Providing Risk Management Solutions for the Seventh-day Adventist® Church

Summer Heat Tip Inside Offices: Shut down your computer at the end of every day, not only on the weekends.

HURRICANES Force of Nature – Part 2

The June 2012 issue of Solutions featured Hurricanes-Force of Nature, the first of two parts on hurricanes. In that article, how hurricanes are formed and

STAYING RELEVANT in a volatile economy

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I was sitting at my desk having an important discussion with a colleague about a project we are working on together. The blaring loudspeaker cut me off mid-sentence. “Attention, attention!” a voice said, “we are conducting a shelter-in-place drill, please follow your area leader to the designated location.”

We are in those wonderful months of summer—sometimes referred to as the lazy hazy days of summer! We revel in the warmth and spend more time outdoors. Don't forget the sunscreen! Of course when there are special heat advisories we seek refuge in our air-conditioned environments.

Cheryl works in Adventist Risk Management’s Claims department as a claims assistant. Although the name Claims can be scary, the workers in this department are a happy group of people.
The June 2012 issue of Solutions featured Hurricanes-Force of Nature, the first of two parts on hurricanes. In that article, how hurricanes are formed and the terminology used for watches and warnings was outlined. Part Two will focus on how to make plans for your family, whether you have to evacuate or shelter-in-place during and following a hurricane.

It’s official. A hurricane is head to your location. Now is the time that your pre-planning and organization will pay off. One of the most important decisions you will have to make is “Should I evacuate?”

If you are asked to evacuate, you should do so without delay. Unless you live in a coastal or low-lying area, an area that floods frequently, or in manufactured housing, it is unlikely that emergency managers will ask you to evacuate. This means it is important for you and your family to HAVE A PLAN that makes you as safe as possible in your home, while you shelter-in-place.

Your disaster prevention should include the following:

- **Developing a Family Plan**
- **Creating a Disaster Supply Kit**
- **Having a Place to Go**
- **Securing your Home**

**Family Disaster Plan**

- Discuss the type of hazards that could affect your family. Know the vulnerability of your home to storm surge, flooding and wind.
- Locate a safe room or the safest areas in your home for each hurricane hazard. In certain circumstances the safest areas may not be your home, but within your community.
- Determine an out-of-state friend as a family contact, so all your family members have a single point of contact.
- Make a plan now for what to do with your pets if you need to evacuate.
- Post emergency telephone numbers by your phones and make sure your children know how and when to call 911.
- Check your insurance coverage. Flood damage is not usually covered by homeowners insurance.
- Stock non-perishable emergency supplies and a disaster supply kit.
- Use a NOAA weather radio. Remember to replace its battery every 6 months. It may be helpful to remember to do this at the same time as you replace batteries in your smoke detectors.
- Take First Aid, CPR and disaster preparedness classes.

**Disaster Supply Kit**

Developing a disaster supply kit before you need it will alleviate much stress in times of emergency. Your kit should contain the following items.

- Water – a minimum of 1 gallon daily per person for 3 to 7 days
- Food – at least enough for three to seven days
  - Non-perishable packaged or canned food
  - Juices
- Foods for infants or the elderly
• Snack foods
• Non-electric can opener
• Cooking tools / fuel
• Paper plates / plastic utensils
• Blankets / pillows, etc.
• Clothing – seasonal / rain gear / sturdy shoes
• First Aid Kit / medicines / prescription drugs
• Special items – for babies and the elderly
• Toiletries / hygiene items / moisture wipes
• Flashlight / batteries
• Radio – Battery operated and NOAA weather radio
• Telephones – Fully charged cell phone with extra battery and a traditional (not cordless) telephone set
• Cash (with some small bills) and credit cards – Banks and ATMs may not be available for extended periods
• Keys
• Toys, books, and games
• Important documents in a waterproof container or watertight plastic bag that can be resealed (insurance, medical records, bank account numbers, Social Security card, etc.)
• Tools – keep a set with you during the storm
• Vehicle fuel tanks filled
• Pet care items (proper identification, immunization records, medications, ample supply of food and water, a carrier or cage, muzzle and leash)

