have been impacted by these storms and fire. We know you may face difficult times in the weeks ahead as you work through the recovery and restoration process. ARM’s job now is to assist you throughout the restoration process and help you rebuild these structures so the work of the gospel can move forward! ARM counts it a privilege to be a service ministry of the Seventh-day Adventist Church.

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Arthur Blinci

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Read more about Arthur

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Camp Staff Safety: Leadership By Example

Written by John Dougan

Good leadership is best implemented by example. If you tell a camper to wear a personal flotation device (PFD) but you climb into a boat not wearing one yourself, imagine the campers’ reactions. Place a helmet on riders at the stable and then mount a horse wearing your “crushable” cowboy hat. If the campers are not saying it, they are thinking: “Why do I have to wear this and you don’t?”

During my time as a student and, and later as a staff member, of the Maine Outward Bound School, one principle was consistent. The safety of “everyone,” staff, students, and visitors to the island, was of the utmost importance. Everyone on boats wore PFD’s. It didn’t matter who they were, what they were doing or how far they were going. The same safety rules for climbing and rappelling applied to everyone. Ditto on the ropes courses and climbing walls.

Over the years I have observed that camp staff are extremely conscientious about the safety of their campers, but often are less so about their own personal safety. Many times actions on the part of the staff seem to ramp up to a higher level of risk when they are off the clock or the campers are not around. Boats and skiers go faster. Life jackets are sometimes pulled off to get a better tan. Automobiles slide around curves at a higher rate of speed and wakeboards leap higher into the sky.

During camp and activity setup, shortcuts are sometimes taken because an individual who is in a hurry says, “I don’t need the ladder. I can climb up and reach that.” Another individual may perform a setup operation that is improperly belayed. Another person may run to the maintenance shop and use a power saw or other tool he or she has not been trained to operate (and then will operate it without guards or safety glasses).

On or off the job, during setup or operation of the activity, your safety is just as critical as the campers’ safety and everyone should act like it. Disaster can strike in an instant, leaving a staff member severely injured. The effects of the accident may be short or long term, or even permanent. The injuries can affect more than just the staff member. His or her family, and even camp programs can be impacted by the after-effects of carelessness on the part of others.
There are many counting on you to stay safe throughout the camp season, including your employer, coworkers and your family. The campers are also depending on you, and they are looking up to you as a “role model.” Think about every action you take, on and off the job, and be a good safety model, whether anyone is watching you or not.

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An employee handbook is one of the most important communications between you and your employees. A well-drafted handbook describes what your employees can expect from the organization and sets out your expectations for your employees. It should also describe your legal obligations as an employer, and your employees' rights. Updating them can be the bane of your professional existence, but when done properly, employee handbooks can contribute to the successful functioning of a workplace. While employee handbooks are not required by law, they can make or break an organization depending on how they are drafted and how frequently they are updated. There are many considerations to keep in mind as you undertake the process of creating or streamlining your employee handbook.

**Practical Tips**

Template handbooks should only be a starting point. Your handbook should be tailored to meet the needs of your workplace. Eliminate any policies or language that is irrelevant or that makes promises the organization is not prepared to keep.

- Make sure policies and practices are aligned. If no policy exists for a common practice, you can create a policy, but make sure that all policies in the handbook are applied uniformly and consistently. There is nothing worse than going to court and being hung out to dry for not following your own policy!

- Keep it short and sweet. State your policies clearly and concisely in simple, easy to understand language. Avoid any use of “legal speak.”

- Your handbook is not a contract. Avoid any language that might imply a contractual relationship between the employees and the organization. This means you should exclude anything that might imply ongoing employment or employment for a set period of time. Make sure you understand whether or not your organization resides in an “at will” employment state, and ensure that there is nothing in your handbook to contradict this position.

- Remember that we exist and operate in an electronic world. Given the popularity of technology in...
the workplace, be mindful of employee privacy concerns but also convey the organization’s expectations regarding both electronic and hard copy communications.

- Be consistent with state law. Employment laws vary by state. If your organization operates in more than one state, be especially vigilant in recognizing what the law is in each state. The best way to ensure compliance with all applicable laws is to have your handbook reviewed by an attorney that is licensed in each jurisdiction where you do business.

