Safety Tip!

Change the batteries in your smoke and heat detectors TWICE a year.

Copper - The New Precious Metal

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Volunteers - Identifying and Managing Your Risks

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Fire Protection in Small Rural Churches
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By: Bob Kyte
President, Adventist Risk Management, Inc.

In recent days the financial challenges in the stock market have rewarded gold investors with sky-rocketing prices. But other metals have become precious in other ways. The average person may not have much opportunity to go out and "pick up" any gold, but another commodity has been found to be an attractive metal to another group of people—thieves! Copper has become a topic of insurers as the price of copper has reached the $XX mark. According to the U.S. Department of Energy, copper theft costs the national economy about $1 billion per year. Well, there may very well be a connection to the increase in unemployment and financial challenges; the realities of thousands of foreclosed or unprotected properties has been a drawing card to many copper thieves anxious to cash in on the copper recycling market.

Thieves are not just impacting a certain segment of the market either. Vacant homes, office buildings, commercial properties, churches, schools and any building that has periods of idle time to allow the theft to occur are easy targets. So what copper is being targeted? HVAC systems, copper plumbing including the pipes that run throughout a structure, and even the copper wiring throughout the building are the targets. The actual cost of the copper stolen can be minor compared to the extensive damage caused by thieves who rush to get in and out destroying walls, ceilings, floors, furnaces and other equipment. Even for small time thieves a favorite is to steal the copper from the outside air conditioning system leaving the property owner the cost of replacing the system.

So what does this have to do with the Church? Think of the potential targets our organizations open to such thieves. Schools sit vacant over holiday periods; churches (becoming more popular with such thieves) are often left unprotected for long periods of time during the week; parsonages sometimes sit vacant as pastors relocate; and the list goes on.

ARM has already been processing "copper" claims from various organizations including churches that have had air conditioning systems damaged by copper thieves. In fact, we have even had a case where one air conditioning system was hit by copper thieves, replaced and then hit again!

Does property insurance cover such copper thefts? Generally so, but there are two important issues to keep in mind. First, property policy benefits may be invalid if your property is vacant for a period of time as defined in your policy. In other words, if you leave a property vacant as defined in your policy, coverage for copper theft or for other perils such as fire will not be provided. If you have vacant property, you need to let your field service representative know so that vacant property coverage can be acquired.

Keep in mind this coverage may not extend to all losses and may only cover Actual Cash Value (which factors in depreciation) rather than full Replacement Value. Second, a loss such as a copper theft is still a loss and factors into the renewal rates of insurance.

Loss avoidance is the most cost effective way to deal with copper and other such losses.

So what do we do to avoid copper thieves? Much the same as you do for other thefts, really.
- Be sure your property is secured including, whenever possible, security protection such as an alarm system. That may not help on your outside AC unit, but it may help protect your other valuables—like your pipes, wiring and other internal copper.
- If possible, before you lose your AC unit to copper thieves, move ground units to secured locations such as onto the roof, or into a secured area that can provide added security.
- If it is not practical to move your AC unit, then take security steps such as providing an enclosed locked unit around it. Keep in mind the operating needs of the unit such as ventilation when doing this.
- If you have vacant buildings, be sure they are patrolled regularly for any damage. One of the outgrowths of stolen copper pipes is the water damage that can result if thieves are not kind enough or smart enough to turn the water off to the building. Let the police know of empty buildings and if there are neighbors close by that you trust, ask them to call the police if they see anyone or anything suspicious on the property.
- Secure the foundation openings in the crawl space of your buildings with a good hasp and padlock. Yes, locks can be busted with a hammer but not without making a lot of noise.
- If you are selling a vacant property, you should elevate the security and checks on the property. Thieves often keep an eye out for vacant "for sale" properties as they make great targets.
- If you have a theft, report it immediately to the police.

Copper theft seems like one of those things that “will never happen to me.” But based on the claims that are being filed across the insurance industry and with ARM, it can and does happen. Taking steps to avoid these losses will save you future hassles in dealing with them and save you money.

