



# Risk Management Solutions

A QUARTERLY NEWSLETTER OF THE ALABAMA MUNICIPAL INSURANCE CORPORATION  
AND THE MUNICIPAL WORKERS COMPENSATION FUND, INC.

WINTER 2006

## Tips on Eliminating Mold from Homes and Offices

Jason Humphries, Loss Control Rep.

**M**old is everywhere, thriving on a variety of surfaces including wood, cardboard, paper, carpet and foods. Molds can grow and survive on any surface that is warm, damp or capable of retaining moisture, and grows best under warm, humid conditions. Although not all molds are dangerous to human health, they certainly carry a bad reputation.

Molds serve a key role in the natural decomposition of organic materials. For the most part, molds are beneficial to the environment. However, certain types may be problematic to people with mold allergies and to those continuously exposed to them. When mold spores are removed or we remove ourselves from “moldy” environments, it is unlikely we will experience long-term effects as a result of our exposure.

As fungi, molds reproduce by sprouting and releasing tiny spores that float through the air until contacting a surface conducive to their growth. When in an environment containing high counts of mold spores, inhaling these micro organisms is inevitable.

Potential health effects attributed to the inhalation of mold spores are generally mild by nature. These usually include but are not limited to allergic reactions, asthma and/or other respiratory complaints, nasal stuffiness, eye irritation, wheezing or skin irritations. Side effects are generally mild and are often attributed to everyday hay fever allergies. However, some individuals extremely sensitive to molds may experience severe reactions including one or more of the following symptoms: fever, shortness of breath



This picture shows mold that is growing around a vent.

or (in rare cases) developing mold infections in their lungs. These are extremely rare, however, as most people only experience mild effects, if any.

What can we do to eliminate mold in our homes and offices? Since molds grow best in warm, damp and (especially) humid places, simply reducing the humidity levels in our environments should prove effective. This can be achieved in a number of ways.

- Humidity levels in the home or office should stay between 40 and 60 percent. Placing a dehumidifier in a central location at home or in the office should help.
- Restrooms and high-condensation, cooking and shower areas should be equipped with exhaust fans to provide adequate ventilation.
- Mold inhibitors should be added to paints before application when possible.
- Previously soaked or water-damaged carpets and upholstery should be replaced.
- Any areas that may have been flooded or are subject to higher than normal amounts of condensation should be ventilated with an exhaust fan. Any carpet or wood exposed to high concentrations of moisture should be replaced. After the removal of these materials and before the installation of their replacements, the affected space should be cleaned with warm water, soap and a bleaching agent. Also, be sure to allow the affected area ample time to dry before replacing the carpet or wood.

Molds are not as bad as their reputation. They serve an essential purpose in our environment, yet many are fearful of molds simply because little is known about them. We should not, by any means, allow ourselves to remain in contact with molds. Cleaning our surrounding environments and replacing molded materials whenever the possibility of excessive moisture is present is a must. Do a little research in the near future and educate yourself or someone around you concerning molds. They are, after all, everywhere! Be safe!

### Sources:

- National Center for Environmental Health – “Molds in the Environment”
- U.S. Environmental Protection Agency – “Mold Resources”

## AEDs Don't Take Care of Themselves

Each year Sudden Cardiac Arrest (SCA) strikes more than 250,000 persons ... less than 5 percent survive! Your chances of survival from SCA are increased dramatically if an electric shock is delivered within the first few minutes. That's why more and more towns and cities are placing Automated External Defibrillators (AEDs) in their offices, vehicles, schools and parks.

But AEDs don't take care of themselves. Although modern AEDs are very simple to use, they do require a small amount of maintenance to ensure they are in perfect working order when you need them the most.

The Alabama League of Municipalities has a Philips HeartStart OnSite Defibrillator in its Montgomery office, and this article is based on that particular model. But remember, there are numerous different manufacturers and models of AEDs out there, so it's critical you check your AED's instruction manual to find the specific instruction for your AED.

For the Philips HeartStart OnSite Defibrillator, here is a quick reminder of the periodic checks you should perform:

- Check the green Ready light. If the green Ready light is not blinking, consult your instruction manual for the recommended action. A blinking green light indicates the AED is ready for use

- Check the supplies and accessories for damage and expiration dating. Replace any used, damaged or expired items

- Check the outside of the defibrillator for cracks or other signs of damage. If you see signs of damage, contact your manufacturer for technical support.