- Use an acknowledgement of receipt form. Have each employee sign the form affirming that they have read, understand and agree to abide by the policies in your handbook.

**What Should Your Handbook Include?**

In order to be the most effective, your handbook should at least include the following topics in an expanded format. These “must haves” need to be tailored to satisfy the legal requirements in your state.

1. **“At will” employment.** If you are in an “at will” state, inclusion of this policy is essential. It should be near the very front of your handbook and should be in a font that is bold and distinctive from the rest of the handbook.

2. **Equal Employment.** This policy explains your organization’s commitment to equal opportunity for both applicants and existing employees. Many Seventh-day Adventist organizations do not hire non-Adventists, so there should be some kind of reference to that in your handbook. This policy should also be near the front of your policy book and should indicate that you do not discriminate on the basis of any protected classification (under federal or state law – they may be different). The protected classifications should be specifically listed.

3. **Anti-Harassment and Non-Discrimination.** The anti-harassment and discrimination policies must be very carefully drafted as they can be key to your organization defending against a legal claim. Not only must it be well-drafted, but it must be enforced. This policy must also clearly convey that claims of harassment of any type (sexual as well as things like bullying), will be taken seriously and that harassment will not be tolerated.

4. **Work Hours and Scheduling.** This policy is important because it lets your employees know the organization’s business hours and scheduling expectations. Here is where you might include something about alternative work schedules such as telecommuting or flexible schedules.

5. **Payroll.** This policy should explain topics such as pay periods, frequency of pay, timekeeping, overtime and payroll deductions. Keep in mind that in many states, deductions from payroll are only allowed if the employee provides a written, signed document agreeing to the deduction.

6. **Wage and Hour.** This section can be used to explain the different classifications of employees such as part-time or regular full-time, as well as the distinction between exempt and non-exempt employees under both state and federal wage laws. You may also include something on employment taxes and workers’ compensation.

7. **Benefits.** Your handbook should contain a policy explaining benefits, but should avoid going in to great detail about the content of the benefits. It is sufficient to provide a statement that indicates that your handbook only provides an overview of the benefits, that benefits are specifically controlled by the master document, and that further details can be obtained from your human resources department.
8. **Time and Attendance.** Here you can discuss attendance, punctuality, sick and personal days, vacation, and how any time away from work should be reported and recorded.

9. **Leave Policies.** You may need several leave policies based on the law in your state as well as federal law, if applicable. They may cover things like the Family and Medical Leave Act, military leave, jury duty and time off to vote. You may also want to cover leave that is not mandated by law such as bereavement leave.

10. **Employee Conduct.** This topic may also cover several policies which address rules of conduct, drug and alcohol use, dress code, workplace violence and discipline. Please carefully consider how much detail you include in your discipline policy and carefully follow that policy. You will need to weigh whether it is better to have a detailed policy with many steps in the discipline process, or to state it more broadly in order to tailor the discipline to the specific situation. Whichever method is chosen, consistency in policy application is the key.

11. **Use of Technology.** This policy should address the employee’s use of organizational equipment and technology such as e-mail, the Internet, laptop computers and cell phones. Consider the liability that the organization may be exposed to based on the scope of permitted uses. For example, what happens if you have a policy indicating that individuals may use cell phones while driving as long they use a hands-free device and an employee is involved in an accident while complying with that policy?

12. **Termination.** Topics to be included under this general category are things relating to ending the employment relationship such as employee notice, final pay checks, exit interviews, continuation of benefits, references, and future employment. With respect to references, it is usually safer to limit references to general information such as dates of employment, salary and job title. Many states do provide protection for employers who provide information in response to a reference request, but the rule of thumb is to make sure your responses are job-related.

There are many additional, non-essential policies that you may want to include as you go through the process of creating your employee handbook. Do not be afraid to start with a template handbook, but make sure that you customize each policy to meet your organization’s needs, to comply with the law in your state, and always have your handbook reviewed by an attorney licensed in your state or the states where you do business.

