Adventist Heritage

From: Adventist Risk Management, Inc
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Sent: Tuesday, June 12, 2012 1:48 PM
To: Adventist Heritage
Subject: June 2012 Newsletter - Hurricane Season. Get Ready!

Hurricanes have occurred every year in the last five centuries. Each year has borne witness to at least one great hurricane. In tropical waters like the Gulf

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**Safety Tip**  Create an evacuation plan with your family in the event that a disaster is imminent.

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**Hurricane Season GET READY**

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**SUMMER CAMPING: Have Fun & Be Safe**

Is there a kid anywhere who doesn't look forward to summer vacation? While the first few weeks of summer can be full of fun, at some point kids almost always
SUMMER ROAD TRIP: Protect Yourself

According to a recent survey, in the United States alone, 144,000,000 people plan to take a summer vacation this year—that’s nearly half the population. It’s a wonderful time to strengthen family bonds, create memories, and, above all, have fun!

Are You Guilty or Innocent?

“I get really aggravated most of the time when I use the restroom at work,” a friend said to me recently. “More often than not I see fellow employees leave the restroom without washing their hands! You should write about hygiene in the workplace.”

Meet the Team

Around eleven years ago ARM hired lively, red-haired Darla Avendano, as a customer care representative. Darla’s attitude and passion for solving problems has helped her use her skills to make life easier and smoother for clients and fellow employees.
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During his travels and explorations, Christopher Columbus was affected both financially and physically by the force and destruction of hurricanes. During his second trip to the New World, Columbus built the first European town on the island of Hispaniola, which was eventually destroyed by a hurricane. In 1500 he sent a fleet of caravels full of gold back to Spain. During the return voyage a hurricane sank 90 of the ships and drowned 500 sailors.

In 1503, Columbus personally experienced his first hurricane at sea near the country of Panama. He wrote about this experience, "Eyes never beheld the seas so high, angry and covered by foam...We were forced to keep out in this bloody ocean, seething like a pot on a hot fire. Never did the sky look more terrible...All this time the water never ceased to fall from the sky... It was like another deluge...The people were so worn out that they longed for death to end their dreadful suffering."

In United States history, a ship called Mayflower left England in 1620 for Virginia. However, a hurricane blew it off course to the north. Subsequently, the Pilgrims landed in Massachusetts instead.

Over the years, hurricanes have caused countless loss of lives and billions of dollars in damages. The greatest natural disaster in U.S. history occurred on September 8, 1900, when a hurricane struck Galveston, Texas, killing more than 8,000 people. Fortunately, as hurricane forecasting, emergency response plans, evacuation procedures, and the training of public health workers have improved in this century, the loss of human life has been gradually reduced. In 2005, while Hurricane Katrina caused an estimated $45 billion in property damage in the Southern States, the human toll was estimated to be 727 people.

In 1992, Hurricane Andrew (the second most costly hurricane in U.S. history) caused an estimated $20 billion in property damage in Florida and Louisiana and the loss of 41 lives. While each life lost is one too many, the only way to reduce the human cost of a hurricane is with adequate preparation.

Hurricanes have occurred every year in the last five centuries. Each year has borne witness to at least one great hurricane. In tropical waters like the Gulf of Mexico and the Caribbean Sea, storms usually form in May and June. In the Atlantic Ocean, they usually form from July to October, often beginning off Africa's west coast. The squalls build in power as they drift west.

There are about 100 storms spotted each year that could develop hurricane strength, about 10 of which become tropical storms. Typically only about six grow into full-force hurricanes, and on average only two make landfall in the United States annually.
The National Oceanic and Atmospheric Administration (NOAA) divides the strength of hurricanes into five categories, to use as a warning system for preparedness and evacuation purposes. Category 1 hurricanes are small and have winds of 74 to 95 miles per hour. They create 4 to 5-foot-high waves. Category 5 hurricanes, on the other hand, have winds racing over 155 miles per hour while producing waves higher than 18 feet. These usually cause the most damage.

A hurricane with 150 mile per hour winds can put 11 tons of pressure against anything it hits. If a house is poorly built, it can be smashed, torn, or lifted off its foundation. Cars are often swept away in flash floods or blown over by fierce winds. Ocean waves can tower to enormous heights, taking boats and beach houses out to sea.

