



# risk management **MATTERS**

*A Risk Management Newsletter for NTCA Members*

## **Don't Let Stress Ruin Your Holiday!** **Christmas Tips to Reduce Stress**

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**A** Gallup poll a few years ago found that about 1/3 of Americans found the Christmas holidays more stressful than enjoyable. These numbers have gone way up especially with the current economic conditions that our country is in, but you do not need to let stress ruin your holidays! By making conscious decisions and setting priorities, you can stay in control this holiday season. Here are some tips on just how to do that:

#### **“Boss Yourself”**

What this means is that we should make sure we are doing the right thing for us and our family instead of paying so much attention to what the other people are doing. So what does this have to do with Christmas stress? Well, the same guidelines can apply for Christmas as well. Don't worry about what other people are getting their kids for Christmas. Don't worry that the neighbors across the street already have their lights up and you can't even remember where yours are. Don't worry that the cookies you are bringing to the cookie exchange are store-bought instead of homemade. You and your family need to decide where you want to spend your time and money this holiday season and don't worry about what anyone else is doing.

#### **Give Yourself the Gift of Time**

Christmas was not meant to be packed into a day. The “Twelve Days of Christmas” is more than just a song, after all. Try to spread your activities out so that not everyone has a party the first or second weekend in December and you try to make an appearance at all of them.

You can, also, give yourself the gift of time by cutting out activities no one really enjoys. Ask

everyone in your family to pick one or two Christmas activities they really enjoy, and then focus on getting those activities done. Let everything else go.

#### **Set a Budget and Stick to It**

Extra expenses can certainly make you feel stressed out. Don't judge the success of your Christmas by the number of packages under the tree. If you have a large family you buy presents for, suggest some ways to help reduce costs for everyone:

- Buy gifts just for the children
- Draw names so everyone buys a gift for only one person
- Set a limit on the cost of gifts
- Give homemade gifts

When you do go shopping for gifts, shop early in the Christmas season to avoid the last-minute crowds. Also consider shopping online. Many retailers offer free shipping during the holidays.

#### **Cook Up Some Memories**

So many memories involve food! Food plays a very important role in Christmas celebrations, from cookies to candies to Christmas dinners. If you enjoy cooking and baking, you'll love this part of

Christmas. If you don't...remember our Christmas rule for this year: Boss yourself. Buy goodies, trade with friends, or just decide to be healthy and skip the treats altogether.

Even if you enjoy baking, it can be hard to find time to get it done at Christmas. It's fun to set aside one day and have a marathon baking day with a friend. You enjoy special time together, and at the end of the day, you split all the goodies. Another option is to have a cookie exchange with



## Presidential Matters 2009

By Peter J. Elliott, CPCU

**Y**ou are reading our traditional Holiday Issue of *Risk Management Matters*. Last year as we were preparing and publishing this special edition of our newsletter, our country, mainly due to the state of the economy and the financial troubles of a few large banks and insurers, was in uncharted water and many citizens were feeling uneasy at best about the future. This year there are still many challenges, too many willing to work individuals unemployed and too many folks unable to pay their bills including their mortgage, but in general the holiday season this year seems to be filled with more hope than negativity. I hope that as you read this article and newsletter that your mind is filled with positive thoughts and you have joy and hope in your heart.

I cannot control many things that will impact your personal life but the staff at Telcom and I do have the ability to shape your insurance experience which affects you to some degree personally. Our relationship with you, transcends the typical business affiliation most insurance providers have with their customers. Our business model is one that revolves around a belief that despite our friendship, we need to earn your trust to be chosen to protect your business. We do this by the conviction we show in making it a priority to do the right thing. We determine what the "right thing" is by focusing on treating people the way we would want to be treated if we were in their position. Our judgment is never clouded by the financial impact to the bottom-line that a choice might develop.

