

the LEADER

THIRD QUARTER 2013

A PUBLICATION FOR GUIDEONE INSURANCE CHURCH POLICYHOLDERS

IF YOU HAVE QUESTIONS

on safeguarding your ministry, or questions about any of the articles in this newsletter, call the GuideOne Center for Risk Management at 1-877-448-4331, ext. 5118, or visit our website at 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



CHECK CHURCH VEHICLE TIRES BEFORE TRIPS

DURING THE SUMMER MONTHS, MANY CHURCHES HAVE INCREASED TRAVEL ON MISSION TRIPS AND YOUTH OUTINGS, MAKING IT A GOOD TIME TO MAKE SURE THAT CHURCH VEHICLES ARE IN PROPER WORKING ORDER.

One aspect of vehicle maintenance that the National Highway Transportation Safety Administration (NHTSA) has emphasized recently is tire age and safety.

While much has been said in recent years about the importance of regularly checking tire inflation and tread depth, within the last year, NHTSA has added tire age to the list, finding that "tire age is a significant factor in tire related safety" because "aging can affect the safe performance of tires even if they have adequate tread and proper inflation." In other words, older tires can be a safety hazard even if they do not appear overly worn. Tire age has been in the news recently with reports uncovering that tires sold as new had actually been manufactured years before.

GuideOne recommends that 15-passenger van tires are replaced as soon as they show signs of deterioration or at least every five years. However, it can be a challenge to know how old a vehicle's tires are without understanding the codes that appear on them.

Look for the word "DOT" on the sidewall of the tire, which indicates that the tire meets DOT safety standards, followed immediately by an 11- or 12-digit code. Grouped at the very end of this code will be either three or four numbers, such as "2399" or "4112." The first two numbers tell what week of the year the tire was manufactured and the last numbers tell the year. A three-digit number means that the tire was manufactured before the year 2000, while a four digit number means that the tire was manufactured in the year 2000 or after. In the above example, "2399" means that the tire was manufactured in the 23rd week of 1999, while "4110" signifies that the tire was manufactured in the 41st week of 2010.

As part of your preparation for summer travel, consider checking the age of church vehicle tires (including the spare tire) and, if they are over five years old, strongly consider replacing them even if they appear in otherwise good shape.

Tire meets DOT safety standards DOT tire plant code Tire size code Manufacturer symbol identifying tire brand

DOT MK87 FOWR 4110

Week and year tire was manufactured
(41st week of 2010)



Other Important Tire Safety Information for 15-Passenger Vans:

- Only use tires that are rated load range E
- Check that tires are properly inflated and have no visible signs of deterioration
- Tread depth should be greater than 1/8 inch



PROTECT YOUR CHURCH IN THE EVENT OF YOUR KEY LEADER'S DEATH

OFTEN TIMES, PASTORS ARE A DRIVING FORCE BEHIND VIRTUALLY EVERY ASPECT OF THE MINISTRY, INCLUDING RECRUITMENT, DONATIONS AND FUNDRAISING FOR A NEW ADDITION.

Unfortunately, after the passing of these key leaders, attendance can fall off dramatically and the church is left to face financial hardships.

Whether it is a pastor, administrator or another pivotal member of the church, the death of a visionary leader can devastate an organization emotionally, but it doesn't have to destroy it financially.

Key Employee Life Insurance, underwritten by Kansas City Life Insurance Company, is designed to reimburse organizations for financial losses incurred due to the death of a key employee. This affordable coverage can help your church:

- Locate and hire a replacement;
- Pay monthly bills;
- Continue programs without major disruptions;
- Ensure that the deceased employee's family continues to receive a salary; and
- Strengthen and secure the organization's credit with local financial institutions.

If your church depends heavily on one key leader, make sure the future of your organization and leader's family are protected against the unexpected. Contact your GuideOne agent today about Key Employee Life. ■

TIPS FOR ELECTRICAL SAFETY

ALL ELECTRICAL EQUIPMENT HAS A LIMITED SERVICE LIFE. Behind outlets and switches is a system of wires, panels, circuit breakers, bus bars and transformers. Repeated surges, power outages, load changes, moisture and dirt all impact the service life. Electrical systems and equipment need to be evaluated and inspected to ensure proper working condition for the safety of your facility.

Some of the most common electrical hazards are often the easiest to identify and control, and are not cost prohibitive to correct. However, they can also lead to a major fire event for your church and congregation if not properly addressed. Here are some tips to help keep your church safe from these risks.

- Covers should be provided for all junction boxes, switches, outlets, and energized circuits.
- Light fixtures should be permanently mounted to the base and show no signs of damage. Light fixtures that are hanging with unsupported wiring can produce sparks.

- Storage and housekeeping articles placed next to electrical panels greatly increase the chance for a severe electrical fire.
- Placing storage items too close to electrical panels or near electrical equipment will restrict air circulation and impede proper cooling.
- Storage must be no closer than 36 inches to the electrical panels, electrical equipment, or ventilation vents and openings.
- Electrical circuit breakers should be indexed, identifying each individual circuit breaker. This allows for quick de-energizing of a circuit under emergency situations.
- Breakers must never be taped or physically secured in the "ON" position. If the breaker is not allowed to trip, or cannot be manually tripped, the wiring could overheat, increasing the chances of a fire.

For more electrical safety tips and our Electrical: Self-Assessment Survey, visit SafeChurch.com. ■

LET GUIDEONE TAYLOR BALL HELP WHEN YOU NEED IT THE MOST

IN CASE OF A DISASTER, GUIDEONE TAYLOR BALL IS THERE TO HELP PUT THE PIECES BACK TOGETHER.

Although disasters are unpredictable, you can count on GuideOne Taylor Ball (GTB) Construction Services, a fully-owned construction organization of GuideOne Insurance, to respond immediately. GTB is an experienced and knowledgeable construction company that offers unique services to meet your organizations needs. Upon arriving on site, GTB will assist in mitigating and determining loss, while also providing safe access to the facility, an immediate clean-up process and engineer, an architect and other professional consulting.

GTB knows how important it is to you to return your facility to normal after a disaster. See how GTB can help rebuild, renovate and restore your facility by contacting GTB at 1-888-747-0854 or visiting GuideOneTaylorBall.com today. ■

