Have a safe holiday season this year!

Safety Tip!

Check your holiday lights for frayed or damaged wiring that can cause fire.

Austerity Risk Management

In today's news reports austerity programs in government is a regular topic. Austerity applies to other organizations too, including churches, schools, and other nonprofits. Austerity is defined in this context as an "economy

Keeping Children, Churches and Schools Safe from Sex Offenders - Part II

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Violent Crime in Church
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Spam
Not spam
Forget previous vote
In today's news reports austerity programs in government is a regular topic. Austerity applies to other organizations too, including churches, schools, and other nonprofits. Austerity is defined in this context as an "economy measure: a saving, economy, or act of self-denial." So how does austerity come into play with the concept of risk management?

A recent headline from the Associated Press in one electronic newsletter reads: "Irene Likely to Lead to Higher Insurance Premiums." The insured losses through commercial insurers for Hurricane Irene are approaching $5 Billion. When the federal government flood insurance coverage is added to the total actual losses are increased to well over $7 Billion. Add this amount to the damage caused by the hundreds of tornadoes that wreaking havoc in states never before known to have tornados and the amount becomes staggering.

Insurers have already begun raising their premiums—five to 10 percent in 2011 alone. More increases are expected in 2012 to help adjust for the massive catastrophic losses paid out not only in the United States but also around the globe.

Gencon Insurance Company of Vermont (GICV), the captive insurance company that serves the Seventh-day Adventist Church through Adventist Risk Management (ARM), is realizing huge losses due to the catastrophic events of 2011. We are not alone, as most commercial insurers are experiencing similar operating results. The reality is that it impacts all of us.

For every dollar GICV receives in property premium, $1.21 is paid out in losses. Obviously, this loss ratio cannot be sustained for long, especially when investments, the other source of insurance company income, are showing poor results because of the economy.

How is it possible to economize when it comes to insurance? It’s simple. Prevent losses. If a loss does occur, use care in how you respond to minimize the loss. ARM is happy that you have good insurance coverage to pay in times of disaster. However, in the end, the costs of those losses must be covered by premiums. When you renew your insurance, your previous claims impact the renewal rates.

ARM recognizes that you can't stop a hailstorm or a hurricane. Preventative maintenance and proactive steps can limit other claims. The winter of 2011 is a prime example of when preventive maintenance would have paid off.
During 2011, GICV experienced a total of over $1 million in losses from frozen pipe claims and resulting water damage. A normal year’s losses for frozen pipe damage are under $100,000. During 2011, most of the pipe claims are in the $10,000 to $30,000 range. Could these accidents have been prevented? In most instances, the answer is yes. The main reason for the increase in frozen pipe claims was the fact that the cold hit in areas not accustomed to freezing. A million dollars is an expensive education on how to respond to cold weather.

It would be beneficial for your organization to review the claims it has filed in the past and what potential claims may occur. By preventing those claims, more than the deductible is saved on your coverage. You save the hassle of the mess and time it takes to deal with the claim. It is like putting money in your organization’s budget by keeping your insurance costs down.

Adventist Risk Management is here to help you. Talk to your Field Services Representative or contact ARM’s Chief Risk Management officer, Arthur Blinci at ablinci@adventistrisk.org. He can be of assistance in saving you money through risk management.

By Bob Kyte, President at Adventist Risk Management, Inc.

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Keeping Children, Churches, and Schools Safe from Sex Offenders - Part II

Carina Franca posted on December 15, 2011 04:18

For nearly 30 years I have worked in a sex offender evaluation and treatment clinic in Oregon. I’ve evaluated and treated thousands of men and women who have molested children, and counseled hundreds of victims. There have been scores of people, who, unbeknownst to them, were related to, acquainted with, or supervised someone, who turned out to a sex offender. During the past three decades I’ve learned two vital facts about sex offenders. First, aside from the offenders, few people truly understand the process involved in molesting children. Secondly, until we do, we will not be able to protect our children.

Most of us assume that we would know if a relative, friend, or volunteer had pedophilic tendencies. We also believe that children react to abuse by telling or showing symptoms. Unfortunately, offenders don’t advertise their sexual interest in children so they are hard to spot. Fewer than one in ten children tell anyone they are being abused and very few victims exhibit the kinds of problems for which most of us were trained to watch. It’s easy to understand why offenders don’t broadcast what they are doing but the lack of reporting and outward symptomology in victims requires some discussion.