**Posted in:** October 2011

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Volunteers - Identifying and Managing Your Risks

By Arthur F. Blinci, ARM, eMBA
Vice President, Adventist Risk Management, Inc.

Managing volunteers can create many challenges for your organization. Volunteers perform so many diverse roles that it is impossible to identify a stereotypical management model that will meet the needs of your organization. Each activity for which a volunteer is involved brings a differing set of risk factors, which must be evaluated so proper management can be provided to the individuals who are providing service to others on your behalf. Managing volunteer activities must begin with identifying the potential risk factors present and the implications that could result.

Identifying Potential Risk Factors
Evaluation of volunteer activities should include the following risk identification questions:
- What kind of activities will the volunteer be asked to perform on behalf of the organization?
- What is the age level of the individuals who will be volunteering?
- What is the age level of the individuals who will be supervised by the volunteer?
- Should the volunteer have any particular level of qualifications in order to perform the duties being assigned?
- What hazards are associated with the activity being undertaken? Are any special safety precautions, legal regulations or training required?
- Where will the activity take place? Are there any special hazards associated with this location?
- Have we allowed enough time and resources to conduct the activity in a safe manner?
- Do we know the volunteers who have been recruited or selected to represent our organization?
- Who will be responsible to supervise the volunteers during this activity—another volunteer or an employee of the organization?
- Has your organization secured the appropriate forms of insurance protection to minimize the financial impact of potential liability or accidental injury to the volunteer?

Evaluating Activities
As activities are evaluated there are other questions that should be considered. What is a volunteer being asked to do for the organization? Will they be performing auxiliary support duties, supervising children or youth, serving the community, organizing a mission trip abroad or helping conduct a community outreach? Each of these activities creates different risk factors and each must be evaluated on an individual basis. There is no one-size fits all methodology. Make a list of the potential risks or hazards that could be encountered during a given type of activity. Have you addressed these risks in your pre-planning efforts?

Volunteer or Employee
Many times it is very difficult to determine if an individual is really a volunteer or should they be classified as an employee? Federal and state labor codes define the status of employee relationships. The Federal Fair Labor Standards Act, (FLSA) defines individuals that provide services without expectation of compensation, coercion or intimidation as "volunteers" or non-employees. However,
Volunteers - Identifying and Managing Your Risks > Adventist Risk Ma... http://www.adventistrisk.org/Prevention/SolutionsNewsletter/tabid/94/art...
and who is responsible for your group’s activities. Protecting travel documents of volunteers and participants is critical. Be sure all passports are current and obtain appropriate visas in advance whenever possible. Make sure you leave a copy of all travel documents with parents or the organization and let them know how contact can be made throughout the mission trip.

Finally when planning off-site activities ask two key questions:

- Have we allowed enough time to conduct this activity in a safe manner or is there too much planned in too little time?
- Do we have an adequate number of adult volunteers or employed staff to properly supervise the event we are about to undertake.

If the answer to either of these questions raises concern, stop and take the time to do more planning before the activity commences. The extra time taken to plan appropriate may prevent a serious accident that could cause serious injury and ruin the experience.

**Volunteer Insurance**

It should be the goal to conduct all volunteer activities with safety in mind, however accidents can happen. A final consideration should be the question of insurance to protect those who have volunteered their time and talents on your behalf. Most conferences in North America have volunteer labor accident insurance to provide medical assistance to volunteers who are injured during the course of their volunteer activities. This coverage is typically limited to activities within the United States.

Volunteer mission projects and trips outside of North America should be covered using a special Short Term Travel Accident insurance policy. Adventist Risk Management can provide this coverage for your organization. Key provisions of this insurance includes: accidental medical and sickness coverage, emergency medical evacuation and repatriation expense, accidental death and other benefits. A special rider must be endorsed on this coverage if construction-type activities are included as part of the volunteer’s service overseas.

**Giving Thanks**

Every denominational organization should be extremely thankful for the work of the thousands of dedicated volunteers who give of their time, talents, and resources. Volunteers and employees perform many overlapping roles. Volunteers bring a broad range of talents and diversity to our ministries and services in providing for the needs of churches, schools, and the community at large. Taking the time to appropriately recruit, plan, provide proper training and orientation to rightly equip volunteers for service is an essential administrative function. To these faithful men and women, both young and old alike, we say “thank you” from the bottom of our hearts. The church could not do it without our volunteers!

