

# Risk Management Solutions



## Spring 2019

A Quarterly Newsletter of the AMIC/MWCF Loss Control Division

## **PARKS: Preparing for Summer**

Aaron Reeves • ARM-P • Loss Control Representative • AMIC/MWCF

With temperatures beginning to rise and the school year coming to a close, children will be returning to our parks in greater numbers. Municipal parks and recreational facilities provided are an invaluable resource to our communities; however, for the municipalities that own and operate these facilities, there are several issues that should be addressed to ensure they are as safe and secure as possible. This article highlights a few of the potential hazards encountered at recreational facilities and some possible solutions.

#### Playgrounds

A recent study by the Centers for Disease Control and Prevention found that emergency departments will see more than 20,000 children ages 14 and younger each year for playground-related traumatic brain injury. This study also found that approximately 80 percent of all injuries on playground facilities are caused by falls to the ground.



Protective surfacing under and around all playground equipment is the most critical safety factor for playgrounds.

It is recommended that the areas under all playground equipment have at least 9 inches of soft fill material such as rubber mulch, wood chips or fine sand. Another important aspect of playground safety are regular maintenance inspections. Detailed inspections should give special attention to moving parts and other parts that are more susceptible to wear. Some manufacturers supply checklist for general inspections with their maintenance instructions. These should be used to ensure the equipment is kept in compliance with manufacturer specifications. For more detailed information on playground safety, refer to the Consumer Product Safety Commission (CPSC) issued "Public Playground Safety Handbook".



#### **Bleacher Safety**

Many of the bleachers currently in use are old and have not been properly maintained or updated. In response to injuries from falls from bleachers, the CPSC has issued "Guidelines for Retrofitting Bleachers". Some of the key points outlined in these guidelines include: guardrails should be present on the backs and portions of the open ends of bleachers where the seat board or aisle is 30 inches or more above the floor; the top surface of the guardrail should be at least 42 inches above the leading edge of the footboard, seat board, or isle; and any opening between components of the guardrail should prevent passage of a 4-inch sphere.

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Another service provided by the Alabama Municipal Insurance Corporation (AMIC) and the Municipal Workers Compensation Fund (MWCF) founded by the Alabama League of Municipalities (ALM).

### **PARKS continued from cover**

#### **Electrical Hazards**

All electrical issues must meet the National Electrical Code. However, many times fuse boxes are left unlocked, outlets (whether outside or near a potential water source) do not have a ground fault interrupter (GFI) device installed or weather-proof covers are missing or broken. These devices are usually well within reach of small children and pose a potentially huge risk.

#### **Concession Stands**

Many concession stands provide hot food such as hot dogs and burgers that are cooked on the premises. This not only raises concerns about food handling safety, but also adds the potential fire hazard from a grease or electrical fire. It is essential that concession stands be properly equipped with fire extinguishers appropriate to the exposure and that employees working at the concession stand are trained in their use. Often times, concession stands are also used for storage. This can make them a target for theft or vandalism. Ensuring concession stands are as secure as possible is critical.

#### **Restroom Facilities**

Restrooms can be a source of liability exposure from injuries caused by falling on a wet bathroom floor. It is important that a regular inspection program be in place to check and immediately clean up any water that could cause a slip. These facilities are also a target for vandalism that can be a constant drain on maintenance resources. Issues such as blocked toilets and sinks due to brown paper towels can be avoided by using alternative methods such as warm air blowers for hand drying.

#### Signage

Consideration should be given to posting signage detailing the rules while at the facility. Statements, such as clearly stating that alcohol cannot be consumed on the premises; the park closes at dark; and dangers of vehicle or personal injury during a ball game, should be considered. Signage to remind patrons of these rules and dangers, suitable fencing and proper positioning of parking lots are obvious precautions that should be taken.