Hurricanes can develop when the sun’s rays heat tropical waters to at least 82 degrees Fahrenheit. This causes the air to grow warmer and rise. Water rises with it as vapor, and the heat causes the air to rise faster and faster. In about 12 hours, the heated air will begin to circle counterclockwise, forming stronger and stronger winds that whirl with increasing speed. The hurricane will pass over in three stages. The first stage brings curtains of rain in winds as fast as 200 miles per hour. Next, the eye will arrive, causing the winds to die down, the rain to stop, and sometimes the sky to appear. It seems as if the storm is over, but then the third stage arrives. This is the other side of the eye with more fierce winds and rain.

Hurricane hazards come in many forms, including storm surge, heavy rainfall, inland flooding, high winds, tornadoes, and rip currents. To convey analysis and forecast information on tropical cyclones, the National Hurricane Center (NHC) and the Central Pacific Hurricane Center (CPHC) produce graphics that provide important information for those who rely on tropical cyclone forecasts.

The National Weather Service (NWS) continuously broadcasts warning, watches, forecasts and non-weather related hazard information on NOAA Weather Radio All Hazards (NWR). Understanding the difference between National Weather Service watches and warnings is critical to being prepared for any dangerous weather hazard, including hurricanes.

A watch indicates that weather conditions are favorable for a hazard to occur. It literally means, “be on guard.” During a weather watch, gather awareness of the specific threat and prepare for action. Monitor the weather to find out if severe weather conditions have deteriorated and review your protective action plans with your family.

A warning requires immediate action. This means a weather hazard is imminent. It is either occurring (a tornado has been spotted, for example) or it is about to occur at any moment. During a weather warning, it is important to take action. Grab the emergency kit you have prepared in advance and head to safety immediately. Both watches and warnings are important, but warnings are more urgent.

Next month, we’ll discuss how to make a family disaster plan, create a disaster supply kit, and how to secure your home if you live in a hurricane-affected zone.

By Corinne Lanquetuit, Account Executive at Adventist Risk Management, Inc.

References:
The information presented in this article is a compilation of multiple articles attributed to the following organizations and websites:
Centers for Disease Control and Prevention
National Oceanic and Atmospheric Administration
Federal Emergency Management Agency
Summer Camping: Have Fun & Be Safe.

Carina Franca posted on June 06, 2012 14:19

Is there a kid anywhere who doesn't look forward to summer vacation? While the first few weeks of summer can be full of fun, at some point kids almost always start complaining about being bored. Head off the complaints by planning a few summer activities for your child. Family-friendly summer activities don't have to be hard on the budget. In fact, sometimes it's the simplest adventures that offer the most fun. Let's explore some of the activities that "kids" and "family" can look forward to. Fun activities must be combined with safety to ensure an accident-free outing.

One of the most popular activities is water sports, which includes boating and waterskiing. Following is a boating safety checklist that you should review as you get your boat ready for the summer.

• Know the capabilities of the boat and motor.
• Know your fuel tank capacity. Keep an eye on that fuel gauge to insure you won't be stranded.
• Check the passenger capacity. You can find it by looking for a sticker inside your boat. Make sure your load is balanced.
• Make sure you have the proper safety equipment in the boat.
  • Check to insure the fire extinguisher has been recently inspected.
  • Have enough life jackets available.
  • Is there a "throwable" available to help rescue a swimmer or skier in trouble?
• All children should wear life jackets.
• Make sure you understand the rules of the water. For instance who has the right of way?
• Make sure everyone is seated before you throttle up.
• Watch the weather. If it looks threatening, head for home.
• Avoid unnecessarily fast, sharp turns. Don't take the risk of throwing someone out and even swamping the boat.
• Use good common sense.
Waterskiing has always been a very popular activity for all ages. In today’s waterskiing world, wakeboarding has taken over. Tubing has also increased in popularity. The following safety suggestions include all types of waterskiing and tubing.

• Make sure the ski area you choose is safe. Check for any hidden obstructions like rocks, etc.
• As you load other passengers always make sure you have a clear line of vision over the bow of the boat.
• Always have a spotter. Some states don’t require a spotter if you have a review mirror, BUT, it is more safe to have a spotter.
• Check the life jackets the skiers will be wearing. You want to make sure they fit snugly, the straps are in good shape, and that the jacket won’t slip over the skiers head when falling.
• Review the standard set of signals such as speed up, slow down, and I am alright after falling.
• When picking up a fallen skier, always approach on the driver’s side.
• Approach the fallen skier in idle speed.
• When picking up a skier always shut the engine off.
• When pulling tubes always check that your speed is appropriate for the tube and who is being pulled. In most cases anything over 22 mph is too fast.
• Always use helmets when wakeboarding.

