



Risk Management Solutions



Spring 2015

A Quarterly Newsletter of the AMIC/MWCF Loss Control Division

Abbeville Develops Safety Incentive Program

Stephanie Southerland, CMC, CPM, Loss Control Representative

According to statistics from the U.S. Bureau of Labor Statistics, there were 66 people killed on the job in the state of Alabama in 2013 – seven were people employed by local governmental entities. Most fatal work injuries in Alabama, as well as the United States as a whole, are transportation incidents. Other common work related deaths involve injuries inflicted by people or animals as well as slips, trips or falls. Based on these facts, there is certainly reason for ongoing workplace training as well as continued efforts for improved on-the-job safety.

Safety Incentive Programs are universal interventions that may reduce the number and severity of workplace injuries and lower your insurance premiums. Most successful injury and illness prevention programs are based on a set of key elements: management leadership, worker participation, hazard identification, hazard prevention and control, education and training and program evaluation and improvement. The goal is for your employees to understand and participate in achieving and maintaining safe surroundings. A thorough safety program will ensure cost savings to the employer as well as reducing fatalities, injuries and illnesses.

A valuable tool that may be incorporated into your own Safety Incentive Program is the Loss Control Division's website, www.losscontrol.org, where AMIC/MWCF members can access free specialized online training as well as a comprehensive listing of DVDs and videos available through our Safety Video Library. We have partnered with LocalGovU to create an Online Learning Center that provides a variety of course topics, including risk management, human resources, safety and law enforcement. Courses are available on a 24/7 basis from any computer with internet access and are **free** to our members. Courses change on a quarterly basis, with new courses becoming available on the first business day of October, January, April and July. Each course is written specifically for public entities and typically takes about 30 minutes to complete.

The City of Abbeville has established an Employee Recognition Program that incorporates the use of the Loss Control Division's online training as part of its employee incentives. Employees earn points throughout the calendar year based on safety, cost savings and online training. Abbeville awards 500 to 1000 points to a department or an employee who recognizes a safety violation or a situation that could potentially occur and takes action to prevent serious injuries and/or repetitive injuries or damage. The City also awards points for achieving educational milestones, such as completing a certificate program, diplomas, degrees, industry or professional designations, to include Online Training via the Loss Control Division's website. Points are then used to bid on a number of rewards during a live auction at Abbeville's annual Employee Appreciation Dinner.

City Clerk Pam Ward said the program is funded entirely through public donations; no city tax dollars are used. "The program has brought a heightened sense of awareness to several aspects of the City," she said. "Cost cutting, safety and innovation are more prevalent because there are rewards tied to them. Personal skills learning has also increased with the added benefits. Our team all enjoy our end-of-year party and spending their rewards. The program is a win-win for all of us."



Recognizing employee contributions to an organization fosters productivity, improves relationships and enhances loyalty. Safety programs coupled with employee recognition events serve a dual purpose and are extremely beneficial. They don't have to be complicated. A blend of tools and strategies can be used to engage employees. In addition to formal incentives, if your organization has a Facebook, Instagram or Twitter account you may choose to recognize your employees publicly through these social media forums, providing an added boost to your safety programs throughout the year.

While the number of work related fatalities has decreased annually, safety programs remain a critical element to encouraging a conscious effort to eliminate work related deaths. Please take advantage of the online training offered through the Loss Control Division's website and consider implementing a formal safety program for your employees. ■

