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Most of us take good care of our cars. We use the right fuel, make sure the tires are in good shape, the brakes work, and we’re careful to schedule regular oil changes and motor tune-ups. Doing all we can to maintain a vehicle like this, we can travel about relatively free of unpleasant surprises.
...read more

When you call the Client Service phone number at Adventist Risk Management (ARM), Oliver Herrera is one of the voices you might hear on the other end of the line as he deals with clients daily.
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Jill was on her way to pick up a package for her boss when, while stopped at a traffic light, she texted her sister. A few minutes later as she nearing her destination she recognized the familiar sound of an incoming text message. She glanced up the road and seeing no traffic she looked over at the phone on the seat next to her to get her sister’s response. In that split second Jill’s car veered just a little and the vehicle’s front tire caught the edge of the road causing the car to suddenly take a sharp turn away from the road. In her attempts to correct the situation Jill overreacted and the car hit the median and rolled. Jill’s last message to anyone was her text as she was killed in the accident.

Tragic for sure. But all one needs to do is Google “texting fatalities” and the list of examples is shocking in its impact when you see the photos and read the stories. The National Safety Council estimates that 1.2 million driving accidents occur each year as result of mobile phone use. That is 25 percent of all traffic accidents! Over 500,000 people are injured and 6,000 people die each year from distracted driving resulting from texting, emailing, and talking on mobile phones. The problem has grown so rapidly that many governments have passed laws banning texting and in many cases even talking on the mobile phones at least without the aid of hands-free equipment.

Employers are coming face-to-face with the reality of the liability such accidents can bring to
their organizations. Personal injury and wrongful death lawsuits have been filed against employers of drivers under the theory of respondeat superior. That is the legal term for a theory that allows accident victims to recover not only from the driver who caused the accident but also from the driver’s employer because the driver was on company business and/or was using a company provided mobile phone. Many such lawsuits, especially involving fatalities, have ended up with the employer being liable for multi-million dollar settlements or jury verdicts. In a texting case in Texas early in 2012, the jury awarded the family of a 21-year-old college student $21.7 million. Of this, $20 million was for punitive damages. In another case, the Coca-Cola Company was found negligent when one of its truck drivers used a mobile phone to call while driving the truck resulting in a personal injury accident for the occupant of another vehicle. Even though Coke required all employees to use only hands free equipment, the verdict against Coke was $24 million dollars including $10 million in punitive damages. It should be noted that many insurance policies do not cover damages resulting from punitive damage awards.

It is important that employers take steps to prevent these accidents, and to the extent possible, reduce liability for the actions of their employees. Every organization should have very clear policies for mobile phone use while driving for work or when using employer provided telephone equipment. Furthermore, every organization must take steps to enforce the policy and be sure that all employees who are driving on company business or using equipment provided by their employer take these policies seriously. The policy should be clear and include such prohibitions as:

• No use of mobile phones when driving on company business and no use of company-owned phone while driving except to call hands-free for emergency services.

• No texting or emailing while driving under any circumstances.

• Employees must abide by all laws of the jurisdiction. For example, 39 states and the District Columbia ban all text messaging for drivers. All ten Canadian provinces have prohibitions on texting and restrictions on talking on mobile phones. Many other countries have similar regulations. If a driver is found to have been texting while driving in such a jurisdiction and an accident results, it will almost certainly be found as negligence for that driver.

We live in a hectic world of instant everything with the technology that controls us. However, there are times when we must do the right thing and set that technology aside. Your life, and those of others, depends on our good sense in doing so.
By Bob Kyte,
President of Adventist Risk Management, Inc.
I will never forget my first bicycle. It was somewhat big for me, a seven-year-old. This was evident by my need to stand on any object I could find, as I steadied the bike and swung a leg over the crossbar to get to the pedal on the other side. I am not sure why my parents bought such a large bike, although I suspect it might have been to save buying another bike later as I grew taller. That is not the recommended practice. Still, I loved that bike, and learned balance fast without training wheels.

From a safety perspective there are a number of important elements. They include finding the right bicycle for the right person, provisions for rider and bicycle safety equipment, understanding and following bicycle rules of the road and recognizing potential hazards while riding.

Whether for yourself, or your children, proper selection should be the first consideration. The bicycle needs to properly fit the rider. Good fit improves the bicyclist’s control in all aspects of bike riding, including balance, handling in curves, braking and more, whether on roads or following off-road bike trails. Buy the right size bike and adjust the handlebars and seat to fit properly. When training young children, the seat should be adjusted so the child’s feet are flat on the ground while he or she is seated. Once the child learns balance, the seat can be raised some,
but when seated, the child’s feet should still touch the ground.