Have a Place to Go
If your family hurricane preparedness plan includes evacuation to a safer location, then it is important to consider the following points:
• If ordered to evacuate, do not wait or delay your departure.
• Select an evacuation destination that is nearest to your home, preferably in the same county, or at least minimize the distance over which you must travel in order to reach your intended shelter location.
• If you decide to evacuate to another county or region, be prepared to wait in traffic.
• If a hotel or motel is your final intended destination during an evacuation, make reservations before you leave.
• If you are unable to stay with friends or family and no hotels/motels rooms are available, then as a last resort, go to a shelter.

Secure Your Home
The most important precaution you can take to reduce damage to your home and property is to protect the areas where wind can enter. According to recent wind technology research, it’s important to strengthen the exterior of your house so wind and debris do not tear large openings in it. You can do this by protecting and reinforcing these five critical areas: roof, straps, shutters, doors and garage doors.

Although we’ve learned a lot about hurricanes in the last five decades, it is still not entirely understood why some conditions produce hurricanes and others do not. Weather forecasters cannot always predict with absolute confidence the areas that will be hit. The need for hurricane warnings is also increasing, as more and more people are moving into coastal regions in the Eastern and Southeastern United States. Many have never been through a hurricane before.

History teaches that a lack of hurricane awareness and preparation are common threads among all major hurricane disasters. By knowing your vulnerability and what actions you should take, you can reduce the effects of a hurricane disaster. Nobody can ever be enough prepared enough for a hurricane. Get ready now!

The suggestions listed in this article are not a complete list of every loss control measure but should serve as a basis for further enquiries and research on hurricane prevention and preparedness.

The information presented in this article is a compilation of multiple articles and are attributed to the following organizations and websites:
Centers for Disease Control and Prevention
National Oceanic and Atmospheric Administration
Federal Emergency Management Agency
National Hurricane Center
Library.thinkquest.org
Hurricane Prevention.net

Hurricane season starts in June and runs through November. Before a hurricane strikes, visit Ready.gov’s hurricane page to find out what you need to do before, during, and after a hurricane.
Check with the National Weather Service for weather watches and warnings.

By Corrine Lanquetuit,
Account Executive at Adventist Risk Management®, Inc.

Carina Franca
As we move ever closer to the United States presidential election in November, the political campaign ads grow increasingly aggressive. Both the Republican and Democrat parties are focusing on the apparent stagnation of the U.S. economy and are vigorously proclaiming that the other party’s action or non-action is at fault.

The current economic struggles of the “Eurozone” economy significantly complicate the matter. The “ups and downs” in just the last three months of all the world markets, including equities, commodities, currencies and real estate are so dramatic that to try to find “relevance” in the current environment is very difficult. Perhaps a good example is a discussion at a recent General Conference Investment Committee where our investment managers described how in today’s markets “trades” are now made electronically in milliseconds! With that perspective the focus of this article is on an area of our economy that we as church members and administrators perhaps marginalize, but which has a massive impact on our individual and corporate lives.

Arguably the single largest economic factor that impacts us is debt. We have become calloused to the U.S. national debt that now exceeds $15 trillion. This is nearly $50,000 for every man, woman and child in this country, and is growing by $4 billion per day. However, it is the consumer debt that is strangling so many individuals and families. According to the Federal Reserve Bank of New York, total consumer debt in the first quarter of 2012 was $11.4 trillion, with the largest portion being home mortgages. The balances on the nearly 700 million credit cards that have been issued in the United States, according to Creditcards.com, equates to an average credit card debt per household of $6,600!

Many will remember the counsel of the previous generation to “avoid debt like the plague!” We were regularly reminded of Ellen White’s counsel to “Be determined never to incur another debt. Deny yourself a thousand things rather than run in debt. This has been the curse of your life, getting into debt. Avoid it as you would the smallpox.” Counsels on Stewardship, p. 257.