#### Inspections

Possibly the most important aspect of a park and rec safety program are the inspections. All areas and equipment should be inspected for

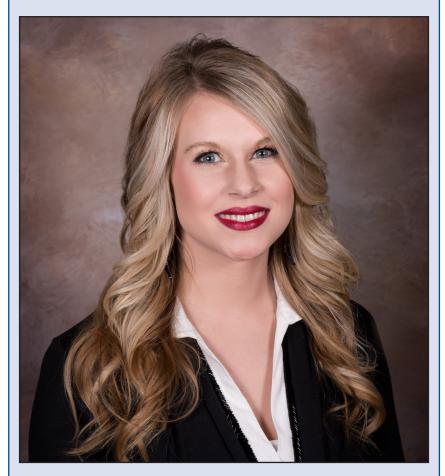
potential hazards such as wear and deterioration of equipment or vandalism of the facilities. Maintenance inspections should be carried out in a systematic manner (possibly by the use of checklists) by personnel familiar with the area and facilities. Any potential hazards discovered should be documented and rectified as soon as possible.



#### Conclusion

The potential issues covered within this article represent only a few of the potential hazards associated with owning and operating recreational facilities. By being proactive in our approach, we endeavor to provide the safest and most secure facilities possible.

## Susan Cox Brown, CIC, CISR Named National Alliance's Youngest Designee



At age 24, AMIC Customer Service Representative **Susan Cox Brown**, CIC, CISR, has been named The National Alliance's youngest designee. For almost five decades, The National Alliance has set the standard for quality and practical continuing education for insurance and risk management practitioners. More than 150,000 respected professionals worldwide have used and continued to use The National Alliance's programs as the foundation to build successful careers and businesses.

In 2014, just after high school, Susan began her career with AMIC as an Underwriting Clerk. Through this entry-level position, she quickly discovered a passion for learning about insurance and helping people. She obtained her Agent's License in 2014 and continued her insurance learning path by achieving her CISR designation in 2015. She then set her sights on the Certified Insurance Counselors (CIC) Program for more in-depth knowledge. She became an AMIC Customer Service Rep in 2016.

"I'm thankful for AMIC providing me with educational opportunities, and I look forward to gaining more knowledge in the years ahead as I continue my education and career within the industry," Susan said. "I feel both honored and humbled to be the youngest CIC in The National Alliance family. There is a vast amount of learning still left for me to do, but I work with an incredible set of individuals who are always willing to share their expertise. I hope to continue my education so that I may leave a lasting impression on my company and clients."

## 2018 Risk Management Awards

In recognition of the efforts and successes of our members, the AMIC and MWCF Board of Directors established the Risk Management Awards system in 2002. Awards are determined based on the loss ratios for each member's prior year. For members of both the AMIC and MWCF programs, the loss ratios are combined and divided by two to reflect the overall loss ratio. Members are eligible to receive the Presidents Award once every five years and the Gold, Silver and Bronze annually.

#### ALM President's Awards (Top 5% for 5 years)

Aliceville Governmental Utilities Services Corp Asbury Water Authority Ashland Water Works & Sewer Board Atmore Housing Authority Attalla Water Works Birmingham-Jefferson County Transit Authority Black Warrior Solid Waste Authority Blountsville Housing Authority Blue Springs Boaz Water & Sewer Board Brewton Housing Authority Brighton Calera Waterworks Colbert County Animal Cumberland Mountain Water Dadeville Housing Authority Demopolis Water & Sewer Board Double Springs East Central Alabama Gas District Enterprise Rescue Epes Facility Committee Inc. & Jackson Swim Team Fvffe Garden City Gaylesville Guntersville Housing Authority Holly Pond Huntsville - Huntsville Transit Hurtsboro Hurtsboro Water Works Jefferson County 911 Kinston Madrid McIntosh Water & Fire Protection Millport Orange Beach Public Library Ozark Board of Education Ozark Dale Co, E-911 Ozark Dale County Economic Development Corporation Ozark Utilities Paint Rock Pickens County Gas Pinckard Pinson Ragland Riverview Sand Rock Scottsboro Public Library Slocomb Water & Sewer South Vinemont Sulligent Housing Authority Susan Moore The Tuskegee - UBT Cooperative District Tuscumbia Housing Authority Union Springs Utility Board Wave Transit System Waverly West Alabama Regional Commission

