

# Member Newsletter

## Greetings! *Scott Schimke, Risk Manager (sschimke@gsrma.org)*

Greetings! It is said that past performance is a good predictor of future performance. If so, a look back at the 2010/2011 Policy year indicates that Golden State Risk Management Authority (GSRMA) and its membership have a successful future ahead!

For starters, the Board recently declared one of the largest dividends in GSRMA's history - \$400,000 in the Liability program! Your pool continues to be well-funded (providing the fiscal stability needed in a successful Joint Powers Authority) while at the same time keeping rates low.

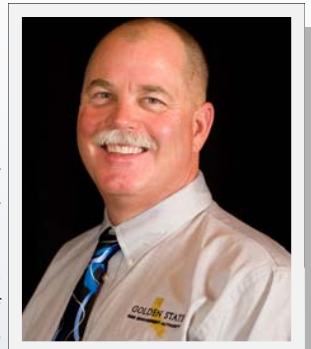
...one of the largest dividends in GSRMA's history—  
\$400,000 in the Liability program!

Second, GSRMA continues to increase its membership. During the 2010/2011 year the pool exceeded 200 members! Included in this growth is the addition of two new cities – City of Crescent City and City of Williams. The addition of new City members is a first for GSRMA. It is a trend we hope to continue this fiscal year.

Finally, we had great member participation in our Loss Prevention Incentive Program (LPIP) for 2010/2011. By following our

guidelines to help reduce losses, these members earned their share of over \$100,000 in LPIP funds: City of Orland, County of Glenn, Gridley-Biggs Cemetery District, Lower Lake Cemetery District, Mendocino Fire Protection District,

Murrieta Valley Cemetery District, Orange County Cemetery District, Oroville Cemetery District, Pliocene Ridge Community Services District, Sutter Cemetery District, Sylvan Cemetery District, Tehama-Colusa Canal Authority, Ukiah Valley Fire District, Visalia Cemetery District and Williams Fire Protection Authority. Congratulations for



**Scott Schimke**  
Risk Manager

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## Membership Matters *Dan Berry, Member Services Director*

Three of the newest Golden State Risk Management Authority (GSRMA) members are located in counties where no member existed previously; Artesia Cemetery District in Los Angeles County, Madera Cemetery District in Madera County and Crescent City in Del Norte County. GSRMA now has members in 44 California counties. Artesia Cemetery District is one of the few public cemetery districts located in an urban area of California. Madera Cemetery District is the largest California public cemetery district in geographical area. Crescent City is California's northernmost incorporated city.

The diversity of GSRMA membership continues to grow both geographically and by type of entity. GSRMA truly serves the Golden State. Crescent City in the northwest and Brawley in the southeast, are separated by over 900 miles.

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## Greetings! (Continued from page 1)

a job well done. If your district didn't participate last year and might want to in 2011/2012, contact Mark Marshall at (530) 934-5633 or [mmarshall@gsrma.org](mailto:mmarshall@gsrma.org).

Looking ahead, we have some great things happening in 2011/2012.

First, the GSRMA Board of Directors approved the new Human Resources legal platform for all members of GSRMA. This program was launched July 1, 2011 and will be an excellent risk management and loss prevention resource for member agencies. You can read more about this innovative program later in this newsletter. Or, visit the GSRMA's website, [www.gsrma.org](http://www.gsrma.org), for more information.

Second, to focus on the second half of our tag line, "innovative Programs, Personalized Service", we introduce the newest member of our team, Jennifer Peters. Jennifer joins us as a Loss Prevention and Special Projects Administrator. She will be working closely with Mark Marshall to

proactively assist you with your loss prevention and risk management needs. I am positive you will appreciate Jennifer's personable and energetic manner.

Lastly, Gordon Graham is back as GSRMA's keynote speaker at the 2011 Annual Conference. If you have never had the opportunity to hear Mr. Graham speak, you are really missing out. Though a wealth of loss prevention and safety knowledge, his presentations are always entertaining and often hilarious. And if you have heard him speak in the past, I know you won't miss the chance to hear him as he tackles personnel and new loss prevention issues. I hope to see you at the conference.