Often after an AED is purchased it is stored in it's designated location and forgotten about. We recommend that one person be assigned the responsibility for checking the defibrillator. After all it doesn't take but a second to check the green Ready light is blinking every morning, and that may make the difference between life and death.



### Battery Life and Testing

The HeartStart OnSite Defibrillator is equipped with a disposable, long-life battery that will typically last four years in the standby mode. It is recommended that you keep a spare battery available at all times. Keep the spare battery in it's protective plastic bag until it is needed for use. Most defibrillators will alert you in one of several ways if the battery power gets low. For example the HeartStart OnSite alerts you by chirping, the green Ready light will stop blinking, and the blue i-button will start flashing.

Some defibrillators may require you to occasionally perform a manual self-test on the AED to confirm that it is performing correctly. However, with the HeartStart OnSite it is NOT necessary to test it yourself as it automatically tests itself every day and will alert you if it finds a problem. In fact it automatically performs various daily, weekly and monthly self-tests to ensure all the important functions of the AED are working correctly.

### Alabama League of Municipalities AED Discount Program

As we feel AEDs are now such an important part of any first aid kit, our friends at the Alabama Municipal Electric Authority have agreed to make Philips HeartStart FR2+ AEDs available to the League's member cities and towns at a significant discount. For more information, call Tom Bartels at AMEA 1-800-239-AMEA(2632) to discuss your situation or arrange a demonstration. An AED is an important tool in saving lives, so don't let some simple maintenance steps mean it's not ready when it's finally needed for real. Remember it might be you that needs it!

# Loss Control Seminars Scheduled

The Alabama League of Municipalities prides itself in the level of commitment and services it provides to municipal governments and their related departments. The League's Loss Control Department is a visible example of this commitment; and with your department's continued support, together we can increase the efficiency at which your department operates. This not only benefits your department; it benefits *you* and your community as well. The League urges you to train and educate yourself as to the hazards present in various work environments. The Loss Control Department is offering risk management seminars that will allow further understanding of the key ingredients necessary for a quality safety program. Seminars, which are \$15 per person (lunch is provided), will be held at the following locations:

<b>February 16, 2006</b>	Opelika Public Works/Admin Building 700 Fox Trail
<b>February 22, 2006</b>	Loxley Civic Center 4198 Municipal Park
<b>February 23, 2006</b>	Troy Public Safety Building (Downstairs from Police Department) 300 Elm Street
<b>March 1, 2006</b>	Demopolis Sportsplex (Enter from Highway 43) 186 Field of Dreams Drive
<b>March 2, 2006</b>	Madison City Hall Council Chambers 100 Hughes Road
<b>March 7, 2006</b>	Gardendale Civic Center (Magnolia Suites) 857 Main Street

### Topics will include:

- Workers Compensation Abuses
- Disaster Planning and Evacuation
- Top 10 Parks and Recreation Liabilities
- Job Discrimination and Sexual Harassment

**SPACE IS LIMITED!** Please return your registration form as soon as possible. If you did not receive a registration form, please contact Donna Wagner at (334)262-2566, ext.125. All AMIC and MWCF safety coordinators are encouraged to attend along with other persons who may want to increase their understanding of the scope of risk management practices for public entities.

**REMINDER FOR ALL MEMBERS OF THE MUNICIPAL WORKERS COMP FUND – No premium discount will be issued for 2006 Statement of Commitments received after February 1, 2006!**

# Congratulations, Richard!!



The Loss Control Department believes that educating and training its staff can only strengthen the services that we provide to our members. Richard Buttenshaw, Loss Control Representative, recently completed the ARM-P certification. What does this mean? Richard has earned an associate's degree in risk management with an emphasis on public entities. **Congratulations Richard!**

## 2006 SKIDCAR SCHEDULE

- February 7 – February 17 Dothan
- March 21 – March 24 Robertsdale
- April 4 – April 14 Tuscaloosa
- May 16 – May 26 Bessemer



**If you would like to host a skidcar training in your municipality, contact Donna Wagner at 334-262-2566.**

## Defining Moment

### Coverage for Passengers in Insured Automobiles?

Municipalities are not responsible for injuries from auto accidents for which they are not at fault. This is addressed in the State guest passenger code. (Section 32-1-2 Liability for injury or death of guest.) If the municipality is responsible and negligent in causing injuries to a passenger in an automobile then the applicable limits of liability will apply. If a municipality or utility desires medical payments coverage, it must be purchased by paying an additional premium per vehicle with a maximum limit of \$5,000 per passenger.