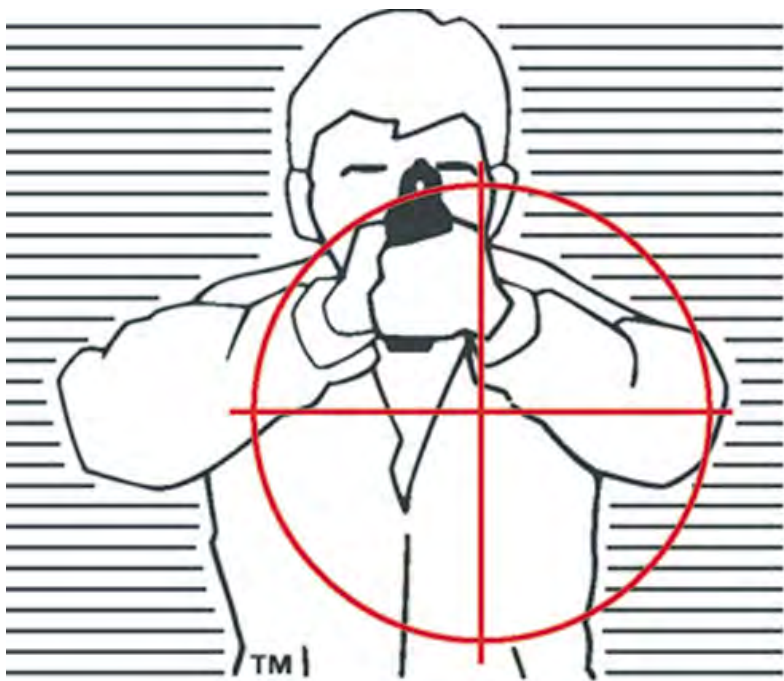
FATS Features High-Def Training Scenarios

The Loss Control Division is excited to announce that our FATS (Firearms Training System) has been updated and now features new scenarios and equipment. This important training system has been made available through the Alabama Municipal Insurance Corporation (AMIC) and the Municipal Workers Compensation Fund (MWCF) for more than a decade and with the enhanced system, we will continue to offer low cost, hands-on training for all our insured police departments.

The demands on law enforcement have never been greater and this training gives officers the ability to make better life and death decisions. FATS employs digital interactive training technology, allowing officers to improve their decision-making skills by responding to real-life situations where the use of lethal force may be necessary. Our new system is now more user friendly, self-calibrates, is in high-definition (HD) and features a larger screen with updated training scenarios. With this new system, firearms instructors can work with officers on the fundamentals of shooting prior to live fire. FATS is particularly beneficial for less skilled shooters, saving police departments considerable cost in ammunition.

The Loss Control Division plans to have FATS on display and available for testing at the Expo Hall during the Alabama League of Municipalities' Annual Convention in Tuscaloosa this May – so be sure to stop by and try out the new system!

For more information on our FATS program, visit our website at losscontrol.org. ■



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Loss Control Seminars Planned for August Mark your Calendars!

AMIC/MWCF's Loss Control Division is offering its annual training seminars this August. These seminars have always been well attended and we look forward to continuing that success with this year's events. As always, when choosing our topics we try to consider the broad spectrum of different people, job titles and interests we have at these events.

For more information and to register, visit losscontrol.org and click on the link for the seminars. You can also pay online with your credit card. *Please remember to register for your preferred location as soon as possible as some locations have limited space.* Lunch will be provided.

Dates and Locations:

- | | |
|--------------------|---|
| Tuesday, Aug. 11 | Madison City Hall
100 Hughes Road, Madison |
| Thursday, Aug. 13 | Alabaster Municipal Building
1953 Municipal Way, Alabaster |
| Tuesday, Aug. 18 | Summerdale City Hall
502 W Lee Avenue, Summerdale |
| Wednesday, Aug. 19 | Alabama League of Municipalities
535 Adams Ave., Montgomery |

**Need Help Filing
Work Comp Claims?**
For step-by-step instructions, visit
www.almwcf.org

By Popular Demand:

Pay for Training with a Credit Card

You can now not only register your employees online for the Loss Control Division's very popular SkidCar training, you can also pay using a credit card. Both registration and payment can be done quickly and easily via our website, losscontrol.org – simply go to the SkidCar section, click on the listed location you would like to register for and you will be able to register your employees and have the option of paying using a credit card. Of course, you can also register online and mail a check if that's your preferred method of payment. **Please note that the only way to pay with a credit card is online.** We cannot process credit cards any other way. If you have any questions, please contact Donna Wagner, Loss Control Coordinator, at 334-262-2566.

