



J. Pekala & Associates, Inc.
Quarterly Newsletter

1st Quarter 2008

Issue 9

As we are midway through the first quarter of 2008, I am happy to provide you with our First Quarter 2008 Newsletter. I also want to again thank you for allowing our office to service the insurance needs of your organization.

The first quarter 2008 copy of GuideOne's publication for policyholders called "**The Leader**" is attached and has articles regarding **First-Aid Safety for Your Church**, **Church Copper Thefts on the Rise** and some Human Resources articles on **Savings Strategies for Workers' Compensation**.

As we near the April 15 mark, taxes may be on your mind already. As a service to its policyholders, GuideOne offers free access to Christian Ministry Resources and Church Law & Tax Report. To learn more about the resources available and to sign-up, please visit GuideOne's website https://www.guideone.com/Churches/cmr_index.htm

Unfortunately, the recent church shootings in Colorado have brought the issues of violence and safety to the forefront again. To aid church leaders during this time of need, we are offering you a fact sheet about church violence (also attached) so you can review some ways to increase safety and security measures. If you have additional questions or would like more information regarding church violence or further risk management topics, please visit the GuideOne Center for Risk Management's Web site at www.guideonecenter.com

Our Office Staff: Our office staff consists of three agents, two field agents and three support staff personnel. Each quarter we will highlight a member of our staff so you can get to know them better.



George Stemple: George has specialized in insuring only religious institutions since 1980. George has been a significant part of national, as well as, regional group programs for several denominational offices and has served on the Regional Representatives Advisory Council. Throughout the years, George has earned eleven President's Circle Awards and is our top life insurance producer. He has also ventured into other commercial markets.



Just for Laughs: A kindergarten teacher was observing her classroom of children while they were drawing. She would occasionally walk around to see each child's work. As she got to one little girl who was working diligently, she asked what the drawing was. The girl replied, "I'm drawing God." The teacher paused and said, "But no one knows what God looks like." Without missing a beat, or looking up from her drawing, the girl replied, "They will in a minute."

In Closing: Please visit our website at www.insurancejpa.com. The GuideOne Center for Risk Management provides additional information on safety issues such as safeguarding children, employee safety and transportation safety and can be accessed from our website by clicking on the "Customer Service" tab. Should you have any questions, need additional information about any of the items mentioned in this e-mail, or have additional e-mail addresses to add to this mailing, please feel free to contact our office at 1-888-829-6505 (Ext. 2).

J. Pekala
GuideOne Insurance
House of Worship Specialist

THE Leader

First Quarter 2008

A Publication for GuideOne Insurance Church Policyholders

When Crisis Occurs

First-Aid Safety for Your Church

Ofentimes, churches are faced with minor medical incidents that need nothing more than simple First-Aid. Other times, churches may find themselves in the middle of a full-blown medical emergency.

According to the National Center for Health Statistics, 325,000 people die each year from heart attacks suffered outside of a hospital. Knowing what to do in either situation can mean the difference between the incident staying minor or developing into a crisis.

According to the American College of Physicians, an emergency can best be handled by remembering four things: Prevent, Prepare, Recognize and Act. By taking these steps and applying them to an emergency in your church, you will be able to protect the people and ministries at your facility.

Prevent:

- Before beginning any job or activity, leaders should be aware of what risks are involved and the abilities and limitations of the participants.
- Inspect the location and equipment being used for an activity to determine if they are safe and to prevent accidents.

Prepare:

- Have a written plan in place that outlines what steps should be taken in specific emergencies. Make sure it includes who to contact and what to do until professional help arrives.

- All organizations should have a well stocked, up-to-date First-Aid kit that is easily accessible. Since the first several minutes are critical, the right supplies should be on hand. In addition, some churches have opted to obtain an automated external defibrillator (AED).
- Many churches have benefited from the training they give staff and the leaders of the church. Basic First-Aid, CPR and AED (if applicable) training should be a part of every organization.

Recognize:

- When something serious happens, it is important to use caution when distinguishing between what is minor versus injuries that are life threatening. Without any training or knowledge, an injury could be compounded if a mistake is made.

Act:

Once you have made a determination that something needs to be done, it is time to act. The following are steps to take when responding to an emergency:

1. Act immediately. Examine the person who is injured and if needed, call for assistance or send someone else to do so. Act promptly, but not so quickly that you miss something or respond incorrectly. If your church has an AED, send someone to get it.
2. Check for breathing. If the person is not breathing and you have been properly trained, begin CPR.
3. Stop any bleeding. A snug bandage or pressure dressing can often stop or slow bleeding. If this proves unsuccessful, press firmly at the point that cuts blood flow off from the injured area.
4. Check for shock. Is the face drained of color, skin cold or moist? Is there a rapid, weak pulse or fainting? If so, have the victim lie down and attempt to calm them.

story continued on back side



If you have questions on safeguarding your ministry, or any of the articles in this newsletter, call the GuideOne Center for Risk Management at 1-877-448-4331, ext. 5118, or visit our Web site at www.guideone.com.

