



## ENJOYING SUMMER ON A BUDGET

Summer is here and for many it's vacation time! Each year, families spend thousands of dollars during the summer to enjoy the beach, amusement parks, and water parks, festivals, and cruises. Every family should have the luxury of going on vacation, but the reality is, not many can afford to. This doesn't have to be the case.

If you have allocated money to a home improvement project or tuition for your son or daughter who will be entering college in the fall and can't squeeze any more money out of your budget for vacation. There is hope! You and your family can enjoy a staycation.

A staycation is a vacation accomplished at home or in a nearby area. During your staycation, you can visit free local museums, art galleries, and even visit loved ones you haven't seen in a while.

Alabama beaches are also just a short drive away. You may elect to get up early and take a road trip to the beach. Enjoy the ocean, do a little shopping, and dine on fresh seafood without the cost of a hotel room.

If you decide to stay a night or two, booking hotel rooms with breakfast included, free wi-fi, and access to the pool will save a few dollars. Finally, rent a movie to watch before hitting the road the next day. With complimentary wifi access and many options for streaming services, this is a much less expensive option than visiting a movie theater.

If you would like information on building your family's budget and sticking to it so that you can vacation without financial worries, access free financial information through Behavioral Health Systems (BHS), Inc. Care Coordinators with BHS are readily available to assist you and your dependent family members. As a reminder, the Department of Finance is a participating agency of the Employee Assistance Program (EAP). For additional information, please contact your EAP Coordinator at 334-223-6153.

## OLIVIA FORD WINS EMPLOYEE OF THE QUARTER



Congratulations to Olivia Ford for being named DORM Employee of the Quarter in March 2019! Olivia is a Claims Representative in the Claims division.

Risk Manager Max Graham said, "Olivia is highly motivated. She is organized and always willing to work hard to see that the needs of our clients are dealt with quickly and accurately. It is truly an honor for her to receive this award given to her by her coworkers. It shows she is a valued and trusted staff member."

Other comments in her nominations included, "Olivia is a go-getter who steps in to fill any void. She is passionate, resourceful, perceptive, dependable and motivated. She readily assists in solving problems and never fails to encourage others. Olivia is the heart of Claims."

Please join us in congratulating Olivia and in thanking her for her commitment to the Department of Finance and DORM!

## RISK MATTERS

is published quarterly by the Department of Finance, Division of Risk Management for the State of Alabama.



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Risk Manager  
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We greatly appreciate the contribution of the following individuals to this issue:

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For more information about the Alabama Department of Finance, follow us on [Facebook](#).

## RISKY BUSINESS -- LOSS CONTROL TRAINING AND TIPS

### MOWER SAFETY CLASS HELD



Recently, the DORM teamed up with SunSouth and the Alabama Department of Transportation (ALDOT) to offer a mower safety training class. This beneficial course was offered to all state agencies and covered many of the common causes of injury when performing mowing operations. Some of the safety topics included tip overs, mowing on slopes, mowing in public areas, backing, fueling and many others. Training consisted of classroom instruction, live demonstrations, and hands on preventive maintenance.

Risk Management would like to thank Mr. Daniel Cushman and the staff at SunSouth for providing this valuable training. And, as always, thank you to Mr. Sam Martin and the staff at ALDOT for hosting the event.

If you are interested in safety training for your agency, please contact our Loss Control staff at 334-223-6120.

### STATE EMPLOYEES EXPERIENCE "HANDS-ON" DRIVER TRAINING

Numerous state employees travel across the state each day for various business activities, placing them at an increased risk for a motor vehicle accident. For many, driving is the single most dangerous activity associated with their job duties.

To learn more about the dangers their employees face while driving, as well as techniques to reduce the likelihood of an accident, human resources professionals from six state agencies recently attended a driver safety training course at the University of Montevallo's Traffic Safety Center. This class included a combination of classroom training, simulator driving, hands on skid car driving, and closed course driving using vehicle stability control features.

Topics covered include:

- Accident Statistics
- Blind Spots
- Distracted Driving
- Following Distance
- Driving in Adverse Weather
- Backing
- Mirror Adjustment
- Vehicle Safety Features-seat belts, stability control, air bags, lane departure

DORM would like to thank everyone that attended, and a special thank you to Mr. Byron Partridge at the University of Montevallo's Traffic Safety Center for providing the training. If you are interested in driver safety training, please contact our Loss Control section at 334-223-6120.



## 8 TIPS TO BOOST MENTAL HEALTH

1. Keep a journal - Include 3 things you were grateful for and 3 things you were able to accomplish each day. Try the apps "Happier" or "Attitudes of Gratitude Journal."
2. Keep it cool for a good night's sleep. The optimal temperature for sleep is between 60° and 67°F.
3. Think of something in your life you want to improve, and figure out what you can do to take a step in the right direction.
4. Work to your strengths. Do something you're good at to build self-confidence, then tackle a tougher task.
5. Take time to laugh. Hang out with a funny friend, watch a comedy or check out cute videos online. Laughter helps reduce anxiety.
6. Practice mindfulness by staying in the present moment.
7. Take 30 minutes to go for a walk outdoors. It could be a stroll through a park or a hike in the woods. Research shows that being in nature can increase energy levels, reduce depression and boost wellbeing.
8. Do your best to enjoy 15 minutes of sunshine, and apply sunscreen. Sunlight synthesizes Vitamin D, which experts believe is a mood elevator.

## WHAT TO DO AFTER A NATURAL DISASTER

When a catastrophe strikes, communities can be devastated and insurers may face a staggering number of claims. The goal of all parties is to get communities and businesses back on their feet as quickly as possible. Companies should make note of friction points during and after events to update and improve emergency response plans for the future.

In the planning process, companies should establish relationships with trusted contractors, surveyors, construction engineers, plumbers, electricians, and experts in drainage and asbestos removal to be called upon immediately when needed. In the aftermath of a disaster, these relationships can help ensure that damage will be repaired and operations restored as quickly as possible. Experienced loss adjusters can help manage the mitigation process and provide access to needed service partners. This third-party approach provides businesses with peace of mind that services are being managed and can drastically reduce project duration and costs.

Whether a company chooses to work with vendors directly or use a third-party approach, it is critical to establish vendor relationships and service expectations before a disaster strikes. Similarly, it is important to identify resources for replacing essential business equipment and establishing off-site locations or alternative supply chains, if needed.

Businesses also need to evaluate emergency response plans on an ongoing basis. Regular review and practice drills can help ensure that plans will be successful.

As the threat of natural disasters continues to grow, organizations must understand their risk exposure and plan accordingly so they can be confident that they will be able to weather virtually any storm.

## NEW EMPLOYEES



The DORM staff had several new hires this quarter. They are:

Deborah Barrett, Underwriter,  
Underwriting Division

Onekia Brown, Administrative Support  
Assistant II, SEICTF

Sabrina Furlow, Administrative Support  
Assistant II, SEICTF

Brandi Green, Claims Representative,  
SEICTF

Please join us in welcoming our new employees!

## KEEP IT COOL

Summer Watermelon Salad:

Ingredients:

- 3 C Watermelon (cubed or balled)
- 1 1/2 C Sliced Cucumber (seeded)
- 2 TBSP Mint (thinly sliced)
- 1/3 C Feta Cheese (crumbled)
- 3 TBSP Olive Oil
- 1 TBSP Lime Juice
- Salt and Pepper (to taste)

Instructions:

1. Place watermelon, cucumber and mint in large bowl.
2. In small bowl, whisk together the olive oil, lime juice, salt and pepper.
3. Drizzle the dressing over the melon mixture and toss to coat. Sprinkle with feta and serve.