To begin with, most offenders are someone their victims trusted and felt safe with. Offenders also report that the initial stages of abuse involve giving their victims “lots of attention,” engaging in “loving and affectionate behavior,” “playing with them on their level” and “over-complimenting them.”

Offenders report that these strategies accomplish several goals by helping them “weed out” children who might “resist, reject or report,” while at the same time, allowing for the gradual desensitization necessary to advance to more intimate and intrusive touching. Offenders say they slowly violate boundaries by “getting them comfortable with me touching them by tickling and wrestling with them,” “having them sit on my lap,” “walking in on them while they are changing or using the bathroom,” “kissing and hugging them extra” or “touching their private parts ‘accidentally.’”

Next, they talk to children about sex and normalize abuse by telling them, “everybody does it,” “it feels good,” “I’ll show you how to be a man” or “it’s just a game.” Because of the brainwashing, children adopt the mistaken belief that they can’t tell anyone what’s happening to them because “it’s a secret” plus it doesn’t feel threatening or abusive at first.
Children gradually come to believe they “went along with it” and report that the grooming made them feel loyal and protective of the offender. Offenders report that they purposefully engender these feelings by making subtle threats such as “no one understands how much fun we have together or how much I love you,” “if anyone finds out what we have been doing, we’ll both get in trouble and they will take me away from you.” More direct threats include statements like “no one will believe you if you tell,” “people will be mad at you,” “I’ll go to jail” or “it will hurt your mom and she’ll divorce me.” In some cases offenders target children who are particularly isolated, needy or desperate for the kind of “emotional benefits” the offender can offer, which makes the grooming even more effective.

As the sexual touching increases victims say they “feel confused” and “even aroused” by the abuse. Offenders are smart. They know that fear and pain will increase the likelihood that children will report and that pleasure and guilt will inhibit disclosure. Sexually stimulating children also makes the experience more arousing to offenders and helps them convince themselves that the child “liked it,” which enables them to feels less guilty about what they are doing. Each step is a calculated exercise in deceit and manipulation and children are simply too guileless to understand what’s happening. In the words of one offender, “with kids, it’s just not a level playing field. Kids are no-match for me.”

Offenders report that in addition to the tricks they use with children, they also know how to keep other adults from discovering their crimes or reporting them to police. They say they “present an image of morality and respectfulness,” and they make people think “that I am not the kind of person who would do something like that” and they act “helpful and polite.” Offenders comment that other adults frequently enable them to “get close to children or continue offending” because most adults don’t understand the grooming behavior they are witnessing and unwittingly encourage children to feel safe with them. In fact, one man boasted, “most people see someone being good with children as a gift that shouldn’t be questioned.” Offenders report that the methods they use also allow them to fool other adults into not believing children when they tell or failing to report the disclosure to law enforcement.

“Grooming” behavior can be subtle and appear benign. Sometimes it mimics our own behavior. But with specialized training, it can be spotted and stopped. All churches need to have trained pastors, elders and staff. It’s better to get training before rather than after a crisis is at hand. Remember, child sexual abuse is not a burden children can handle alone. The responsibility for protecting children is an adult responsibility.

Future articles in this series will offer additional information on tips for talking to children about sexual abuse, recommendations for family rules, and risk management principles for dealing with sexual abuse in church and school settings.

**By Cory Jewell Jensen**

Bibliography:


For more information on grooming, contact Cory Jewell Jensen at

Cory Jewell Jensen, M.S., is a United Methodist “PK” from Oregon, who has been a long-time friend, trainer, and consultant to the Seventh-day Adventist Church. She is the co-director of one of the largest and oldest sex offender evaluation and treatment programs in Oregon. Jensen has worked with adult sex offenders and their families for 28 years.

Ms. Jensen has provided training and consultation to a number of law enforcement, child advocacy, and faith-based organizations throughout North American, including 12 Seventh-day Adventist conferences.

She has also published a number of articles about sex offenders and risk management, testified as an expert witness, been the recipient of numerous awards, served on numerous committees to prevent child abuse, and been a featured guest on talk radio programs and the Oprah Winfrey show.
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Depression and Your Mental Health

Carina Franca posted on December 15, 2011 04:10

Depression is a common mental disorder that affects 121 million people worldwide.

People react to it in different ways and not everyone will experience the same symptoms. Often you may be oblivious to the pain and depression in others because they seem normal. Many people with depression may be reluctant to receive the help they need. These symptoms may not resolve themselves and could become worse if left untreated.