Board

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**Gold Awards** Chelsea (Loss ratio below 5%) Abbeville Fire & Rescue Abbeville Water & Sewer Akron Alabama Municipal Electric Authority Alabama-Tombigbee Regional Commission Albertville and Boaz Recycling & Solid Waste Disposal Albertville Utilities Aliceville Governmental Utilities Services Corp Aliceville Housing Authority Allgood District Andalusia Board of Education Clay Anderson Anniston Public Library Squad Arab Sewer Arab Water Works Board ment Ardmore Water & Sewer Ariton Asbury Water Authority Clio Ashland Water Works & Sewer Board Coaling Ashland, Goodwater-Lineville Solid Waste Disposal Authority Athens Utilities Atmore Housing Authority Coker Attalla Attalla Water Works B.B. Comer Memorial Library **Babbie** Board Baker Hill Colony Baker Hill Fire & Rescue Banks Bay Minette Housing Authority Coosada Bayou La Batre Bayou La Batre Water & Sewer Bear Creek Development Authority Beaverton Cowarts Belk **Benton** Bessemer Airport Authority Cuba Bessemer Public Library Billingsley Cusseta Birmingham Regional Planning Commission General Fund Black Black Warrior Solid Waste Authority Blackbelt Energy Blountsville Housing Authority Blountsville Utilities Blue Springs Boaz Gas Board Boaz Water & Sewer Board Boligee Brantley Housing Authority Brent Housing Authority District Brent Utilities Brewton Housing Authority Detroit Bridgeport Housing Authority Bridgeport Utility Board Brighton Dothan Butler Butler Utilities Calera Housing Authority Calhoun County 911 Douglas Camp Hill Utilities Carbon Hill Housing Authority Dozier Carbon Hill Utility Board Dutton Carroll's Creek Fire Protection Carrollton Castleberry District Central Alabama Regional Planning Commission Centre Water Works & Sewer Centreville Water Works & Sewer

Chatom Utilities Cherokee Cherokee County Water Authority Chickasaw Housing Authority Chickasaw Utilities Childersburg Childersburg Waterworks, Sewer & Gas Chilton County Solid Waste Disposal Citronelle Historical Preservation Clanton Housing Authority Clarke-Mobile County Gas Clay County Emergency Rescue Clayhatchee Volunteer Fire Depart-Clayton Housing Authority Clayton Water & Sewer Coffee County Water Authority Coffee Springs Coffeeville Colbert County Animal Collinsville Collinsville Water & Sewer Columbia Coosa Valley Water Supply Cottonwood Housing Authority County Line Courtland Crossville Crossville Water Works Board Cumberland Mountain Water Dadeville Gas Board Dadeville Housing Authority Dadeville Water & Sewer Daleville City Board of Education Daleville Housing Authority Dallas County Water & Sewer Deatsville Deatsville VFD, Inc. Decatur Municipal Utility Board Decatur Personnel Board Dekalb-Cherokee Counties Gas Demopolis Water & Sewer Board Dodge City Dora Water & Gas Board Double Springs Double Springs Waterworks Board Douglas Water & FPA East Brewton Waterworks & Sewer East Central Alabama Gas East Geneva Co. Senior Citizens Committee Elba Water & Electric Board Eldridge Electric Cities of Alabama Emelle