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Church Safety Inspections

Written by David Fournier

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Churches should be places of safety but this does not happen by accident. Take the time to inspect your church for hazards. In this video we talk about some of the things to look for as you evaluate your church for safety.

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David Fournier

David Fournier is Media Resources Developer for Adventist Risk Management, Inc. and provides the company with footage and multimedia resources for Solutions and other ARM produced media. He enjoys photography is a professional photographer and full-time dad to his daughter Arwyn.

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The old adage of “An apple a day, keeps the doctor away” is familiar, but is it factual? According to research conducted by the University of Illinois, the answer is a resounding yes. In fact, studies have found that apples offer a myriad of health benefits.

Apples provide essential vitamins and minerals. They are rich in fiber, both insoluble and soluble and packed with antioxidants. Apple juice also provides essential vitamins and minerals. However, be cautious and make sure the juice is 100% apple juice with no added sweeteners.

Apples are good for neurological health, cardiovascular health, prevention of cancer, and the list continues. Researchers are finding components such as phenols and antioxidants that are protective against certain cancers. For example, eating an apple a day may be protective against breast cancer, reduce cholesterol levels, and even inhibit the growth of liver and colon cancer cells. “The researchers, from Cornell University in New York, found that eating just 100 g of apple gave an anti-oxidant effect equivalent to taking some 1,500 mg of vitamin C” (BBC News, 2000).

The antioxidants found in apples are called flavonoids, these chemical compounds occur naturally and give plants their color. They neutralize free radicals of oxygen, produced when cells burn oxygen for energy. Free radicals are harmful and cause cumulative cell damage that may lead to cancer, Parkinson’s disease, Alzheimer’s disease or other age-related mental decline diseases.

Eating your five to nine fruits and vegetables a day enhances your well-being and helps fight off preventable diseases. Most diseases are preventable through lifestyle modification. So go ahead and eat your apples and other fruits and veggies! For nutrition facts on apples go to www.nutritiondata.com.

Try this recipe out!

**Baked Apple**

**Ingredients:**

- 4 crisp red apples
- 2 tablespoons fresh lemon juice
- 2 cups water
Filling:

½ cup honey or maple syrup
½ cup raisins
½ cup chopped walnuts
1 teaspoons cinnamon

Directions:

1. Preheat oven to 350 degrees.

2. Using a melon baller, core the apples, leaving the bottom of apple so they hold the stuffing. Combine lemon juice and water, and place apples in it as you complete coring them.

3. Mix stuffing ingredients together and fill cavity of apples.

4. Place apples in a baking dish with about one cup of the lemon water in the bottom of the dish. Bake uncovered for about 50-60 minutes, depending on size of apples, until they are tender. Drizzle juice from bottom of pan over apples and serve hot.

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Jina Kim, MPH, CPT

Jina Kim is the wellness program coordinator for Adventist Risk Management, Inc. She holds a master's in public health and is a certified personal trainer. She has a passion for health and fitness and devotes her time to motivate individuals with health prevention needs. Her favorite motto is "everything in moderation."

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Federal Regulation Forces Crib Replacements in Church Nurseries

Written by John Dougan

The U.S. federal commission responsible for setting safety standards of consumer products has tightened manufacturing and use regulations for cribs, forcing retailers and child care facilities to replace cribs that do not comply with new federal standards. In a statement, the Consumer Product Safety Commission (CPSC) announced, "The new rules, which apply to full-size and non full-size cribs, prohibit the manufacture or sale of traditional drop-side rails cribs, strengthen crib slats and mattress supports, improve the quality of hardware and require more rigorous testing."

The CPSC outlined a two-part process for removing dangerous cribs from use over the next year. The first phase ensures that all cribs manufactured and sold comply with CPSC safety rules for cribs and supporting hardware by June 28, 2011. While Seventh-day Adventist organizations do not manufacture cribs, church-owned thrift shops or similar operations, may have cribs in stock that fail to meet CPSC safety standards (code: 16 CFR 1219 and 16 CFR 1220). Please be advised to discontinue sales and donations of these cribs immediately. To determine whether or not a crib in your facility is compliant, contact the manufacturer or retail store where it was purchased. To do otherwise is to put a child at risk and increase the liability of your organization to law suits.