Previous issues of *Risk Management Solutions* can be found by visiting [www.amicentral.org](http://www.amicentral.org) or [www.alalm.org](http://www.alalm.org) and clicking on the MWCF link.

# HOT TOPIC!

## Carbon Monoxide Poisoning

In the past decade, people have become more aware of the risk of carbon monoxide (CO) poisoning in the home. Often called the silent killer, carbon monoxide is an invisible, odorless, colorless gas created when fuels (such as gasoline, wood, coal, natural gas, propane, oil and methane) burn incompletely. In the home, heating and cooking equipment that burn fuel are potential sources of carbon monoxide. Vehicles or generators running in an attached garage can also produce dangerous levels of carbon monoxide. According to the National Safety Council, 400 gas-poisoning deaths occurred in 2000, 300 of them in homes. The risk of unintentional CO death is highest for the very old (ages 75 or above). For more information, visit: [www.nsc.org/library/facts/carbmono.htm](http://www.nsc.org/library/facts/carbmono.htm).

## Certified Law Enforcement Executive Program

The Certified Law Enforcement Executive Program (CLEEP) is open to all active full-time police chiefs in Alabama who are members in good standing in the Alabama Association of Chiefs of Police (AACOP). Participants should declare their intent to pursue certification in advance of starting the program. Also, CLEEP is available to all executive level administrators upon approval by the chief of their departments. They will be given a certificate of attendance but will not be certified until they become chiefs of police and members in good standing with AACOP. The 2006 schedule (88 total hours) is printed below.

- **January 19-20** – New Chief's Development Seminar; Montgomery
- **February 23** – Alabama Police Chiefs' Conference; Montgomery
- **April 13-14** – Strategic Planning/Police Leadership: Managing for the Future; University of North Alabama, Florence
- **May 24** – Alabama Police Chiefs' Conference; Mobile
- **July 13-14** – Selection, Recruitment and Retention Performance Appraisals; Jacksonville State University, Jacksonville
- **August 31** – Alabama Police Chiefs' Conference; Shoals Hotel and Conference Center, Florence
- **November 2-3** – Stress and Time Management Applied Problem Solving, Troy University Dothan Campus; Dothan

For more information, or to register, call 1-800-634-7199.

## IT'S TIME FOR WORKERS COMP PAYROLL AUDITS!

Every member of the Municipal Workers Compensation Fund, Inc. should have received an audit request for payroll information for the 2005 Fund Year. Some members will be subject to an independent audit from Overland Solutions, Inc. Those members will be contacted to set up an appointment. All other members should have received an Audit Request Form. Please fill in this form according to the instructions provided and return as soon as possible to our underwriters at Millennium Risk Managers. All audit information is due by **March 31, 2006**. If you have not received a request or have any questions, please call Carla Thienpont at Millennium Risk Managers **1-888-736-0210**.

**EMPLOYMENT PRACTICES LAW HOTLINE**  
**1-800-864-5324**



Through a toll-free Employment Practices Law Hotline, members can be in direct contact with an attorney specializing in employment-related issues. When faced with a potential employment situation, the hotline provides a no-cost, 30 minute consultation.

**Popular Safety Videos**

**New videos:**

- Tree Trimming Safety (7.079)
- Chainsaw Safety (7.081)

**Winter weather videos:**

- Space Heaters (7.044)
- Winter Driving (5.046)

**Other popular videos:**

- Achieving a Drug Free Workplace: A Supervisor's Responsibility (11.024)
- Achieving a Drug Free Workplace: An Employer's Perspective (11.025)
- It's Up to Me (to follow safety procedures) (7.072)
- Safety Awareness: Real Accidents, Real Stories (7.065)
- Wastewater Backup and Overflow Response (14.015)
- Wastewater Backup and Overflow Loss Control (14.016)

**To check-out a safety video, simply call, FAX, or e-mail your request to Rachel Wagner at:**  
**334-262-2566; rachelw@alalm.org;**  
**or FAX at 334-263-0200.**



*For more information, call:*  
**334-262-2566.**



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