Enterprise Rescue Epes Eufaula Housing Authority Eutaw Housing Authority Eva Evergreen Housing Authority Facility Committee Inc. & Jackson Swim Team Fairview Falkville Fayette Gas Boad Fayette Water Works Board **Five Points** Five Star Sewer District Five Star Water District Florala Housing Authority Florala Water & Sewer Board Foley Public Athletic & Sports Facilities Foley Public Facilities Forestdale Fire District Forkland Fort Deposit Fort Deposit Water Works & Sewer Board Franklin Frisco City Fruithurst Fire Department Fultondale Gas Board Fyffe Gainesville Gantt Gaylesville Geiger Georgiana Housing Authority Gilbertown Gilbertown Utility Glen Allen Glenwood Goldville Good Hope Goodwater Waterworks & Sewer Board Gordo Gordo Water Board Goshen & Goshen Water Works Government Utility Services Grand Bay Water System Greene Co. Ambulance Service Greensboro Utility Board Greenville YMCA Guin Water Works & Sewer Board Guntersville Housing Authority Gurley Hackleburg Hanceville Housing Authority Hartselle Housing Authority Hartselle Utilities Heath Highland Lake Hobson City Hobson City Housing Authority Hodges Hokes Bluff Hokes Bluff Water Board Hollywood Huntsville Tennis Center Board of Control Hurtsboro HyTop Ider Jackson Water & Sewer Board Jackson's Gap Water Authority Jasper Water & Sewer Jefferson County 911 Jefferson County EMA Kansas Keep Troy Beautiful Kellyton

Kennedv Kinsey Kinston LaFayette Lamar Ambulance Service Lamar County Gas District Langston Leesburg Lexington Lincoln Linden Linden Housing Authority Linden Utilities Lineville Lineville Water & Sewer Lipscomb Lisman Littleville Loachapoka Lockhart Locust Fork Louisville Luverne Housing Authority Lynn Madrid Magnolia Springs Magnolia Springs Public Library Malvern Maplesville Maplesville Utilities Margaret Maytown McAdory Area Fire District McIntosh McIntosh Water & Fire Protection McKenzie Mentone Waterworks Board Midway Millerville Water Authority Millport Minor Heights Fire District Mobile County Emergency Management Agency Mobile County Personnel Board Mobile Improvement District Monroeville Water Works Board Moody Mooresville Mosses Moulton Housing Authority Mount Vernon Muscle Shoals Electric Board Myrtlewood Napier Field Natural Bridge Nauvoo Waterworks Nectar Needham New Brockton New Brockton Water and Sewer Board New Site Newbern Newton Newton Housing Authority Newton Water & Sewer Newville North Alabama Gas District Northeast Alabama Agri Business Center Northwest Alabama Council of Local Government - Senior Aides Program Northwest Alabama Gas District Northwest St. Clair County Water Notasulga Oak Grove Oak Hill Odenville Ohatchee Opp Housing Authority Orange Beach Public Library

Orange Beach Water & Sewer Board Orrville Ozark Board of Education Ozark Dale Co, E-911 Ozark Dale County Economic Development Corporation Ozark Housing Community Paint Rock Parrish Pell City Housing Authority Pennington Pennington Utilities Perdido Beach Phil Campbell Phil Campbell Housing Authority Phil Campbell Water & Sewer Board Pickens County Gas Pickensville Pike Road Pinckard Pine Apple Pine Hill Pinson Pleasant Groves Pollard Powell Prattville Historic Redevelopment Authority Prattville Solid Waste Authority Prattville Waterworks Priceville Providence Public Cultural & Entertainment Facilities Coop. Quint Mar Water Authority Ragland Ragland Water Works Board Rainbow City Utilities Board Ranburne Water & Sewer Red Level Reece City Reform Housing Authority Reform Water & Sewer Board Rehoheth Renaissance Cooperative District Renaissance Improvement District **River Falls** Riverview Roanoke Utility Board Rockford Rockford Gas Board Rockford Volunteer Fire Department Rockford Waterworks Rocky Ridge Fire District Rogersville Waterworks & Sewer Russellville Electric Board Russellville Housing Authority Russellville Water Works & Sewer Rutledge Saint Florian Sand Rock Sanford Sardis City Waterworks Board Satsuma Water Works & Sewer Board Scottsboro Public Library Section Shiloh Shorter Silas Skyline Slocomb Slocomb Housing Authority Slocomb Water & Sewer Somerville S. Alabama Regional Airport Authority S. Central Alabama Dev. Commission South Central Alabama Development Commission/ Senior Aides Division Southeast Alabama Regional Planning & Development Commission S.E. Gas Acquisition & Supply Assn.