I can remember our pastor at our little church in Sand Lake, Michigan reminding us of the Apostle Paul’s counsel in Romans 13:8 that we should “Owe no man any thing…” In those “days gone by” we were taught to “save” for the items we wished to purchase, whether a new shirt or automobile or even a new home or church. However in today’s “credit society” most homes receive almost daily offers from credit card issuers, and the various government entities proclaim that the “way out” of the current economic problems is for consumers to buy more of everything, and use credit!

There is probably general agreement among Solutions readers that credit card debt in the United States is “out of control.” However other types of debt become more complicated. Home mortgages are a reality for nearly all of us. The access to “student loans” is a vital recruitment tool for all of our colleges and universities. We are also acquainted with the “revolving funds” that each of the unions in North America manages which provide “investment” opportunities to church members, based primarily on loans to churches and schools.

Another example that most church members may not be familiar with is the significant “public financing” through bond offerings by various church entities that are seeking to expand their facilities or services. When we consider all of these examples, is it even possible to avoid debt, either as individuals or as churches and church-owned entities? How does all of this reality “fit” into the counsel the Lord has given to the church?

In November 2011, market analyst Kaylan Nandy of Zacks & Co wrote, “Debt avoidance will call for sacrifices initially. But if you can make yourself debt-free, you are an assured winner of lifelong financial security and peace of mind.” I’m impressed with how closely the counsel of the “market expert” mirrors the wisdom that was shared with God’s people so long ago! Ultimately it is up to each of us individually, and the entities that we lead, to determine how to follow the divine instruction. To that end I would encourage each of us...
to consider the following steps to become debt-free individually and for the church entities we lead:

1. Formally adopt a time specific goal to become debt free.
2. Create a COMPLETE list of current indebtedness.
3. Develop a COMPLETE budget of all income and expenses.
4. Incorporate a “CASH” approach in the budget for all “regular” cost of living items.
5. Incorporate in the budget additional “principle” payments on all credit/loan payments that are sufficient to ensure the debt free "timeline" can be attained.
6. "Live" within the budget.

By Byron L. Scheuneman, recently retired after 40 years of denominational service in financial administrative functions of nine different church entities in the United States and Asia.

Carina Franca

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I was sitting at my desk having an important discussion with a colleague about a project we are working on together. The blaring loudspeaker cut me off mid-sentence. "Attention! Attention!" a voice said, "we are conducting a shelter-in-place drill, please follow your area leader to the designated location."

As it turns out my colleague, Carina Franca, ARM's Solutions coordinator, is the “area leader” for our section of the building. As Carina rushed off to get her clipboard, I looked around for my essentials (cell phone) and grudgingly walked out the door.

Why do I feel so annoyed when we do fire, emergency, or shelter-in-place drills? I would not be annoyed if it was a real emergency! I would want everything to go perfectly during a real emergency, but the only way that will happen is by practice.

Perhaps you can relate to my feelings about emergency planning. I want to be a good steward of God’s people and property. I know it must be done. I want it done right, but I’m pretty sure if I suggest we do more of it, everyone will be annoyed. Fortunately it doesn’t have to be that bad and to make it easier I have some ideas and resources for you!

Safety and emergency planning is a straightforward process. It is about prevention, maintenance and common sense. The practical steps for building a plan are simple:

1. Identify exposures (risks). If you live in a flood zone, tornado alley, or perhaps an area with high crime, those are things that should weigh more heavily in your planning.

2. Establish the emergency plan that provides the appropriate response that will minimize the impact of the event and speed the recovery process.

3. Train your key people regarding their responsibilities during an event.

4. Rehearse! Do a simulated drill and then an actual drill so that everyone understands what to do.

5. As with anything, it is important to analyze the results and make any necessary adjustments. Do you feel like you need additional resources in order to prepare an emergency plan? I have more good news. Over the last year we have rebuilt the Prevention resources section of the Adventist Risk Management website.