2014 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)

Alabama League of Municipalities
 Aliceville Housing Authority
 Ashland
 Bear Creek Development Authority
 Beaverton
 Belle Fontaine Improvement District
 Benton
 Birmingham Parking Authority
 Boaz Gas Board
 Butler
 Carbon Hill Housing Authority
 Cherokee Waterworks & Gas Board
 Chilton County Solid Waste Disposal
 Community Life Institute
 Crossville
 Deatsville VFD, Inc.
 Detroit
 East Alabama Regional Planning & Development Commission
 Eva
 Fruithurst Fire Department
 Fulton
 Fulton Utilities Board
 Glenwood
 Hartselle Utilities
 Hobson City Housing Authority
 Langston
 Linden Utilities
 Lisman
 Louisville
 Midfield
 Mobile County Personnel Board
 Nauvoo Waterworks
 Needham
 Opelika Waterworks Board
 Orange Beach Water & Sewer Board
 Perdido Beach
 Pickensville
 Pine Apple
 Ranburne
 Ranburne Water & Sewer
 Renaissance Cooperative District
 Renaissance Improvement District
 Russellville Electric Board
 Russellville Waterworks & Sewer
 Spirit of Anniston Main Street Program, Inc.
 Storm Water Management Authority
 Thomaston Water & Gas
 Triana
 Union
 Upper Bear Creek Water, Sewer & FPA
 Wedowee
 West Point

Gold Awards (Loss ratio below 5%)

Abbeville Fire & Rescue
 Addison
 Alabama League of Municipalities
 Alabama Municipal Election Authority
 Alabaster Water Board
 Albertville and Boaz Recycling and Solid Waste Disposal
 Aliceville Housing Authority
 Aliceville Water & Sewer
 Allgood
 Andalusia Board of Education
 Anderson
 Anniston Public Library
 Arab Sewer Board
 Arab Water Works Board
 Ardmore Water
 Arley
 Asbury Water Board
 Ashford Housing Authority
 Ashland Water & Sewer Board
 Ashville
 Ashville Water & Sewer Board
 Atmore Housing Authority
 Attalla Water Works Board
 Autauga/Prattville Library
 Autaugaville
 B.B. Comer Memorial Library
 Babbie
 Baker Hill
 Banks
 Bay Minette
 Bayou La Batre
 Bear Creek
 Beaverton
 Belle Fontaine Improvement District
 Benton
 Bessemer Public Library
 Birmingham Regional Planning Commission General Fund
 Birmingham-Jefferson Civic Center
 Black
 Black Warrior Solid Waste Authority
 Blackbelt Energy
 Blount County Oneonta Agri-Business Center
 Blountsville
 Blountsville Housing Authority
 Blountsville Utilities
 Boligee
 Brantley Housing Authority
 Brent
 Brent Housing Authority
 Brent Utilities
 Brewton Housing Authority
 Brewton Natural Gas
 Bridgeport Housing Authority
 Bridgeport Utility Board
 Butler Utilities
 C.C.E.M.S.
 Calera Housing Authority
 Calera Waterworks
 Camden
 Camp Hill Utilities
 Carbon Hill Housing Authority
 Carbon Hill Utility Board
 Carrollton
 Castleberry
 Cedar Bluff Utility Board
 Central Alabama Regional Planning Commission

Centreville Water Works & Sewer Board
 Chatom
 Chelsea
 Cherokee Waterworks & Gas Board
 Chickasaw
 Chickasaw Utilities
 Childersburg Waterworks, Sewer & Gas
 Chilton County Solid Waste Disposal
 Citronelle Historical Preservation Society, Inc.
 Clanton Housing Authority
 Clayhatchee
 Clayton Housing Authority
 Clio
 Coffee Springs
 Coffeeville
 Coffeeville Waterworks
 Coker
 Coker Water Authority
 Colbert County Animal Colony
 Columbiana
 Columbiana Waterworks
 Community Life Institute
 Coosa Valley Water
 Cottonwood Housing Authority
 Country Crossing Cooperative District
 Country Crossing Improvement District
 County Line
 Cowarts
 Craig Field Airport Authority
 Crossville
 Crossville Water Board
 Cuba
 Cumberland Mountain Water
 Dadeville Housing Authority
 Dale County Commission
 Daleville City Board of Education
 Dauphin Island Water
 Deatsville
 Deatsville VFD, Inc.
 Decatur Housing Authority
 Decatur Municipal Utility Board
 Decatur Personnel Board
 Deer Run Golf Course Moulton
 Detroit
 Dothan
 Double Springs Waterworks Board
 Dozier
 East Brewton
 East Brewton Waterworks & Sewer
 East Central Alabama Gas District
 East Geneva Co. Senior Citizens Committee
 Elba Water & Electric Board
 Elberta
 Elkmont
 Elmore
 Elmore County Economic Dev.
 Elmore Water Authority
 Emelle
 Enterprise Rescue
 Epes
 Eufaula Housing Authority
 Eutaw Housing Authority
 Eva
 Evergreen Housing Authority