S.E. Shelby Co. Emergency Rescue Southside Waterworks Board Spanish Fort Spanish Fort Fire & Rescue Springville Steele Steele Waterworks Board Stevenson Utilities Storm Water Management Authority Sulligent Sulligent Housing Authority Sumiton Gas Board Sumiton Water Board Susan Moore Sweet Water Sweet Water Waterworks Sylacauga Parks & Recreation Sylvan Springs Talladega Springs Tallassee Industrial Development Board Tallassee Redevelopment Authority Tarrant Electric Board The Tuskegee - UBT Cooperative District Thomaston Thomaston Water & Gas Thomasville Waterworks & Sewer Thorshy Top of AL Regional Council of Governments - Senior Aides Division Top Trails Toxey Trafford Triana Trinity Troy Board of Education Troy Housing Services Troy Industrial Development Board Trussville Utility Board Tuscumbia Housing Authority Tuscumbia Utilities Department Tuskegee Housing Authority Tuskegee-Macon County Head Start Twin Union Union Grove Utilities Union Springs Utility Board Upper Bear Creek Water, Sewer & FPA Uriah Water System Vallev Grande Valley Head Water Works Board Vance Fire Protection District Vernon Water & Sewer Board Vina Vincent Vincent Water & Sewer Vredenburgh Walnut Grove Warrior River Water Authority Washington County Library Board Wave Transit System Waverly Webb Wedowee Wedowee Water, Sewer & Gas Board West Etowah County Water Authority West Jefferson West Lawrence Water Cooperative West Point Westover Wetumpka Water & Sewer Wilcox County Gas Wilsonville Wilton Winfield Water Works & Sewer Board Winston Cooperative District Winston Co. Industrial Dev. Authority Wolf Creek Water, Sewer & FPA Woodstock Woodville York

Silver Awards (Loss ratio of 5% - 20%) Abbeville Addison Albertville Alexander City Aliceville Water Works & Sewer Board Andalusia Utilities Board Anniston Housing Authority Ardmore Arley Atmore Autaugaville Bear Creek Brantley Brent Bridgeport Brookside Brookwood Cahaba Valley Fire & Med Rescue District Calera Calera Waterworks Camden Centre Centreville Citronelle Clayton Cottonwood Creola Daleville Daphne Daphne Utilities Decatur Housing Authority Demopolis Elba Elmore Evergreen Faunsdale Fayette Flomaton Fort Payne Improvement Authority Garden City Georgiana Georgiana Water & Sewer Glencoe Grant Graysville Greensboro Gulf Shores Haleyville Water & Sewer Board Hanceville Water Works Harpersville Water Board Hartselle Heflin Water & Sewer Helena Utilities Holly Pond Jackson Jacksonville Lanett Level Plains Lowndesboro Luverne Madison Utilities Marshall County Gas Mentone Millry Mobile Airport Authority Mobile Water & Sewer Monroeville Montevallo Montgomery Housing Authority Moulton (Golf Course, Gas & Water) Mulga Water & Gas New Hope North Courtland Northport Housing Authority **Oneonta** Utilities