As we head into our 33rd year in pooling, I am reminded of a song by Timbuk3, "My future's so bright I gotta wear shades!" I look forward to working closely with our members to make their and GSRMA's future a bright one.



## Membership Matters (Continued from page 1)

Truckee Cemetery District is located at almost 6000 feet above sea level and Cayucos-Moro Bay Cemetery lies on the coast with a beautiful view of the Pacific Ocean. Central Valley cemetery District is on the California border with Mexico and Hornbrook Cemetery and CSD are only a few short miles south of Oregon. Happy Homestead Cemetery District is within minutes of South Lake Tahoe's Nevada Casinos. North Fork, the location of one of Madera Cemetery District's cemeteries claims to be at the exact geographic center of California.

Ramona Cemetery District is located in close proximity to the world famous San Diego Wild Animal Park, Carneros Water District is in the heart of Napa Valley wine country, and Artesia Cemetery is a few minutes away from Disney-

land. GSRMA members are near California's great natural and man-made wonders.

When the name Golden State Risk Management Authority was adopted in July 2000, the name was also a vision. Glenn County JPA had diversity in its member agency types; that was unique to California insurance pools. The board of directors and management believed that formula could be successful throughout the State. Based on the growth over the past 10 years, they were right. Just like the name implies, GSRMA is as diverse as the Golden State. Members include city and county governments, fire departments, cemeteries, water treatment, and other entities located in the mountains, valleys, seaside, deserts, rural, urban and wilderness locations.

# HR LEGAL RESOURCE PROGRAM



One of the biggest exposures any public entity encounters is the handling of employees and employment-related issues. A review of Golden State Risk Management Authority's (GSRMA) loss history regarding employment lawsuits highlights this fact.

From July 1, 2000, to the present, GSRMA paid an average of \$135,000 annually for employment-related liability costs. Broken down further, annually, we average 2.2 lawsuits with an average total cost per suit of \$62,000. Average legal defense costs per suit totals \$33,000 with an average personal injury cost (award/settlement) of \$29,000 per suit.

When we review the facts surrounding these losses, we see that most, if not all, of the employers' exposure could have been significantly reduced, or outright avoided, with access to proper legal counsel prior to the employer taking any action with the employee involved.

The GSRMA Board acknowledges this exposure and directed staff to develop and implement a quality employment-related legal resource program.

We have done so and are pleased to announce that members now can seek legal advice regarding employment-related issues, **at no cost to their district**. Effective July 1, 2011, members can consult the attorneys of HUNT & JEPSON, LLP for answers to questions or to seek guidance on human resources matters.

[ .....members now can seek legal advice regarding employment- ]

HUNT & JEPSON has established a toll free number reserved exclusively for GSRMA members: **1-855-780-7099**. You may also contact them by e-mail at [rhunt@hunt-jeppson.com](mailto:rhunt@hunt-jeppson.com). We have been assured that every effort will be made to take your phone calls when they are received, or to return your calls and respond to your e-mails as quickly as possible.

The attorneys at HUNT & JEPSON have considerable experience in a wide range of human resource matters and issues.

HUNT & JEPSON works with clients in building a proactive "problem prevention" approach aimed at eliminating or minimizing claims before they happen. Thus, when an employment issues arises, early involvement of the HUNT & JEPSON attorneys will help you handle the matter as quickly and efficiently as possible, and with the least amount of liability exposure.

In addition to the free HR consultation service, HUNT & JEPSON, LLP offers a wide range of other legal services which you will be hearing more about in the coming months. In the employment arena, some of the firm's services include:

- ◆ **Employee Selection & Hiring**
- ◆ **Disability and Accommodation**
- ◆ **Conduct HR Audits**
- ◆ **Conduct Training**
- ◆ **Discipline & Termination**
- ◆ **Developing Policies & Handbooks**
- ◆ **Discrimination & Harassment**
- ◆ **Certified I-9 Auditors**
- ◆ **Litigation of Employment Claims**
- ◆ **Wage & Hour Issues**

Although these additional services are not included in the free HR consultation service, GSRMA is developing a program by which loss prevention funds will be available to reimburse a portion of the cost incurred when members avail themselves of these services. We also intend to partner with HUNT & JEPSON to provide additional training programs and seminars periodically.