Excel
 Facility Committee, Inc.
 Fairview
 Faunsdale
 Fayette Gas Board
 Fayette Housing Authority
 Five Points
 Five Star Water District
 Florala Housing Authority
 Foley Public Facility
 Forestdale Fire District
 Fort Deposit Water Works & Sewer Board
 Fort Payne Improvement Authority
 Frisco City
 Fruithurst Fire Department
 Fulton
 Fulton Utilities Board
 Fyffe
 Gadsden Airport Authority
 Gainesville
 Gainesville VFD
 Gantt
 Garden City
 Gaylesville
 Geiger
 Geneva Water
 Georgiana Housing Authority
 Georgiana Water & Sewer
 Geraldine
 Gilberttown Utility
 Glen Allen
 Glencoe Water & Sewer
 Glenwood
 Goldville
 Good Hope
 Goodwater
 Gordo Water Board
 Governmental Utility Services (Bessemer)
 Grand Bay Water System
 Greene County Ambulance Service
 Greensboro Utility Board
 Greenville Waterworks & Sewer
 Greenville YMCA
 Guin Water & Sewer Board
 Guntersville Housing Authority
 Hammondville
 Hanceville
 Hanceville Housing Authority
 Hanceville Water & Sewer
 Harpersville
 Harpersville Water Board
 Hartselle Housing Authority
 Hartselle Utilities
 Headland Housing Authority
 Heath
 Heflin
 Hobson City Housing Authority
 Hokes Bluff
 Hokes Bluff Water Board
 Hollywood
 Horizons Improvement District
 Huntsville Tennis Board
 Huntsville-Madison County Airport
 Hurtsboro Water Works
 HyTop
 Ider
 Indian Springs
 Indian Springs Village
 Jackson's Gap

Jefferson County 911
 Kansas
 Kellyton
 Kennedy
 Kinsey
 Kinston
 Lamar County Gas District
 Langston
 Leesburg
 Legacy Springs Improvement #1
 Leighton
 Leighton Water Works & Sewer Board
 Level Plains
 Linden Housing Authority
 Linden Utilities
 Lineville
 Lineville Water & Sewer
 Lipscomb
 Lisman
 Littleville
 Loachapoka
 Locust Fork
 Lowndesboro
 Luverne Housing Authority
 Lynn
 Magnolia Springs
 Magnolia Springs Public Library
 Malvern
 Maplesville
 Margaret
 Maytown
 McIntosh
 McIntosh Water & Fire
 Mentone
 Midland City
 Millport
 Millry
 Mobile County Emergency Management
 Mobile Metro Transit Management
 Monroeville Housing Authority
 Montevallo
 Mooresville
 Morris
 Mosses
 Moulton Gas Board
 Moulton Housing Authority
 Moulton Water & Sewer Board
 Mulga
 Munford
 Muscle Shoals Electric Board
 Myrtlewood
 Napier Field
 Natural Bridge
 Nauvoo
 Nauvoo Waterworks
 Needham
 New Brockton
 Newbern
 Newton Water & Sewer
 Newville
 North Alabama Gas District
 North Baldwin Utilities
 North Central Alabama Regional Council of Governments Senior Aides
 Northeast Alabama Agri Business Center
 Northeast Alabama Gas
 Northport Housing Authority
 N.W. Alabama Council of Local Government - Senior Aides Program