Opelika Waterworks Board Orange Beach Oxford Water Works Board Pell City Phenix City Utilities Rainbow City Rainsville Red Bay Roanoke Robertsdale Rogersville Russellville Samson Sardis City Scottsboro Scottsboro Waterworks, Sewer & Gas Board Section Dutton Waterworks South Central Alabama Regional Housing Authority South Vinemont Sumiton Summerdale Tallassee Trussville Tuscaloosa County Parks & Recreation Authority Union Grove Valley Vernon Wadley Weaver West Alabama Health Services West Alabama Regional Commission West Blocton West Escambia Utilities **Bronze Awards** (Loss ratio of 20% - 40%) Alabaster Alabaster Water Board Andalusia Ashland Baileyton Bay Minette Brundidge Cedar Bluff Center Point Chickasaw Coker Water Authority Columbiana Waterworks Community Life Institute Cordova Water & Gas Board

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E. Alabama Regional Planning

& Development Commission

Dadeville

Decatur

East Brewton Eclectic Enterprise Eufaula Eufaula Water Works Fairhope Fairhope Public Library Foley Fulton Goodwater Guntersville Guntersville Water & Sewer Board Hamilton Housing Authority Harpersville Helena Hueytown Huguley Water & Fire Protection Authority Jasper Killen Kimberly Leeds Water & Sewer Loxley Madison Marion Midland City Moody Utilities Mountain Brook New London Water and Sewer & Fire Protection Northport Owens Cross Roads Ozark Utilities Prichard Ranburne Riverside Russellville Gas Board Saraland South Alabama Utilities Southeast Alabama Gas Southside Sylacauga Sylacauga Utilities Sylvania Taylor Top of Alabama Regional Council of Governments Town Creek Transit Management of Montgomery Tuscaloosa Tuscumbia USS Alabama Battleship Commission Vance Warrior Wetumpka Woodland

### SAVE THE DATES! Loss Control Seminars this August!

- Muscle Shoals: Tues., Aug. 20
- Northport: Wed., Aug. 21
- Orange Beach: Wed., Aug. 28
- Montgomery: Thurs., Aug. 29

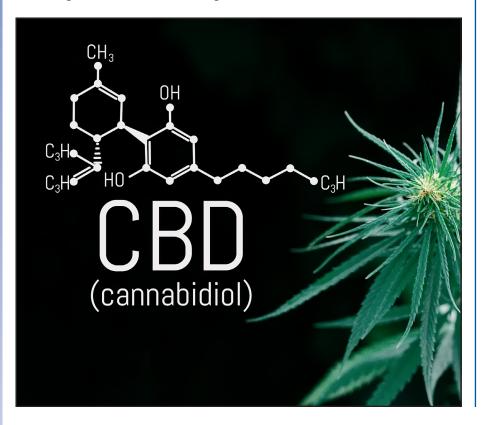
## **CBD Oil Has Come to Town!**

Inless you've been in hiding since late 2018, chances are you've seen or heard about CBD oil. CBD (cannabidiol) is a naturally occurring cannabinoid extract, which comes from either marijuana or hemp plants. The CBD oil derived from hemp does not result in the "high" that is caused by higher amounts of the chemical tetrahydrocannabinol (THC) found in marijuana. THC is the substance commonly tested for under drug testing policies.

On December 20, 2018, the Agricultural Improvement Act of 2018, commonly known as the 2018 Farm Bill, became federal law. Under the new law, hemp, defined as cannabis containing not more than 0.3% of THC, was removed from the list of federally controlled substances. As a result of that removal, CBD oil derived from hemp can now be legally produced, sold and possessed in the United States. While the farm bill allows states to restrict or regulate the production of industrial hemp, at this time Alabama has not done so and, therefore, according to the Alabama Attorney General's office, so long as the THC concentration is 0.3% or less, CBD oil derived from hemp is legal in Alabama.

#### What does this mean for your municipality?

Many issues are raised by the legalization of CBD oil derived from industrial hemp and, unfortunately, there are limited answers at this time. From employment drug testing to licensing of CBD businesses, this topic will continue to develop in the months ahead. The Alabama League of Municipalities Legal Department will attempt to address some of these issues in an upcoming issue of *The Alabama Municipal Journal* and will continue to provide information as it becomes available. Previous issues of the *Journal* are archived at the League's website: alalm.org.