The second phase of the new regulation requires that all cribs used in child care centers, family child-care homes, and places of public accommodation meet the new standards by December 28, 2012. Since 2007, CPSC has issued over 46 recalls of more than 11 million cribs. All but seven recalls were for product defects that were hazardous and could lead to injuries or deaths. Between April 11, 2007 and April 11, 2010, there were 35 fatalities attributed to structural problems with cribs. The majority of those (34 out of 35) were due to head, neck, or body entrapments, with 51% resulting from drop-side failures. Nearly all of the crib failures resulted from detachments, disengagements or breakages that created openings in which infants became entrapped.

Knowing the danger of these cribs, every effort should be made to expedite the changeover from
non-compliant to compliant cribs.

Until non-compliant cribs are replaced, CPSC strongly advises church nurseries to inspect cribs before each use and tighten or replace loose or broken parts. Churches are especially advised to replace drop-side cribs, as they do not meet the new safety standards and have been blamed in the deaths of more than 30 infants and toddlers since 2000.

To guarantee non-compliant cribs will not be reused, they should be disposed of in a way that prevents reassembly.

**Information from CPSC on the new federal regulation and crib recall notices:**

- List of crib recall notices: [http://www.cpsc.gov/cgi-bin/cribs.aspx](http://www.cpsc.gov/cgi-bin/cribs.aspx)

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Sooner or later each of us will need the services of a hospital. We produce babies that need to be delivered, break legs that need to be repaired, or run fevers that have to be treated. Going to a hospital and recovering from what ails us is the usual course of action. Sometimes events occur that change the expected outcome.

People tend to present claims against hospitals when they feel ignored or they get angry at the lack or nature of the response to their questions. They may also be concerned for future income or their future physical condition. Also there are some that just seem to want to get money.

Sometimes treatments that are intended to help a patient actually make their situation more difficult or even deadly. An example would be a 54-year-old man that was hit by a car while riding his bicycle one September morning. He was transferred to a hospital with a fractured skull and in a dazed state. Over the next few days he improved to the point that the physicians felt he could use some nourishment. A tube was placed up his nose and down his esophagus into his stomach (or so the medical personnel thought). When the liquid food was fed to him, it went into his lungs, the patient aspirated and died.

The family of the bike rider was upset that their loved one died just as he appeared to be recovering from the skull fracture. We all want to believe that hospitals are safe zones where sick or injured people can convalesce in a quiet and secure environment. Unfortunately, mistakes do happen. Since it doesn’t take a lot of imagination to see ourselves as patients in a hospital, the mistakes we hear about are more upsetting. Often we tend to take them personally. Perhaps that is why jurors are more likely to award larger amounts of money for medical mistakes than for routine slips and falls or common, ordinary automobile accidents.

Many years ago a 25-year-old man came to a hospital to have knee surgery. The night prior to the operation his surgeon visited with him and used a play on words to point out the knee he was to operate on. The doc said, “We will operate on the left knee, right, or is that the right knee, left?” When the frivolity ended the doctor left the patient’s room, only to operate on the incorrect knee the next morning. This is a good reason to mark your body with a permanent marker so there will be no questions about where the operative site is located.

According to the 2010 edition of the *Seventh-day Adventist Church Yearbook*, the Seventh-day
Adventist denomination operates 171 hospitals and sanitariums and 429 clinics and dispensaries around the world. Each one of those clinics and hospitals strives to bring healing to the people in the area of the world they minister in. They range from true mission outposts to thoroughly modern state-of-the-art hospitals. Whether large or small, each unit has the potential of making a mistake in treatment. Not all mistakes will create a problem with the healthcare being delivered. Early detection of mistakes can minimize any adverse effects.

Adventist Risk Management (ARM) cooperates internationally with local hospitals and clinics to identify and evaluate risk exposures to minimize uncertain outcomes. Our claims operation thrives on early investigation and intervention in the event of a claim. Once a potential claim is reported to ARM, facts will be gathered, medical reports will be analyzed and decisions will be made, in conjunction with the local hospital team, regarding whether the matter should be negotiated to a settlement denied or otherwise defended.

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