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Northwest Alabama Gas District
Oak Hill
Odenville
Ohatchee
Opp Housing Authority
Opp Utilities
Orange Beach Public Library
Orange Beach Water & Sewer Board
Orville
Ozark Housing Authority
Ozark-Dale County Economic Development Corp.
Paint Rock
Pell City Housing Authority
Pennington Utilities
Perdido Beach
Phenix City Utilities
Phil Campbell Housing Authority
Pickens County Gas
Pickensville
Pike Road
Pine Apple
Pinson
Pisgah
Pleasant Groves
Pollard
Prattville Historic Redevelopment Authority
Prattville Solid Waste Authority
Prattville Waterworks
Priceville
Prichard Water
Providence
Ragland
Ragland Water Works & Gas
Rainbow City Utilities Board
Ranburne
Ranburne Water & Sewer
Red Bay
Red Level
Reform Housing Authority
Reform Water & Sewer Board
Rehobeth
Renaissance Cooperative District
Renaissance Improvement District
River Falls
Riverside
Rockford
Rockford Gas Board
Rockford Waterworks
Rocky Ridge Fire District
Rogersville Waterworks & Sewer
Russellville Electric Board
Russellville Gas Board
Russellville Housing Authority
Russellville Waterworks & Sewer
Saint Florian
Sand Rock
Sanford
Sardis City
Sardis City Waterworks Board
Satsuma Waterworks & Sewer Board
Scottsboro Public Library
Semmes
Shiloh
Shorter
Silas
Sipsey
Skyline
Slocomb Water & Sewer
Smiths Station
Somerville
South Central Alabama Development Commission

South Central Alabama Development Commission/ Senior Aides Division
South Vinemont
Southeast Alabama Solid Waste Disposal Authority
Spirit of Anniston Main Street Program
Steele
Steele Waterworks Board
Stevenson Utilities
Storm Water Management Authority
Sulligent Housing Authority
Sumiton Gas Board
Sumiton Water Board
Susan Moore
Sweet Water
Sweet Water Water Works
Sylacauga Parks and Recreation
Sylvan Springs
Sylvania
Talladega Springs
Tallassee
Tallassee Industrial Development Board
Tallassee Redevelopment Authority
The Plaza at the Towers
Thomaston
Thomaston Water & Gas
Thomasville Waterworks & Sewer
Town Creek
Toxey
Trafford
Tri Community Water System
Trinity
Troy Board of Education
Troy Housing Services
Trussville Utility Board
Tuscumbia Housing Authority
Tuscumbia Utilities Department
Tuskegee Housing Authority
Tuskegee UBT Cooperative District
Tuskegee Utility Board
Twelve Oaks Improvement District
Twin
Union
Union Grove
Union Grove Utilities
Union Springs Utility Board
Uniontown
Upper Bear Creek Water, Sewer & FPA
Valley Grande
Vernon Water & Sewer Board
Vincent
Vincent Water & Sewer
Vredenburgh
Walnut Grove
Washington County Library Board
Waterloo
Waverly
Webb
Wedowee
Wedowee Water, Sewer & Gas Board
West Escambia Utilities
West Jefferson
West Lawrence Water Cooperative
West Pace Village Coop. District
West Pace Village Improvement District
West Point
Wetumpka Water & Sewer
Wilcox County Gas
Wilton
Winston Cooperative District
Winston Co. Industrial Dev. Authority
Woodville

Silver Awards (Loss ratio of 5% - 20%)

Abbeville Water & Sewer
Alabaster
Albertville
Albertville Utilities
Alexander City
Aliceville
Anniston
Anniston Housing Authority
Ardmore
Ariton
Ashford
Athens Utilities
Auburn Water Board
Bear Creek Development Authority
Berry
Beulah Utilities District
Birmingham Parking Authority
Brundidge
Cahaba Valley Fire & Emergency Medical Rescue District
Cedar Bluff
Citronelle
Clanton
Clarke-Mobile County Gas District
Clay
Clayton
Clayton Water & Sewer
Coaling
Collinsville
Cottonwood
Creola
Cullman-Jefferson Counties Gas District
Daleville
Decatur
Dutton
East Alabama Regional Planning & Development Commission
East Alabama Water, Sewer & Fire
Eclectic
Elba
Eufaula Water Works
Eutaw
Fayette
Foley/Riviera Utilities
Fort Deposit
Fultondale
Fultondale Gas Board
Gadsden
Gardendale
Gilbertown
Grant
Graysville
Greensboro
Greenville
Gulf Shores
Gurley
Hamilton
Hamilton Housing Authority
Hayneville
Highland Lake
Hobson City
Jemison
Killen
Leeds Water & Sewer
Lexington
Lincoln
Lockhart
Louisville
Luverne
Madison Utilities
Marshall County Gas District
McKenzie