I recommend reading:

Church Emergency Response and Business Continuity (this information applies to more than just churches).
Campus Safety and Emergency/Crisis Planning (PDF)
Shooter in the Church (PDF)

These tools should help making the planning process much easier.

The other key factor is getting your people on board. Whether that means your church members, the staff at your school, or whatever environment you work in, you must have at least the interest and support of those involved.

Recently I heard a great story about what one church did to emphasize the importance of fire safety.
They designated a fire safety Sabbath, invited the local fire department to join them and integrated the safety theme throughout the entire service. Some firemen in uniform helped with the children’s story, the pastor spoke on a theme that supported the concept, they held a fire drill with the support and assistance of the fire department and when the service was over they included the firemen in a potluck celebration. Children were delighted to talk to real firemen and tour the fire truck.

What a great idea! Instead of making fire safety an annoyance, this church made it into a celebration. This also illustrates how working with local emergency departments can be a positive experience.

The other side of the coin is that when we ignore maintenance issues, when we don’t emphasize safety, losses do occur. At Adventist Risk Management we hear the stories of what went wrong. In so many cases, tragedy and loss could be avoided by a little planning and preventative maintenance.

As we strive to be good stewards of the resources God has given us, let us remember that this also includes caring for His people and property.

The next time that loudspeaker blares “Attention!” I know just where to go!

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**Carina Franca**

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We are in those wonderful months of summer—sometimes referred to as the lazy hazy days of summer! We revel in the warmth and spend more time outdoors. Don't forget the sunscreen! Of course when there are special heat advisories we seek refuge in our air-conditioned environments. But wherever we find ourselves, our bodies, which have been so fearfully and wonderfully made, require the correct amounts of water to keep us functioning at our very best.

By weight, a newborn infant is approximately 75 percent water, and an adult about 70 percent. A man weighing 198 pounds will have approximately 138 pounds of water in his body. The gray matter of the brain is approximately 85 percent water, blood is 83 percent water, and muscles are 75 percent water. Even hard marrow bones are composed of 20 to 25 percent water. Almost every cell and tissue of the body not only contains water, but also is continually bathed in fluid and requires water to perform its functions. These are interesting and amazing facts and they emphasize the importance of adequate intakes of fluids especially pure clean water.

The body has a wonderful system to maintain a constant environment for every cell and this includes balancing the fluids and electrolytes. The amount of water lost each day and the amount of fluid consumed should at least be equal. The amount of fluid loss depends on the amount of physical activity undertaken as well as the climatic conditions. The hotter the environment, the more fluid the body loses, especially through perspiration, which is a very important mechanism for maintaining constant body temperature. Additionally, our bodies have been designed with the wonderful mechanism of thirst. Whenever our bodies require more water we become aware of the desire to take in fluids.

When we do not take in adequate amounts of water our bodies attempt to avoid dehydration by decreasing sweat and urine output. If this compensatory mechanism proves inadequate and insufficient fluid intake persists, dehydration will occur. Dehydration causes an impairment of the body cooling mechanisms, along with a possible rise in body temperature and inefficient clearance of body wastes. The blood thickens and blood flow becomes impaired, increasing the risk of intravascular clotting. This may even manifest as a stroke or heart attack.

Insufficient water intake also leads to constipation—to the delight of the laxative industry. Exercise and fiber intake also play a role in solving this problem. Dehydration may cause a person to experience dizziness or headache. During prolonged arduous exercise serious dehydration may occur. Careful attention to food intake is particularly important under these circumstances. Drinking an inadequate amount of water also increases the risk of developing kidney and gallstones. The very young and the elderly are particularly susceptible to the many complications of inadequate hydration.

So how much water is enough? First, we should drink enough fluids to slake our thirst. Over and above this, we should add an additional third of the volume consumed. For example, if it takes 6 glasses of water to satisfy our thirst, we should take at least an additional 2 glasses for adequate hydration. Another helpful test is to consume sufficient amounts of water throughout the day to ensure that the urine is a pale color. (It is important to remember that urine may be a bright yellow color after taking certain medications, including vitamin pills and antituberculosis medication.)