Some of the signs and symptoms include:

- Irritable or anxious mood
- Poor appetite and weight loss, or the opposite increased appetite and weight gain
- Sleep disturbance: such as sleeping too little, or sleeping too much in an irregular pattern
- Loss of energy: excessive fatigue or tiredness
- Change in activity level, either increased or decreased
- Loss of interest or pleasure in usual activities
- Decreased sexual drive
- Physical aches and pains
- Crying spells for no apparent reason
- Diminished ability to think or concentrate
- Feelings of worthlessness or excessive guilt that may reach grossly unreasonable or delusional proportions
- Other psychotic and delusional thinking
- Recurrent thoughts of death or self-harm.

The World Health Organization states that: “Depression can be reliably diagnosed in primary care. Antidepressant medications and brief, structured forms of psychotherapy are effective for 60-80 percent of those affected and can be delivered in primary care. However, fewer than 25 percent of those affected (in some countries fewer than 10 percent) receive such treatments. Barriers to effective care include the lack of resources, lack of trained providers, and the social stigma associated with mental disorders including depression.”

It’s important to recognize that Christians are not immune to depression. Pastor Matt Rogers discusses this subject in his blog and
describes it by saying:

“Depressed people in the church often feel isolated, as if no one in the world understands their pain. Quite often they also feel spiritually weak, or even sinful, for their lack of joy. And perhaps most tragically, few have any clue what great company they are in.”

Major depression is a serious disorder. It is something you cannot “snap out of” or get over on your own. There is no exact known cause for depression, but certain factors such as life events (i.e. death of a loved one), hormonal changes, neurotransmitters, and childhood trauma may contribute to the illness.

God is the giver of renewed strength. Isaiah wrote, “He gives strength to the weary and increases the power of the weak,” Isaiah 40:29. Throughout history people have been affected by depressive conditions and disorders. This text is an assurance that God uses us even in our weaknesses.

When depressed, seek hope in the Lord. “Now may the God of hope fill you with all joy and peace in believing, that you may abound in hope by the power of the Holy Spirit,” Romans 15:13 NKJV.

Happiness is a choice. That is no secret. When you wake up in the morning do you think, “I choose to be happy today?” To achieve happiness, negative emotions such as fear, anxiety, sadness, and depression need to be faced and turned around to a positive experience by learning from it and moving on.

**Count Your Blessings** – Remember to be grateful for what you have. Learn to appreciate the people and things around you—from your family and friends, the smell of spring and nature, or simply that you are alive and well.

**Self-care mood enhancers** – Get pampered. Indulge in a massage. Read a good book. Treat yourself with clothes or electronics. Take care of your health by eating right and exercising.

**Laugh** – “A cheerful heart is good medicine, but a crushed spirit dries up the bones,” Proverbs 17:22, NIV. Laughter is good medicine. Spend time with positive people and get in a few laughs. Laugh off your mistakes and get over them. Twenty seconds of heavy laughter is equal to three minutes of hard rowing, and will burn up to 400 calories per hour!

**State of mind vs. Status** – Failing is not catastrophic unless you want it to be. Many successful people learn from their failures and succeed beyond their attempts the first time around. It’s all about focusing on the positive. Step out of your comfort zone and be an optimist!

Depression may be reversed positively. However, when your depression starts to become chronic or recurrent, it is important to receive the help you need. If you are reluctant to seek treatment talk to a friend, a faith leader, health professional, or others you trust. If this still does not alleviate the problem, it will be necessary to receive further treatment.

Take it day by day and “this too shall pass.” When life threatens to overwhelm you remember this thought written by an anonymous source, “Instead of telling God how big your storm is, tell the storm how great your God is.”

By: Jina Kim, Wellness Coordinator at Adventist Risk Management, Inc.

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The red, orange, and purple leaves are falling and the days are getting shorter. Jackets, coats, hats, and gloves are being pulled out of storage to ward off the chilly air. The holiday season has arrived! With all the traveling and preparation for this season here are some safety tips to remember during this busy time of the year.

Out and About

Be aware of your surroundings when shopping or attending events. Use common sense and secure your purse or wallet. Stay in well-lit areas and avoid less-traveled areas late at night. Even if you are only going to be away from your vehicle for a few moments, it’s still important to lock your car and close your windows.

If you use public transportation or ride with friends, choose busy, well-lit locations in which to wait. Carry a cell phone when shopping in case you need to call 911 if some suspicious person approaches you.