The right equipment is also important. The National Safety Council in the document Safe Bicycling strongly encourages the use of helmets, while stating that two-thirds of all bicycle related fatalities are due to head injuries. Many jurisdictions also mandate bicycle helmet use for various age groups and some for all ages. Know your local regulations. Not much separates the brain from whatever the head strikes in an accident. Helmets should be undamaged, designed for bicycle use, properly fit the cyclist, and meet Consumer Product Safety Commission Standards. Protect your head and set an example for others: wear a bike helmet when you ride. Don’t forget to wear clothing that enhances visibility: reflective clothing at night and bright clothing in daylight.

Bicycle safety equipment includes reflectors: red in the rear, white in the front, red or colorless on the rear wheel and amber or colorless on the front wheel, and pedal reflectors. A headlight is also recommended for night riding. A mirror also provides riders a means to see what is happening behind them, while a bell or horn can alert others to the bicyclist’s presence. Make sure brakes and other equipment function correctly and tires are properly inflated before riding.

Before going out on the road, learn the proper hand signals (the left arm straight out for left turns, the left arm bent at the elbow with the forearm up for right turns, the left arm bent at the elbow and forearm pointed down to indicate slowing or a stop). And know the traffic rules of the road. The same rules that apply to motor vehicles, apply to bicyclists. Remember also that cycling on roads is not for everyone. Safe Kids USA in Bicycling and Skating Tips recommends that children under the age of ten be restricted to riding bikes off-road.

Ride single file in the direction that traffic is flowing. Do not ride against traffic. Stay as far to the right as possible, but not too close to the curb where you might strike it and lose your balance. Maintain focus on what is happening ahead: watch for car doors that might swing open, cars pulling out into traffic, and vehicles backing up. Keep in mind that drivers often do not see bicycles approaching. Remain alert for other hazards, as well. Sewer grates, potholes, soft shoulders, wet leaves and debris, and slight deviations in surfaces can grab tires or cause them to slip.

It is not unusual to see bicyclists ignoring traffic signals. In fact, just a few weeks ago the traffic signal turned green for me to go straight across the intersection just as a bicyclist rode across directly in front of me. I was glad I was stopped at the intersection and not moving into it as the scene unfolded. Obey stop signs and signals. Stop your bike and look left, right, left again, and over your shoulder before entering a street or crossing intersections; and look behind you and yield to traffic coming from behind before making a left turn. If traffic is heavy and you want to turn left, it is often best to dismount and walk your bicycle across both streets at a crosswalk.
Simple enough, right? There aren’t a lot of rules and recommendations, but those that exist need to be followed to ensure a safe, uneventful ride. Look at your cycling equipment and your riding habits and make changes where changes are needed. Happy cycling!

By John Dougan, ARM, ALCM, ARM
Sr. Risk Control Specialist at Adventist Risk Management, Inc.

National Safety Council, Safe Bicycling
Safe Kids USA, Bicycling and Skating Tips,
"The only thing necessary for the triumph of evil is for good men to do nothing" - unknown

I am writing this article with thoughts fresh in my mind about the shooting at Theater 9 in Aurora, Colorado. My heart goes out to those who experienced that horror and to the families of those who perished.

Don’t you wish the events in Aurora Colorado were highly unusual? Unfortunately we can also point to the recent shooting in Scarborough, Canada, or to my little hometown where the roof of the local mall collapsed killing several people. We could go further back, to the shootings at Virginia Tech, Columbine and yes, even to incidents on our own campuses.

It is tempting to write only about the very real threats these recent events illustrate. When you see complacency at local institutions, when you hear “we can’t change that, we don’t have the money,” and other excuses it is easy to fall into the trap of just pointing out the danger. At Adventist Risk Management (ARM) we have probably spent too much time reminding people of dangers and need increased focus on practical solutions. We are aware of that and I hope you notice a shift in our content (if you haven’t already).
The statement that “The only thing necessary for the triumph of evil is for good men to do nothing” is often attributed to Edmund Burke. Burke never actually said this but, in 1770, he wrote in Thoughts on the Cause of the Present Discontents, “when bad men combine, the good must associate; else they will fall, one by one, an un-pitied sacrifice in a contemptible struggle.”

We do live in a world of struggle. To succeed we must work together, standing up for right and good. We must share our resources and work as faithful stewards of God’s people and property. Emergency and disaster planning is an essential part of that faithful service.

“The greatest want of the world is the want of men… men who will stand for the right though the heavens fall.” Ellen G. White - Education, p. 57.