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The "Down Low" on Sweet 'N Low

posted on October 12, 2011 22:03

By Jina Kim, MPH, CPT
Wellness Coordinator, Adventist Risk Management, Inc.

For many years, sugar has been blamed for our heavy waistlines. The role it plays in our diet is a hotly debated topic. Alternatives to sugar have spread rampantly on the market as consumers seek other options to cut out calories, but are they really safe and effective?

People who are trying to watch their weight may turn to sugar substitutes since they carry no calories and provide more sweetness than sugar. However, over the years, artificial sweeteners have gotten a bad rap.

In the 1970s, research studies concluded that the artificial sweetener saccharin was linked to bladder cancer. Foods carried warning labels that stated saccharin might be hazardous to your health, but according to the National Cancer Institute and other health organizations, there is little evidence to support the findings that cancer is caused by artificial sweeteners.

The Mayo Clinic describes artificial sweeteners as "synthetic sugar substitutes but may be derived from naturally occurring substances, including herbs or sugar itself. They are also known as intense sweeteners because they are many times sweeter than regular sugar."

Artificial sweeteners currently approved by the FDA (Food and Drug Administration).

- Acesulfame potassium (Sunett, Sweet One)
- Aspartame (Equal, NutraSweet)
- Neotame
- Saccharin (SugarTwin, Sweet 'N Low)
- Sucralose (Splenda)

Other sweeteners:

- Sugar alcohols (highly refined Stevia--one of the newest on the market)
- Cyclamate (not approved in the U.S. but in other countries)

Some of these sweeteners may be in foods such as "sugar-free" or "diet," products like soft drinks, chewing gum, jellies, baked goods, candy, fruit juice and ice cream. As a consumer it is important to weigh the pros and cons of artificial sweeteners.

The benefits for artificial sweeteners include:

- Zero calories (but some research shows that they still increase weight in individuals).
- For people with diabetes, artificial sweeteners are a good alternative since they are not considered carbohydrates and do not raise blood sugar. (Consulting with a physician is advised).
Does not promote tooth decay.

The potential negative effects include:

- Headaches
- Breathing difficulties
- Skin eruptions
- Bloating
- Diarrhea

The overall theme is to be prudent and keep things in moderation. Too much of a good thing can become something bad. The role of artificial sweeteners will not solve everything and cannot help us to exercise, or eat more fruits, vegetables, and whole grains which can greatly impact those trying to lose weight and live a healthier lifestyle.

Posted in: October 2011

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A recent upturn in questions regarding the utilization of our church and school properties in conjunction with the local community has provided the inspiration for this article. Whether inviting the local community to share in our Church Ministry through evangelistic campaigns, healthful living seminars, or joint projects with the local community in our churches and schools, the issue of premises safety has provided enough concern to address it in a more detailed way.

This comes at a time when our Conferences, Churches, and Schools are being challenged with declining revenues. Often this leads to a malaise that creates a lack of vigilance for these ever more important considerations because of the fear they will impact sensitive budget concerns. Efforts need to be taken, particularly during these times of economic challenge, to protect our Churches, Schools, and Institutions. The surprise comes when we realize that safety does not need to be expensive.

A few points to consider in a broad scope will help us to realize a lot can be accomplished with minimal expense. These steps will send a clear message to the local community that you are committed to their well-being. Take a few moments to evaluate your facility in the light of the questions listed below.

- Is adequate lighting in place outside and inside your facility? Adequate lighting will make up for many other failures. Exposing safety concerns with adequate lighting can help us avoid potential accidents. Recently, a lady tripped and fell in a church parking lot. There was a hole in the pavement that went undetected because of poor lighting.
- Does your Church or School have illuminated “Exit Signs”? In the event of an evacuation, these signs are vital.
- Are all passageways free from clutter? This not only provides for safety of ingress and egress, but also testifies to our commitment to a clean and tidy environment.
- Is your boiler/furnace-electrical room free from clutter? A fire in this area will quickly spread throughout your facility if there is clutter around the boiler, furnace and electrical panels. Keep the mechanical rooms free from flammable clutter.
- Are there loose wires, or cables obstructing walkways? There will always be times when cables have to be used, but these loose cables should be either clearly identified, or where possible secured directly to the floor by the use of tape.
- Are the floors clean and in good condition? Uneven carpet or missing tiles can provide an environment for tripping.