During this time of the year thieves take advantage of distracted people. Try not to overload yourself with packages and avoid carrying large amounts of cash. Be extra careful with your belongings at all times.

If you are traveling for the holidays, secure your home and make it look lived in. Have a friend or neighbor check on your home and collect your mail and newspapers. Use timers to turn lights on and off at appropriate times.

At Home

Underwriters Laboratories (UL), a leader in product safety testing and certification services has created a national safety campaign, Safety at Home, that provides home safety tips and provides consumers with simple and practical ways to make their homes safe.

Make sure that your holiday lights, decorations, and other electrical products have the UL Mark.

Keeping your doors and windows always locked minimizes the chance of becoming a victim. If you go out be sure to leave a radio or television on. The sound coming from these gives the impression that your house is occupied.

Decorations

- Make sure all holiday lights are in good working order before using and check for damaged or frayed wiring that can cause a fire.
- Large displays of holiday gifts should not be visible through the windows and doors of your home.
- When setting up a Christmas tree or other holiday display, make sure doors and passageways are clear inside your home. Trees and displays should be mounted on a sturdy base to avoid the hazard of children or pets toppling over the tree or display.
- Live cut trees should be kept in water and checked daily, refill as necessary.
- Never place wrapping paper in your fireplace.
- Always turn off all holiday lights when leaving your home or going to bed for the night.

**Online safety**

In today’s economy people are always looking for ways to save time and money. This has increased the popularity of online shopping. However, shopping online in the comfort of your home can become a nightmare. When choosing this time saver option, make sure you never respond to offers that arrive in a spam e-mail, text, or instant message. Most importantly, never reveal personal information to an unknown online source. It’s best to buy from well-known entities or from merchants whom you have done online business with in the past.

Enjoy your holiday season. Give thanks to all the blessings you have received and make an extra effort to be a blessing in someone else’s life as well. Happy Holidays!

*By Carina Franca at ARM Marketing & Communications*

*Posted in: December 2011*
Violent Crime in Church

Carina Franca posted on December 15, 2011 04:13

On March 12, 2005, Terry Craftsman, 44, walked into the Living Church of God worship service. Seconds later, he fired 22 bullets at the people gathered there. When the handgun fell silent a minute later, eight people were dead, including Craftsman, a regular churchgoer known for sharing homegrown vegetables with his neighbors.

No one who knew Craftsman expected him to be violent, although some said he had grappled with depression and was about to lose his job. Police reported that two weeks earlier Craftsman had walked out of a meeting at the suburban Milwaukee, Wisconsin's church, apparently upset about a sermon.

Statistics suggest this type of event would not have been an anticipated problem ten years ago, but it is daily becoming a greater problem. Through October 23 ninety violent crimes in parochial settings have been reported in 2011 alone. Expectations suggest this number will increase significantly during the holiday season.

A common response to the upturn in violent crime in religious settings is, “This would never happen in an Adventist Church.” Recent events have shown churches and schools really are vulnerable. There is no evidence to suggest a reversal in the developing trend.

A church or Christian school provides a “soft target” for criminal activity. Whether it is violent crime or simply theft of the local offering, perpetrators do not anticipate a pro-active response from a church ministry. This soft target mentality has added to the recent proliferation of criminal activity.

This concern has now filtered down to the local church and school. Principals, teachers and pastors, seek answers to questions such as:

- “What is the proper response in the event we are attacked?”
- “How do we plan for an appropriate response?”
Violent crime is only one motivation for your church to become actively involved in crisis planning. Use the following recommended actions as a springboard to being to prepare for the unthinkable.

Assess your church’s areas of vulnerability.

A simple thorough assessment of risk can be conducted reasonably quickly. You should seek outside counsel to assist with this process. A consultant can be used, but also local law enforcement can be an ideal resource at low cost.

Identify key members in the congregation who can provide a specific service during a crisis.

Provide these individuals with training in what to look for in a threat. These should include trained medical professionals, trained law enforcement, and fire professionals.

Develop action plans for responding during a crisis.

The plan will vary dependent on the size of the congregation, demographic makeup of the membership, and the availability of trained professionals. Each congregation should develop a plan tailored to their unique capabilities to limit the loss of life in the event of a violent attack.

Remember, the most damaging response is “no response at all.” Countless lives can be lost in seconds by simply not reacting.

By David Rawson, Field Service Representative at Adventist Risk Management, Inc.

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