This means men and women taking action. Is your plan ready? Do you know what you will do if the unthinkable happens? It is past time to build your emergency plan and for those who already have a plan, it is time to practice, review and adjust!

So what are our goals as we prepare our emergency and disaster plans? They are simple. Goals:

- Save lives
- Reduction of further injuries/deaths
- Protect assets (property, records, etc.)
- Restore critical processes and systems
- Reduce the length of interruption
- Protect reputation
- Control media coverage
- Maintain relations (student, parent, community)

The steps to building an effective plan may seem complex but please do not be intimidated. Remember, any work you do to better prepare is a step forward. In my last article for Solutions I wrote about the basic disaster plan model:

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 an emergency plan that provides an appropriate response, which minimizes the impact of the event and increases the speed of 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 adjustments as necessary. The following points from the Emergency/Crisis Preparedness Worksheet are important to consider. I encourage you to read through these points and use the worksheet as you walk through your campus or facility.

**Safety by Design**

- Site entry points in high visibility areas that are easily observed and monitored
- Administrative area adjacent to main entry and lobby
- Vestibules at main entrance channel visitors to main office
- Minimal entrances into buildings
- Secondary entries secured
- Fencing limits the number of entry/exit points to the school
- Fencing does not permit footholds
- Adequate lighting in parking areas, bus loading and unloading zones, pick-up and drop-off areas, bike racks, and walkways leading to entrances
- Exterior vandal-proof lighting at building entrances and along glassed areas of the building
- A limited number of controlled entrances to parking areas
- Visitor Parking adjacent to main entry and administration
- Unsupervised entrances closed during low-use times
- Trees, shrubs, and other landscaping does not impede surveillance
- Placement of trees and other landscaping does not allow roof access
- Covered walkways designed to prevent access to roofs, windows and upper levels
- Column design and slippery finishes or coatings prevent climbing
- Walls and architectural features do not allow footholds or handholds
- No niches that create hiding places in exterior walls
- Unobstructed sight lines through library for easy observation
- Low stacks parallel to library circulation desk enhance visibility
- Main access points to commons areas have unobstructed surveillance
- Staff offices in (or near) locker rooms have windows near main entrance
- Hiding places and blind corners minimized throughout school
- Classroom doors have locksets that allow door to be locked from either side, yet may always be opened from inside
- Doors have view panels or sidelights for increased visibility
- Classroom windows designed to allow surveillance of campus by staff and students
- Each classroom with windows has at least one “rescue” window
- Areas under stairwells enclosed
- Enclosed exterior stairwells avoided where possible
• Open or see-through handrails and guardrails on exterior stairs, balconies, ramps and upper level corridors
• Double door vestibule entrances to bathrooms eliminated
• Facilities are designed to withstand natural forces for local area (high winds, earthquake, temperature extremes, snow loads, etc.)
• Facilities are maintained under a scheduled preventive maintenance program
• Vehicles are maintained under a scheduled maintenance program

By David Fournier,
Manager of Marketing and Communication
at Adventist Risk Management®, Inc.
Keeping Your Engine in Tune

Carina Franca posted on August 01, 2012 14:22

God and the Doctor we alike adore

But only when in danger, not before;
The danger o'er, both are alike requited,
God is forgotten, and the Doctor slighted.
~Robert Owen

Let’s face it. Most of us take good care of our cars. We use the right fuel, make sure the tires are in good shape, the brakes work, and we’re careful to schedule regular oil changes and motor tune-ups. Doing all we can to maintain a vehicle like this, we can travel about relatively free of unpleasant surprises that can be costly in time and money. Just as we are aware of what keeps a car operating well, we know what is needed for a well-functioning, healthy body. But when it comes to . . .
. . . Well, often we tend to be forgetful, negligent, and at times downright lazy.

Let’s say we are doing a fairly good job with lifestyle health habits as listed above, realizing they are part of the first-line-of-defense in living and feeling well, and also in basic protection against opportunistic diseases and potential health problems. However, like our motor vehicles, we also need to include regular, physical “check-ups under the hood”—something most of us tend to avoid like the plague.

A good internal investigation is the only way we can be alerted to hidden physical changes that might be going on inside of us. Only by having regular physical exams and tests at the doctor’s office can this be accomplished. Catching and treating these changes early—in many cases with lifestyle modifications, and sometimes even with medications—can be significantly beneficial ultimately to our quality of life, our financial resources and, most important of all, to our longevity.
Check-ups under our “hoods” might reveal irregularities in some areas such as:

1. Blood Pressure. . . which can creep up and quietly do irreversible damage to the body for quite some time before symptoms develop.