Employment-related claims are distracting, demoralizing and costly to any organization. However, they are mostly preventable. For this reason, we are taking this aggressive approach to help minimize the risk and expense. We urge you to become as knowledgeable as possible about how best to handle HR issues and, most importantly, call the attorneys at Hunt & Jeppson as early as possible when you detect a problem may be developing.

**Exclusive Member Toll Free Number**  
**1-855-780-7099**

## Hotline Numbers

800-78-CRIME

800-47-DRUGS

800-47ARSON

800-US-FRAUD



### “WeTip Has Received More Than a Half Million Tips”

Professional tip operators at the **WeTip Headquarters** have spoken that line to more than a half million people that have called the **WeTip Anonymous Crime Hotline** over the past 38 years. The “Anonymous” part is what makes **WeTip** so unique. **WeTip** operators never ask or know the identity of the caller. **WeTip** has **no taping, tracing, caller ID or call logs**, therefore the caller can **NEVER** be subpoenaed to testify in court. That is **TRUE** anonymity.

Once anonymity has been established, the operator takes the caller through a series of 65 questions. These questions have been developed through the aid of law enforcement and the purpose is to elicit as much information as possible. Many times the caller actually has more information than they realize.

The WeTip program facilitates anonymous tips for negative activities at your various locations including arson, harassment, graffiti, crime, theft, workers’ compensation fraud, etc. Through anonymous tips, the fear of retaliation is eliminated and information is obtained regarding these negative activities. The anonymous information is then provided to local agencies identified by you for action. Through this anonymous information and resulting action, we hope to be able to identify responsible parties in an effort to reduce these negative activities, recover stolen property, and prevent similar actions in the future.

## Security in the Workplace QUIZ

1. It’s OK to lend your key to another employee you know.  
A. True                      B. False
2. It’s OK to hold the door for the person following you when you arrive at work-you’re just being polite.  
A. True                      B. False
3. You should always keep your computer locked when you are not using it.  
A. True                      B. False
4. Broken lights, doors, windows, or locks could be a sign of a possible break-in.  
A. True                      B. False
5. Security doors need to be locked only at night.  
A. True                      B. False
6. You should always notify your supervisor first in the case of any emergency.  
A. True                      B. False
7. It doesn’t matter what you do after an emergency evacuation-the important thing is that you are safe.  
A. True                      B. False
8. Someone will always come and tell you if it is necessary to evacuate the building.  
A. True                      B. False
9. Don’t worry about strangers unless they are acting suspiciously. You can’t know everyone.  
A. True                      B. False
10. You should report:  
A. Any signs of drugs or alcohol.  
B. Any weapons.  
C. All of the above.

1. b. False. Never lend your key to anyone. You don't know what they might do with it. 2. b. False. That just makes it easy for someone who is not an employee to get into the building. 3. a. True 4. a. True 5. b. False Security doors should be kept locked at all times. 6. b. False. Different people may be the ones to notify depending on the type of emergency. Learn who should be called in each case. 7. b. False. It is important for you to go to your assigned meeting place so your coworkers will know you are safe. 8. b. False. Leave as soon as you hear the emergency alarm. Do not wait for someone to tell you to leave. 9. b. False. Report strangers to your supervisor or security according to your company's policy-or ask them politely to leave, if those are your instructions. 10. c. All of the above.

In this issue of the GSRMA Newsletter, I discuss the problem of theft in the workplace. As you know, the economy has taken a down swing and many people are out of work or, at the very least, feeling the pinch of our suffering economy. As a result, and unfortunately, some people have resorted to trying to make a quick buck by stealing other people's property and reselling it. In the past few months, several GSRMA member agencies have been broken in to and had many of their valuable items taken. This is not just a simple matter of replacing tools that have been taken but repairing the buildings and equipment that have been destroyed during the theft. Members have even experienced the theft of considerable amounts of copper wire from water pumping stations, along with the significant damage to the property and equipment on the targeted sites. Such thefts have an operational, morale and financial impact well beyond the likely increase your insurance contributions.