## **Defining Moment**

#### Family Medical Leave Act (FMLA)

What is the Family Medical Leave Act (FMLA)? Who qualifies for protection under FMLA? How much time am I allowed to take? These are just a few questions you may ask when a major life event occurs like welcoming a baby to your family or caring for a loved one with a serious illness.

FMLA entitles eligible employees to take unpaid, job-protected leave with continuation of group health insurance for up to 12 weeks per 12-month period for:

- the birth of a child and to care for the newborn child within one year of birth;
- the placement with the employee of a child for adoption or foster care and to care for the newly placed child within one year of placement;
- to care for the employee's spouse, child or parent who has a serious health condition;
- a serious health condition that makes the employee unable to perform the essential functions of his or her job;
- any qualifying emergency arising out of the fact that the employee's spouse, son, daughter or parent is a covered military member on "covered active duty."

The exception to this rule is when an eligible employee is caring for a covered military service member with a serious injury or illness and the eligible employee is the servicemember's spouse, son, daughter, parent or next of kin. In this case, 26 weeks are granted in a 12-month period.

To take FMLA leave, you must work for a covered employer and be an eligible employee. Government agencies (including local, state and federal employers) and elementary and secondary schools are covered by the FMLA, regardless of the number of employees. Generally, private employers with at least 50 employees are covered by the law. Employees are eligible for leave once they have worked for their employer for at least 12 months; worked at least 1,250 hours over the past 12 months; and work at a location where the company employs 50 or more employees within 75 miles.

For more information concerning FMLA, visit The Department of Labor, Wage and Hour Division's website at **www.dol.gov/whd/fmla**.

## 2019 SkidCar Schedule

Through an advanced, computer-controlled driver training vehicle known as the SkidCar System, trainees learn how to react quickly and safely to a range of hazardous driving conditions. Training is conducted throughout the state at a minimal cost. Visit www.losscontrol.org for more information.

Oneonta	]
Russellville	]
Demopolis	]
Decatur	
Ozark	5
Saraland	(
Fayette	]

May 14 – 24 June 4 – 14 July 16 – 26 August 6-16 September 24 – 27 October 15 – 25 November 5 – 8

#### Register and pay online at www.losscontrol.org!



Loss Control Division

P.O. Box 1270 • 535 Adams Avenue • Montgomery, AL • 36102

CHANGE SERVICE REQUESTED



#### Presorted Std. U.S. POSTAGE **PAID** Montgomery, AL **PERMIT NO. 340**

## **Spring Safety DVDs**

- 5.049 Distractions: Behind the Wheel For Drivers
- 5.053 Landscaping Equipment: Maintenance and Safety
- 5.055 Distracted Driving: At What Cost?
- 7.026 The Facts About Ticks and Lyme Disease
- 7.105 Groundskeeping Safety: Dealing With Bugs and Critters
- 7.106 Groundskeeping Safety: Be a Pro!
- 7.108 Protecting Your Feet: Learning Your ABC's
- 7.111 Back Injury Prevention for Public Entities (TML)
- 7.115 First Aid: Prepared to Help
- 7.116 CPR and AED: The Chain of Survival
- 7.117 Hazards of Cell Phone Usage
- 7.118 Safety Procedures for Lawn Mower Operators
- 7.119 Landscape Power Tool Safety
- 7.120 Hedge Trimmer Safety
- 7.121 Video Guide to Chainsaw Safety
- 7.122 String Trimmer Safety
- 7.123 Boating Safety

Video/DVD requests to: Sonya McCarley at: 334-262-2566 sonyam@alalm.org or FAX at 334-262-2809

### Need Help Filing Work Comp Claims?

For step-by-step instructions, visit: www.almwcf.org

# 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 employmentrelated issues. When faced with a potential employment situation, the hotline provides a no-cost, 30-minute consultation.

### www.losscontrol.org