Hiking is a great family, youth group activity, and Pathfinder/Adventure activity. You can experience some beautiful nature activities, plus it is good for you physically. Listed below are a few simple tips for hikers.

• Don’t pack more that you can carry comfortably. You may want to carry your camera but make sure you have enough water and healthy snack bars. These should take priority.
• Watch the weather.
• Wear appropriate hiking shoes. It is always smart to wear thick cotton socks to avoid blistering, etc.
• Hike in groups. Some members of the group should have previous knowledge of the trail.
• Always tell someone where you will be going and when you expect to be back.
• Don’t rely solely on cell phones. Take a compass and maps, if available. Make sure you know how to use the compass and that others in the group understand how to read a map, in case you become incapacitated.
• Always have a simple first aid kit available.
• Dress appropriately. If in an area where the temperature fluctuates, dress in layers.
• Don’t overdo it. When you feel tired, stop and rest.
• Make sure the trails you choose are age appropriate for the group that will be hiking.

Rock climbing has exploded in popularity during the past two decades as improved gear and technique has increased the safety of the sport. Each year in the United States, approximately nine million people participate in rock climbing. Check out the simple safety guidelines for either beginners or more experienced rock climbers. Remember that most accidents happen because of mistakes the climber made.

• Give your harnesses a safety inspection by someone knowledgeable.
• Always check your knots.
• Always wear a helmet. Helmets protect your head from falling rocks and the impact from falling.
• Always check the rope and belay device. Before you lead a route always double check that the rope is properly threaded through the belay devices. Also, always make sure the rope and belay device are attached with a locking carabiner to the belayer’s harness.
• Don’t climb alone. The buddy system should be used with climbing, as well as other outdoor activities.
• If you’re a novice to climbing, make sure you have someone with you who is knowledgeable.
Whatever activity you choose for your family, youth group, or Pathfinder club, always use caution and common sense. Fill your summer plans with outdoor activities that will create happy memories because you implemented basic safety skills.

By Bill Wood, retired Atlantic Union Conference youth director he ran summer camps for 23 years. He is still the volunteer Coordinator for camp ministries of the NAD.

Footnote:
GICV commercial general liability policies often exclude coverage for these types of activities, so if these activities are part of a SDA Church/school activities it is highly important to contact your conference to confirm coverage before each event.

Resources:
Jack Crabtree, Play It Safe, Keeping your Kids and Youth Ministry Alive, Victor Book 19
10 Tips for Safe Climbing – Stewart Green, climbing.about.com/od/staysafed Climbing
Safety Rules in Rock Climbing | eHow.com http://www.ehow.com/facts_5147181_safety-rules-rock-climbing.html#ixzz1suFm1CjK

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Summer Road Trip: Protect Yourself

August 1986. Summer. Warm, lazy days, no school, and a 1984 Chevy conversion van. My parents had a wonderful idea. We would pack eight of us into the family van and drive from Los Angeles to Vancouver, Canada. The group included my two sisters, my maternal grandparents, my paternal grandmother, my parents, and myself. Our final destination was the World Exposition. I’ll always remember the weeklong journey, crammed together, laughing, bickering, spending quality time, and exploring new destinations.

According to a recent survey, in the United States alone, 144,000,000 people plan to take a summer vacation this year—that’s nearly half the population. It’s a wonderful time to strengthen family bonds, create memories, and, above all, have fun! In order to keep it fun, it is important to consider a few precautions to ensure that you, your family, and your property stay safe.

Here are a couple of simple solutions that may protect your family, save you some money, and a headache.

**Electronics**

What would a vacation be like without photos to capture those special moments? It seems that we don’t travel anywhere without our cameras, smartphones, iPads, and even laptop computers. If you must take them along, always remember to keep a full description and serial numbers in a safe place in case your electronics are lost or stolen.

**Money**

When you travel, domestically or internationally, use credit cards and carry little cash. If your credit cards are ever lost or stolen, fraudulent charges can be easily traced and the cards are easily and quickly replaced. This isn’t true with cash. Always keep your credit cards in a secure location.