To report a claim, call the GuideLine toll-free at 1-888-748-4326 anytime — 24 hours a day, 7 days a week.



IMPORTANT INFORMATION

Please read this newsletter, initial below and route to others within your organization:

- ___ Pastor
- ___ Trustee chair
- ___ Treasurer
- ___ Children's coordinator
- ___ Administrator
- ___ Youth coordinator
- ___ Board chair
- ___ Secretary/Office

5. Give attention to the possibility of poisoning. If poisoning is suspected, call the Nationwide Poison Center at (800) 222-1222.
6. Unless the victim is in immediate danger, do not attempt to move them. If you must move the victim, use a stretcher and try to keep their head immobile.
7. Splint broken bones. If a broken bone is obvious, try to splint the injury so that the joints are immobilized. Any stiff object can be used to set the injury. Cloths or bandages can be used to wrap around the stiff object and broken appendage.
8. Treat burns. Small burns should be placed in cold water. More severe burns should be covered with a large, clean cloth. Get emergency help immediately.
9. Bandage wounds. When it is necessary to bandage a wound, a sterile dressing should be used. This will help keep infection down, reduce bleeding and lessen pain.

You also may want to consider purchasing the GuideOne Church Emergency Reference Guide. This easy-to-use guide explains what to do during emergencies, such as fire, severe weather, accidents and medical emergencies, missing children, and evacuations. The guides come with wall mounts, so they can be placed in prominent parts of the church and easily accessed. This product is just \$15 plus shipping for GuideOne policyholders, \$30 for non-policyholders. Visit www.guideone.com and click on the GuideOne Center for Risk Management to order.

By preventing, preparing, recognizing and acting, lives can be saved and injuries prevented. By having a plan in place, your church can better ensure that the people and ministries entrusted to their care will have a better chance of thriving. 🌈

Church Copper Thefts on the Rise

When you think about theft at church, copper certainly doesn't come to mind. However, churches nationwide have had gutters, pipe, wiring, electrical appliances and both ground- and roof-mounted air conditioning units stolen or destroyed because of the copper components they contain. Worldwide demand for copper has brought its price to an all-time high. Over a span of just six months, copper theft losses at churches insured by GuideOne have approached \$1 million.

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To protect against copper thefts in your church consider the following:

- Develop a security plan for your church which identifies your vulnerabilities.
- Limit access to your church property during off times of the day by adding fences and gates.
- Add security lighting to areas where thieves and other criminals may hide.
- Ensure that power shut offs are secured and not in close proximity to the HVAC units.
- Deny access to your roof-mounted HVAC units by removing ladders and other step-ups.
- Consider the use of wrought iron cages or fences to enclose your AC unit.
- Use security cameras and alarms.

To find out more information on church copper thefts, visit the GuideOne Center for Risk Management at www.guideone.com and download the full Preventing Copper Thefts fact sheet. 🌈

Savings Strategies for Workers' Compensation

Tips to Help Keep Costs Under Control

Much like the planning you do each year for your ministry, it takes strategic planning to get and keep workers' compensation costs under control. The most effective way to keep costs low is to prevent claims from happening in the first place. The following are some guidelines to help control costs:

- **Keep employees healthy.** A health insurance plan that offers annual physicals and low-cost coverage helps employees stay healthy. Healthy employees are less likely to file for workers' compensation benefits.
- **Prevent work place injuries and illnesses.** Examine high-risk areas, such as areas that could cause slips, trips or falls, or activities that could cause bodily strain, and implement changes as needed to keep the workplace safe.
- **Keep employees happy.** Positive employee relations are important.
- **Promote early claim reporting.** Employers need to know how to handle a work-related injury or illness. Managers should be trained to contact the proper personnel to ensure that claims are handled as quickly as possible.
- **Establish a return to work program.** Bring employees back to work in a modified or alternate position. Doing so provides a sense of security, and helps the employee remain active and

productive. Return to work programs can also help shorten recovery time.

- **Manage vendors.** Make sure internal departments and external vendors are clear about their roles and responsibilities. Establish accountability.
- **Get involved.** Employers play a key role in developing state workers' compensation laws.

It's important to remember that employers and employees both have an impact on workers' compensation costs. You as an employer can take charge and make a difference in controlling costs. For more information about workers' compensation, visit the Workers' Compensation Resource section at www.guideone.com. 🌈