The following are a few ideas that may discourage people from breaking into your facility;

1. First and foremost all of your employees need to realize the importance of maintaining good security in their workplace. They should understand that their vigilance is necessary to achieve your security goals.
2. Your agency must recognize the importance of good security to protect both workers and valuable property. Angry ex-employees, parties of domestic disputes, and armed robbers can all endanger workers' safety. Additionally, you need to protect against the theft of expensive equipment or materials. Computer systems must have security programs to prevent the theft or destruction of vital company records or confidential information.
3. Some common elements of your agency's security policy should include requirements that all visitors sign in with the receptionist when they enter the facility and provisions for escorting non-employees to areas of high hazards or shop areas where valuable equipment is stored. Security systems, such as surveillance cameras or alarm systems operate 24 hours a day to provide a record of or discourage unauthor-

ized activity. Shop and office areas should be well lighted during dark hours of the day. Be sure that buildings are securely locked when there are not employees present.

You may want to develop a neighborhood watch program and be sure to develop a good relationship with your local law enforcement agency. If you are having problems with vandalism or theft, check your facility during hours that you are closed. Just a simple drive through will alert the "bad guys" that you are watching.

Finally, GSRMA has subscribed to a program called "We Tip" that can provide signs for your facilities to discourage illegal activity. We Tip is a non-profit organization dedicated to the capture and prosecution of those who commit crimes. They provide an anonymous toll-free tip program that offers rewards of up to \$1,000 for information leading to the arrest and conviction of the perpetrators. Within hours of being provided details about a crime, We Tip can generate and email posters, flyers and press releases that can be distributed by the member.

And, of course, our staff is available to visit your district to help you strategize about what you can do for theft prevention. Please contact me at (530) 934-5633 or via e-mail at [mmarshall@gsrma.org](mailto:mmarshall@gsrma.org).

Prevention is worth the trouble. We go beyond simple insurance coverage by helping you with your training and prevention needs.

So, until next time, BE SAFE!



Have you logged in to MemberLink recently? For those of you who are not familiar with MemberLink, it is an online safety and loss prevention program. In 2006, GSRMA partnered with TargetSafety, a national online safety training organization, to provide our members with MemberLink: an online training resource that meets the latest in best practice industry standards. MemberLink continues to meet this need and now delivers a training menu of over 600 workplace safety courses. These courses include a certificate of completion, brief end-of-course test and the ability to attach corresponding company policies. However, MemberLink is more than just an online training tool. Members can record and track any event such as completed trainings, safety meetings or other events, create reminders, schedule inspections, and track license and compliance renewals. If you are interested in learning more about MemberLink please contact Jennifer Peters at [jpeters@gsrma.org](mailto:jpeters@gsrma.org).



Madera Cemetery District is the largest public cemetery district in the State of California. It includes: Arbor Vitae Cemetery in Madera, CA; Calvary Cemetery in Madera, CA; Oakhill Cemetery in Oakhurst CA; North Fork Cemetery in North Fork, CA; and Raymond Cemetery in Raymond, CA. They have recently added another cemetery to the district which expands 20 acres and is currently undeveloped.

Arbor Vitae was created in 1885 when the Ladies Social Aid Society purchased 15 acres at \$20.00 per acre. Calvary Cemetery dates back to 1889 and was added to Madera Cemetery District in 1946. In 1875, Oakhill Cemetery came into existence with the death and burial of an 8 month old child, Franklin Nichols. His father dug the grave for his precious son amongst the oak covered hill – hence the name of this cemetery. Oakhill has been in the District since 1955. North Fork Cemetery began in 1910 when the United States Forest Service issued a per-

mit for a 30 acre site. Raymond cemetery was started by the Woodmen of the World, a fraternal benefit society, in 1905 and was integrated into Madera Cemetery District in 1953.

Visiting, or even viewing photos of, any of these beautiful and well-maintained properties, it is evident that Madera Cemetery District takes great pride in their cemetery management.

Services provided by Madera Cemetery District include.....