What are the best liquids to consume? Undoubtedly, pure clean water is the very best liquid we can drink. Many of the health
problems we are seeing today are because people are consuming large quantities of sugary soda drinks. These are laden with calories and cannot compare with the benefits of water. Pure fruit juices in small quantities may be used, bearing in mind that they too are deceptively high in calories.

The bottom line is that it is healthiest to drink pure clean water regularly and frequently throughout the day. This way we will enjoy life to the full utilizing these wonderful bodies with which we have been entrusted in the most optimal way. Enjoy your summer!

By Dr. Peter Landless,
M.B. B. Ch., MFGP (SA), M.Med., FCP (SA), CBNC, FACC, FASNC,
is the Executive Director of the International Commission for the Prevention of Alcoholism and Drug Dependency (ICPA), and an associate director in the General Conference Health Ministries Department.
He is originally from South Africa, where he was in academic and private practice as a clinical cardiologist. He has been actively involved in medical mission work, either directly or administratively, his entire career.
He was head of the coronary care unit at the Johannesburg Hospital, and also the director of Nuclear Cardiology for the University teaching hospitals.

Carina Franca

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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...

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Inside the workplace we interact with many people on a daily basis. With some we chat about life. We discuss solving a client’s problem with others. These interactions can make our day better or worse. Cheryl is one of the co-workers who is always smiling and lifting our spirits. Her smile and positive attitude can transform your day into a better one.

Cheryl works in Adventist Risk Management’s Claims department as a claims assistant. Although the name Claims can be scary, the workers in this department are a happy group of people. They generously share their special food they bring for lunch and break time with other departments. Walking by some of the claims offices, you can feel warmth among the staff that makes you feel welcome.

When a client has to file a claim, generally some type of loss has occurred. This can mean a headache for the client. I believe the positive attitudes of the claims representatives make a difference in solving problems for clients. Sometimes filing a claim can represent a first contact with a non-Adventist person. This is what makes Cheryl happy. Answering phone calls from the claimant who had a car accident that involved a non-Adventist and being helpful and caring for that person makes a difference. Cheryl has many stories of people who called her back after their claim had been filed. They wanted to express their appreciation for the way they were treated. Some even asked questions about the Seventh-day Adventist church. This is a good way of our ministry reaching out to others isn’t it?

Cheryl believes she is a very tolerant person and does not like judgmental people. She enjoys spending time reading and cooking. Her favorite place to go is “the library.” Cheryl enjoys reading biographies and the Bible is one of the books she reads every year. Cheryl is married to Garrett Caldwell, General Conference’s Public Relations Director and shares that she never thought she would marry a pastor. Cheryl believes that all the moves her family has made and the different situations she has worked in has brought her where she is today.

When I asked Cheryl to describe the happiest moment of her life, she did not hesitate in her response. “I had a nice life, my childhood, my married life, and when the kids were born,” says Cheryl. “I am a very happy person with a very nice life.”

One of the biggest influences in Cheryl’s life came from someone you’d least expect. “When I was a pre-school teacher I learned a lot from those kids,” says Cheryl. “Most importantly I’ve learned that no matter where we start off, no matter what happens, where we go, we will be the same way—little kids inside. We need to treat everyone the same. You can be dealing with a kid today who can become your future doctor or president.”

Another big lesson Cheryl learned is that no matter what happens in your life, you are never alone. Whether it is a good thing or a bad thing you are experiencing, God will be always present holding your hand. When asked where she wants to be 10 to 20 years from now, Cheryl says she wants to still be in the palms of God’s hands.

Cheryl would like to be remembered as a grateful person, who tried to lift people up, and loved her kids and husband very much. If she could change the world, the first thing she would do is to make sure no child would go to bed hungry.