**Air Travel**

Traveling by air has become increasingly complicated. Make sure you understand your airline’s baggage policy. The cost for checked-in luggage varies from airline to airline. Some airlines are even beginning to charge for carry-on bags. Security checks are becoming more rigorous and time-consuming. Make sure you arrive at least two hours before a domestic flight and three hours...
before an international flight. If you are traveling as a family, especially with small children, make sure you get your seat assignments when you make your reservations. These days, flights are extremely full and it can be very difficult to get seats together when you check-in at the airport.

Auto Travel

According to a recent survey, the majority of people going on holiday will drive a vehicle. Before you depart, conduct a thorough check of your vehicle. Ensure fluid levels and tire pressure are normal. Have a technician check your brakes, suspension system, condition of tires and even your cooling system. A broken air conditioning system in the middle of the summer can make a cross-country trip miserable.

Driving can be expensive, as fuel prices remain high. Make sure you plan your route from start to finish. Follow the most direct route and maintain constant speeds for better fuel efficiency. Plan your food breaks to avoid traffic congestion. Always make sure that you don’t overload your car with luggage beyond its carrying capacity and avoid carrying luggage on top of your vehicle, if possible. This will increase wind resistance and decrease fuel efficiency.

Finally, always be prepared for the worst. Make sure to carry an emergency kit with basic tools, emergency flares, flashlight, jumper cables, and a first aid kit.

All’s Well That Ends Well

Summer vacations are a wonderful way to step away from our busy schedules and recharge our own “batteries.” Following these simple tips will ensure that you avoid spoiling your vacation and incurring a significant loss.

As for my family vacation, you’ll be glad to know we survived without incident. The worst we suffered were some typical sibling squabbles, frustrated parents, and sore feet from exploring the 1986 World Expo. The memories we created are enduring and priceless.

By Julio C. Munoz, Marketing Specialist at Adventist Risk Management, Inc.

Carina Franca

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06 Are You Guilty or Innocent?
Carina Franca posted on June 06, 2012 12:50

By Carina Franca, Marketing & Communication Assistant for Adventist Risk Management, Inc.

“I get really aggravated most of the time when I use the restroom at work,” a friend said to me recently. “More often than not I see fellow employees leave the restroom without washing their hands! You should write about hygiene in the workplace.”

I was surprised that in this day and age I would need to write about hygiene. Curious, I began to research about this theme and discovered that employers are often uncomfortable dealing with hygiene problems. These can include things such as body odor, incontinence, or inappropriate clothing. When a problem of this nature arises inside the workplace, employers need to be prepared to approach the employee that has disturbed other co-workers.

A 2006 study by the University of Hertfordshire showed that 88 percent of hospital staff did NOT wash their hands between patients! If this picture were reflected throughout Britain, it would mean more than 63,000 doctors and nurses were failing to wash their hands. It is this transfer of germs that can cause infections and illness. Another study revealed that 70 percent of people in the workplace, who use the restroom, do not wash their hands. Shocking isn’t it?

With these statistics in mind here are some other things you should know. We have between two and ten million bacteria between the fingertips and elbow. The number of germs under your fingernails doubles after going to the toilet and germs can stay alive on hands for up to three hours. Millions of germs hide under your watch. There could be as many germs under your wedding band as there are people in Europe!

I am not going to teach you here how to wash your hands, but keep these details in mind when you do it:

• Remove all rings before washing hands.
• Keep nails short, as this will make easier to clean your hands properly.
• Pay special attention to germs that may be trapped under nails and crevices.
• The full procedure for hand washing should be for at least 30 seconds to make sure all bacteria has been eliminated from your hands.

As I mentioned above, hand washing is just the tip of the iceberg when we talk about hygiene in the workplace. When other issues happen, such as body odor, incontinence, etc., the employer should not ignore it just because it is uncomfortable to confront someone about these issues. Poor hygiene can continue to interfere with the work of other employees or drive customers away. In order to address the problems and avoid any other awkward situation, here are some useful suggestions.
Where to Begin

• The employer should first decide who will deal with hygiene problems when they arise. This could be assigned to a supervisor or the Human Resources department.

• The person chosen needs to verify a problem really exists before addressing it. They must use a reliable source.

Discussing the Problem

Once the facts are proven, a place to talk to the employee should be chosen. Choose a private area and allow enough time to discuss the problem and for the employee to regain his/her composure, if needed, before returning to work.