Midfield
Minor Heights Fire District
Mobile Airport Authority
Montgomery Housing Authority
Montgomery Water & Sewer
Moody
Moulton
Mulga Waterworks & Utility Board
New Brockton Water & Sewer Board
New Hope
New Site
Northwest Alabama Council Of Local Governments
Oneonta
Opelika Waterworks Board
Orange Beach
Ozark Utilities
Parrish
Pelham
Phil Campbell Water & Sewer Board
Piedmont
Rainbow City
Rainsville
Red Bay Water & Gas
Reform
Roanoke
Russellville
Samson
Scottsboro Electric Power
Section
Silverhill
South Alabama Utilities
Southside
Sumiton
Summerdale
Tarrant Electric Department
Taylor
Thorsby
Triana
Tuscaloosa Parking & Transit Authority
Union Springs
Vance
West Alabama Health Services
Winfield
Woodland

Bronze Awards (Loss ratio of 20% - 40%)

Andalusia
Andalusia Utilities
Arab
Ashland
Ashland, Goodwater-Lineville Solid Waste Disposal Authority
Athens
Atmore
Attalla
Bayou La Batre Water & Sewer
Boaz Gas Board
Boaz Water & Sewer Board
Brantley
Brilliant
Butler
Calera
Centreville
Chatom Utility
Cherokee
Cherokee County Water
Chickasaw Housing Authority
Columbia
Coosada

Cordova Water & Gas Board
Courtland
Daphne
Daphne Utilities
Dauphin Island
Demopolis Water
Dora
Double Springs
Fairfield
Falkville
Fayette Water Works Board
Floral
Georgiana
Gordo
Gulf Shores Utility Board
Hackleburg
Haleyville
Hartselle
Heflin Water & Sewer
Homewood
Hueytown
Huntsville & Madison County Senior Center
Huntsville Housing Authority
Hurtsboro
Jackson Water & Sewer Board
Livingston
Loxley
Madison
Midway
Mobile Water & Sewer
Monroeville
Moundville
Oak Grove
Opelika
Owens Cross Roads
Oxford
Ozark
Phil Campbell
Pinckard
Pleasant Grove
Prattville
Prichard
Robertsdale
Saraland
Satsuma
Scottsboro
Scottsboro Sewer & Waterworks Board
Section-Dutton Water
Selma
Spanish Fort
Springville
Sulligent
Sylacauga
Sylacauga Utilities
Tarrant City
Top of Alabama Regional Council of Governments Senior Aides Division
Trussville
Tuscumbia
Tuskegee
Valley
Valley Head Water Works Board
Vernon
Vestavia Hills
Warrior
West Blockton
Westover
Wetumpka
Woodstock
York

Playground Safety Tips

Todd McCarley, Loss Control Representative, AMIC/MWCF

Municipal playgrounds are popular family destinations within many cities and towns; therefore, safeguarding and maintaining the equipment is vital. Below are several key steps that should be taken to ensure your citizens have a great experience each time they visit your municipal playground.

1. Have proper surface material around playground equipment. Avoid asphalt, concrete, grass and soil. Acceptable surfaces include shredded rubber, mulch or fine sand.
2. Surfacing should be at least 9 inches deep and extended a minimum of 6 feet in all directions around stationary equipment.
3. Surfacing may need to extend further than 6 feet depending on the height of the equipment.
4. Check equipment frequently for sharp points, corners and edges that can develop as a result of wear and tear on the equipment.

Instruct parents and guardians to:

- Always supervise children when using playground equipment.
- Remove hoods and drawstrings from the child's clothing.
- Ensure that children play on age appropriate equipment.



2015 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.

We currently have a limited number of open dates.

If you want to host the SkidCar, contact Stan Fant at 251-802-6904.

The SkidCar calendar is also posted at www.losscontrol.org.

April 7-17	Roanoke	September 8-18	Guntersville
May 12-22	Winfield	October 6-16	OPEN
June 16-26	OPEN	November 3-13	Orange Beach
July 14-24	Thomasville	December 1-11	Montgomery
August 11-21	Decatur		

Register and pay ONLINE at www.losscontrol.org!



Loss Control Division

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

CHANGE SERVICE REQUESTED

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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?
- 7.008 - Dog Bite Prevention
- 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
- 7.115 - 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
- 7.128 - Golf Cart & Low Speed Vehicle Safety: On & Off the Course

Video/DVD requests to: Rachel Wagner at: 334-262-2566; rachelw@alalm.org; or FAX at 334-263-0200.

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.

www.losscontrol.org