The above is but a small sample of initial steps that can be taken to put our best foot forward in protecting our members and guests. A short story will illustrate our collective responsibility for policing our properties. An older lady was leaving our Church recently.

She was a guest invited by our member to attend the Sabbath Service. There was an outside staircase that was under repair and the railing had been removed for repair, but it had not been replaced. On leaving the church the lady began to descend, tripped and fell down the entire set of stairs. She was permanently injured, and she spent considerable time in the hospital at great cost. This could have been avoided simply by focusing our efforts on having the repairs completed before the Sabbath Service. Safety seems unimportant until a crisis occurs. Let us make it a priority before the crisis occurs.
Posted in: October 2011

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Fire Protection in Small Rural Churches

by Gideon Dayak
Risk Control Consultant, Adventist Risk Management, Inc.

Recently, while visiting a small rural church, I noticed there was no posted fire-protection plan. When I asked the pastor about this, he told me in the past 30 years there had not been a fire. If it did happen, they would call for help.

Most rural churches are located in places where the risks of generating a fire is low when compared to a location in a city or an industrial zone. Buildings in an agriculture or rural area may give a feeling of security against the possibility of fire. This sense of security can be a false one.

Surrounding open areas provide a large volume of air, which acts as a catalyst for fires. A longer distance from the fire station can delay the arrival of help. Distance to hospital and critical medical help may be farther, thus jeopardizing the lives of those injured. If a fire occurs when the building is vacant, such as during the night, there may not be anyone around to detect the situation and call for help.

Basic Preparation for Fire

- Lightning generates many fires. Consider installing a lightning arrester on your building.
- Keep any flammable material away from the church building. Gasoline, propane gas cylinders, fuel and any other highly flammable products should be kept in a separate storage place, where possible or in a locked metal storage cabinet with a posted sign indicating their presence.
- Have basic emergency and safety equipment such as: fire extinguishers, emergency lights, smoke/heat and carbon monoxide detectors. Often county ordinances mandate many of these components.
- Appoint a Safety Officer. The Safety Officer will be responsible to have an emergency evacuation plan drawn, posted and practiced, at frequent intervals, by the members.
- A safety team should help organize training of how to use fire extinguishers, practice drills and moving the disabled to safety.
- Change batteries for the smoke and heat detectors twice yearly.
- Keep hallways and corridors free of items, enabling free movement of traffic to safety.

Escape Planning

Smoke alarms can only warn of danger. You must then take action to escape. The extra warning time provided by alarms could be wasted without quick and effective action. The best way to assure that all the occupants of the building will react properly in an emergency is to have an escape plan and practice it. The important factors are:

- Remain calm and immediately leave the building.
- Follow the instructions of the Safety Officer or Deacons
- Close doors of enclosed rooms as you leave them.
- Use stairways for evacuation. Avoid elevators.
- Do not waste any time saving property.
- Call the fire department
- Take the safest exit route, but if you must escape through smoke, remember to crawl low under the smoke.

**After a Fire**

Not only is it important to prepare for the risk of a fire, it is equally important to know what you should do after. The following points may be noted:

- Contact your insurance company to assess the damage and proceed to restore the losses.
- Check with the fire department to ensure that the building is safe to enter. Check for structural damage caused by the fire.
- The fire department should see that utilities are either safe to use or are disconnected before they leave the site. Do not attempt to reconnect the utilities by yourself.
- Conduct an inventory of damaged property and articles.
- Locate valuables and important documents.
- Contact the local police and update them of the situation.
- Save all receipts and bills for any purchases you make towards the restoration process. These will be processed through your insurance company.

**References:**

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