2. Cholesterol. . . which is one of the best predictors of heart disease and potential heart attack.

3. Blood Sugar. . . which affects the blood vessels and nerves, and therefore, in an advanced state called Diabetes, can cause multiple functional problems. Target areas for this disease include the heart, brain, kidneys, eyes, and entire circulatory system, just to mention a few.

4. Cancers. . . which can include breast, cervical, prostate, colorectal, skin, etc., and are largely treatable resulting in a good prognosis, if caught early.

5. Osteoporosis. . . which is of real concern in the United States. It is estimated that 10 million Americans are currently affected. Taking action early to build strong bones is crucial and early detection offers opportunity for good treatment.

6. Hearing and Vision. . . which should be checked regularly every 2 to 4 years--eyes for
glaucoma, retinal problems and cataracts from ages 40 onward, and ears for hearing loss.

7. Immunizations. . . which include vaccines for tetanus, diphtheria, flu, pneumococcal pneumonia, meningitis, hepatitis A & B, measles, mumps, rubella, chickenpox, and shingles, etc., as recommended by your physician, are important players in the avoidance of debilitating illnesses.

Family history, environmental and lifestyle components play important and unavoidable roles in our risk for some diseases. Doing all we can to be as healthy as possible does not guarantee we will never become ill. However, waiting until there’s something wrong can be costly in time, treatment options and quality of life. It makes good sense to carefully maintain the vehicles we own, and it is also a wise investment to take good care of ourselves.

You are as important to your health as it is to you.

Terri Guillemets

By Rae lee Cooper, RN
Nurse for the General Conference of the Seventh-day Adventists.
She was raised in the mission field, and then along with her husband Lowell and their two children, spent a number of years as missionaries in Pakistan and India. She enjoys her three adorable grandchildren, teaching music, creative cooking, reading, and her current job as part of the Health Ministries staff at the General Conference

Meet The Team - Oliver Herrera

Carina Franca posted on August 01, 2012 14:34

When you call the Client Service phone number at Adventist Risk Management (ARM), Oliver Herrera is one of the voices you might hear on the other end of the line as he deals with clients daily.

Oliver says that working in the Customer Care area of ARM has given him a unique view of how the Adventist church brings not only the good news of the gospel, but also relief, education, and healing through the hands of thousands of men and women working for the church, serving in every corner of the world. Oliver’s work at ARM consists of offering a number of ways to protect church employees as well as lay people as they carry out the Lord’s mission.
“We offer insurance solutions for campers, Pathfinders, employee accident protection, volunteer labor, travel, sports, students enrolled in the North American Division’s Study Abroad Program and other miscellaneous activities,” says Oliver.

A daily routine in a busy office usually means not crossing off all the to-do’s on the list because distractions and last minute things happen. However, being able to help clients find solutions and make their life easier is a high point in Oliver’s day.

Oliver sees himself as a calm kind of guy. He knows how to deal with frustrations and usually succeeds in not letting his problems get to him. This is one of the lessons in life he’s learned from him mother. He is indeed a gentleman, hard worker, and a very professional employee.

On the other hand, Oliver lives as his dad modeled to him, by providing for his family of two boys, Steven and Jeremy, and his wife, Dorellys, who is an interior designer.

Oliver is originally from Nicaragua and his wife is from the Dominican Republic. Oliver enjoys eating foods from both countries. “I enjoy my wife’s cooking since she is inspired by our both cultures,” says Oliver.

Oliver is an outdoors person, who also likes to spend time with his family. When by himself, he enjoys listening to music or reading books. Oliver has a philosophic side that comes out every time he reads C. S. Lewis.

Looking back to his dreams as a boy, teenager, and a young man, Oliver sees very different realities. Oliver’s dreams as a little boy to be a fireman changed when he became a teenager, and evolved even more as he became an adult. Oliver has the philosophy that we reinvent ourselves as we mature.

Oliver believes that every moment counts, if not to you then to someone else. “I hope to spend the next ten years making a difference in the lives of each of my family members,” says Oliver, “especially in the lives of my boys. I also want to add something good to every co-worker and person I deal with daily.” Oliver wants to be remembered as somebody who was pleasant to his acquaintances and who impacted his family and kids lives in a very positive way.

If Oliver had the power to change the world, the first thing he would do is to make sure every child would be able to have a happy childhood, including being able to eat, study, and be loved. Oliver believes if you were a happy kid, then as an adult you will be a great addition to the
world…making it a better place to live.

By Carina Franca,
Marketing Analyst at Adventist Risk Management, Inc.