• The employer may need to describe the problem (e.g., smell of urine or feces, odor of flatulence, smell of sweat, bad breath, disheveled appearance) and let the employee know how it is affecting the workplace (e.g., bothering co-workers, customers complaining, etc.)

• The employer should also let the employee know what is expected (e.g., when the problem must be fixed, what happens in the meantime, and what follow-up will take place). If there is a specific company policy that addresses the issue, the employer should point it out or provide a copy. The employer also may want to make a general statement such as, "If I can help you resolve this problem, please let me know"

Although the situation may be reversible, there are some cases in which the employee has a disability. In any case, the employer should not assume that the hygiene problem is disability-related. There may be other causes—such as personal problems, financial problems, cultural differences, or simply a failure to bathe. Based on United States labor laws if the employee does indicate that the problem is related to a disability, the employer should initiate a process to determine whether the American with Disabilities Act (ADA) applies and whether there are accommodations that may resolve the problem.

The ADA applies when an employer has 15 or more employees and the employee meets the ADA definition of disability. Employers may need to request medical information to help determine whether an employee has disability and to help determine accommodation options.

For more information about how to determine whether an employee has a disability under the ADA, visit: http://askjan.org/corner/vol02iss04.htm

Accommodation

If the employee has a qualifying disability and the employer is covered by the ADA, the employer must consider accommodations. In some cases, an employee may be able to overcome a hygiene problem through medical treatment. In such cases, the only accommodations needed may be flexible scheduling or leave time for treatment. In other cases, the problem may not be correctable and the employer must consider other accommodations options.

On the other hand, if the employee's job does not require in-person interaction with co-workers and customers, the employer needs to explore accommodation options to reduce or eliminate the problem. If there are no accommodations, the employer does not have to allow the employee to continuing working in his/her current job if the problem is affecting business. However, the employer should consider reassigning the employee to a job that does not involve in-person contact if one is available.

It is easy to think of others when we talk about this subject, but there is always room for improving our own hygiene habits. Take the time to think if others might be bothered by your cologne or perfume. Is your breath fresh? Does your deodorant work effectively throughout the day? It is better to be safe than sorry so be known as the clean and sharp one!
By Carina Franca, Marketing & Communications at Adventist Risk Management, Inc.

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Meet The Team - Darla Avendano

Around eleven years ago ARM hired lively, red-haired Darla Avendano, as a customer care representative. Darla’s attitude and passion for solving problems has helped her use her skills to make life easier and smoother for clients and fellow employees. Darla enjoys seeing smiles replace frustration on people’s faces. Darla believes her early days as a customer care representative helps her have a balanced perspective and an understanding of what clients need even if they aren’t exactly sure which questions to ask.

Currently Darla works for Placement Services at ARM. Her duties include overseeing the Workers Compensation for North America; the State National Business Auto program; the WorldAuto program for international auto insurance, and personal accident insurance coverage; and the General Conference aviation program for flight schools that are connected with Adventist universities, academies and world divisions.

Besides work, Darla enjoys reading books and loves to get dirt under her nails while planting flowers in the garden. It’s amazing that Darla doesn’t like chocolate. Actually she hates the taste and smell of it. She is a late morning person that can keep going until 1 a.m. Darla has traveled to 14 countries already and has Italy as her favorite with Ireland as a close second.

When I asked her what she does not like about herself, Darla shared, “Sometimes my fingers are too fast, my right foot is too heavy and I ‘parasail’ over topics which don’t allow other people enough time to understand the issue or catch up with me. My kids tell me all the time I walk too fast…but I’ve always got 12 places to be and need to get from one to the next in the shortest amount of time possible. See the connection with the lead foot and quick fingers? It is such a burden.”

Darla describes herself as a hard-working go-getter and a great multi-tasker. Her positive attitude is reflected in her great smile and she does not easily take no for an answer. Open-minded and intuitive, Darla can see how the minutiae fits into the big picture at work.

When she looks back to her past and towards to her future, Darla trusts that God has guided her so far. Darla never imagined that she would be working in insurance and for the church. It’s been a blessing for Darla and she says she wouldn’t have done it any other way.

“Bless the Broken Road is a country song that reflects what has happened in many areas of my life,” says Darla. As to her future Darla says, “We have nothing to fear for the future, except if we forget the way the Lord has led us in the past. I’m in it for the long haul!”

If Darla could change the world, the first thing she would do would be to change herself. “I truly believe the saying, ‘Be the change you want to see in the world!’"
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