- ◆ Ground Burials-Single & Double Depth
- ◆ Indoor & Garden Mausoleums-Single and Companion
- ◆ Glass, Bronze & Marble Front Niches
- ◆ Garden Cremation Areas
- ◆ Saturday Morning Services
- ◆ An Outdoor Chapel for Services in a Garden Setting



The cemetery's governing board is composed of five trustees. They include: Lois Betty, a trustee for more than 21 years, Maurice Cappelluti, a trustee since 1986, Jim Harper, Jay Smith and Al Veater. The Board assumes the responsibility to guide the organization's broad policies, objectives, services, programs and ensure the availability of adequate financial resources.

The District employs 20 people and is managed by Barbara Manfredo.

For more information visit Madera Cemetery District at [www.maderacemetery.org](http://www.maderacemetery.org).



Ergonomics is the study of the workplace including how the workplace can be designed to fit the worker rather than worker having to try to adapt. It encompasses the science of designing products that work in accordance with the way humans think, see, and behave.

Studies of the human body show that it is not meant to sit all day nor endure repetitive motion. Various health complaints and injuries that have arisen during age of computers are the proof.

Employers are required by legislation (the Health & Safety at Work Act 1974 and the Health and Safety Display Screen Equipment (as amended) Regulations 2002) to ensure that work with computer equipment not adversely affect employees' health. Employers are, therefore, required to conduct a "risk assessment" of every workstation used in order to identify the health risks and to ensure that the workstation meets legislative requirements.

Back pain, for example, is one of the most common work-related injuries. It is often caused by ordinary

work activities such as sitting in an office chair or heavy lifting. Applying ergonomic principles - the study of the workplace as it relates to the worker - can help prevent work-related back pain and back injury and help maintain a healthy back.

The goal of an ergonomics program in industry is to adapt the workplace to a specific worker, dependent on their job description, required tasks and physical make-up of the employee performing those tasks. Two types of situations typically cause people to begin having back pain or to sustain a back injury while on the job:

1. Non-accidental injury where pain arises as a result of normal activities and requirements of the task. Poor body mechanics (such as slouching in an office chair), prolonged activity, repetitive motions, and fatigue are major contributors to these injuries. Sitting in an office chair or standing for too long in one position may also contribute.
2. Accidental injury where an unexpected event triggers injury during a task. A load that slips or shifts as it is being lifted or a slip and fall are typical examples. These accidents can jolt the neck, back and other joints with resulting muscle strain or tearing of soft tissue in the back.

If we take precautionary measures to ensure our employees are ergonomically situated, we will see a decline in injuries that stem from such situations. If you have any questions or would like further information on the ergonomics in your workplace please contact Jennifer Peters at (530) 934-5633 or [jeters@gsrma.org](mailto:jeters@gsrma.org).

#### APPROPRIATE ERGONOMIC SET-UP



## MemberLink Top Achievers

For the period of April 2011 – June 2011, GSRMA members completed 540 MemberLink training courses!

We would like to recognize the following agencies and individuals for their efforts:

### Top Agencies - Courses Completed

City of Orland - 133

Mt. Shasta Fire Protection District - 122

County of Glenn - 120

### Top Individuals - Courses Completed

Tom Haistings, Mt. Shasta Fire Protection District, 24 classes

Patrick Morseman, Mt. Shasta Fire Protection District, 20 classes

Zack Cartee, Mt. Shasta Fire Protection District, 18 classes

- Sept. 7-9, 2011 **CAJPA Fall Conference & Training Seminar** - South Lake Tahoe, CA
- Sept. 14, 2011 **GSRMA Board Meeting** - 6 PM, 247 W. Sycamore Street, Willows, CA
- Oct 24-26, 2011 **Fire Shows Reno** - Reno Sparks Convention Center
- Oct. 27, 2011 **GSRMA's Annual Training Conference** – Rolling Hills Resort, Corning, CA
- Nov. 9, 2011 **GSRMA Board Meeting** - 6 PM, 247 W. Sycamore Street, Willows, CA
- Jan. 11, 2012 **GSRMA Board Meeting** - 6 PM, 247 W. Sycamore Street, Willows, CA
- Feb. 14-17, 2012 **2012 PARMA Conference** - Monterey CA