It is our role to be the protectors of the people and assets of the NTCA Membership; our Company was created by and for rural telecommunications companies. We feel a responsibility that goes beyond operating as a best business practices company. Processes and procedures are important, but there are times when they might miss the impact on a human being for the sake of efficiency or effectiveness. The staff and I believe that what we do, insure NTCA members, is more than a transaction and that our work revolves around protecting people who can be injured physically and emotionally by the stress of a significant loss. We recognize that when there is a loss that the damage to assets are not always of the greatest concern to our family

of insureds and the thing that matters most is carefully managing the emotions that are generated by the accident. You have responded to our approach and given credibility to our beliefs and in 2009, we enjoyed a remarkable retention of 93% of prior year policyholders. And there was an additional group of 9 NTCA members who joined as new customers. The more than 160 NTCA members that are part of our captive insurance program have affirmed our belief that an operational model built on earning the trust of people by focusing on the human element and doing the right thing could succeed in an industry where the decision of what insurer to place coverage with is too often driven by cost only.

We believe that trust needs to be earned and often it takes a long period of time to accomplish this. The legacy we have developed, which has existed operationally for 26 years, is based on consistency. One major factor that allows for this consistency is the same ownership, NTCA Members and the Association, since our inception in 1982. There are 39 member telecommunications companies of the NTCA that own this company. Another influence has been maintaining an all encompassing approach of insuring all lines of business in all states. Many of our competitors have come and gone since 1982. They have entered and exited states and product lines. There will be more that will do the same in the future, but we believe that when it is a matter of trust, the Telcom Insurance Group will always prove to be most trustworthy because of our significantly different business model.

As we enter the Holiday Season, once again I thank you for your support and wish you all much health and happiness. Geography does not allow me, the Staff, or the Directors and Officers of our Company to visit with each one of you in November and December. So, this newsletter is our best opportunity to wish all of you happy, healthy, and prosperous season. From our family to yours, we wish you the best!



I hope that as you read this article and newsletter that your mind is filled with positive thoughts and you have joy and hope in your heart.

# Underwriting Matters

By Sue L. Flanders, AU, CISR

## Inland Marine Insurance

**M**arine insurance is the oldest and most traditional type of insurance, originating in the Middle Ages. Inland Marine insurance was developed in the early 1920s in America to respond to the ways to protect property in motion, specifically the railroads and trucking exposures, associated with World War 1.

Specifically, Inland marine insurance covers losses to moving or movable property. Inland marine policies are also known as “floaters” since the property is essentially floating from place-to- place. Inland marine property is typically used for property in transit, property held by a bailee and movable goods that are often at different locations. Some of the common types of coverages found on inland marine policies are:

- Accounts Receivable
- Builders Risk
- Communication Equipment
- Computer Coverage
- Contractors Equipment
- Fine Arts
- Installation
- Transportation

While many of you have some fine arts in your lobbies, Contractors Equipment (CE) is the largest class of commercial inland marine business. Contractors Equipment is not restricted to a location, so it applies at job sites and other locations while in transit. Most property policies only provide coverage for property within a certain number of feet from the described premises listed on the property schedule or declaration page. This is usually 1,000 feet. Certainly, you take your contractors equipment further away from your scheduled locations. So, the property policy is not where we would look for the best coverage.

Contractors equipment is not covered by an auto policy because it is not designed or licensed for road use. It also cannot be added to a Builders Risk policy because the builders risk policy is designed to cover buildings in the course of construction and building material that will become part of the structure being built. Therefore a separate policy was created to provide coverage for gaps in the property policy.

Some examples of when you could need this coverage are:

- A backhoe was being transported from one job site to another. A collision occurred and damaged the backhoe.
- Two pieces of equipment, like a ditch witch and a forklift collide trying to be the first one in the garage/shop.
- The telco lent their bucket truck and its operator (coverage only extends if you lend the trained operator of the equipment) to the local town to put up Christmas decorations and it was damaged by something.

The valuation at the time of a loss can be a problem if the CE is not insured to value or the policy does not provide **replacement cost**. Some policies also limit replacement coverage to equipment that is 10 years or less. Having looked at many of your equipment schedules, you have lots of contractors equipment (ditch witches, backhoes, forklifts, etc.) that are more than 10 years old. So, Telcom’s policy does not put this limitation on the age of the equipment and provides replacement cost.

Some carriers also offer a Rental Expense Endorsement. This coverage is similar to rental reimbursement on the business auto policy and provides rental reimbursement for similar CE equipment if your equipment is damaged due by a covered cause of loss and is direct physical damage to the equipment. This coverage usually has a sub-limit and a deductible of 24 to 72 hours after the loss. Coverage is not available if the insured has suitable, operable equipment that is owned by the insured.

Telcom understands your exposures and has provided an Inland Marine policy that responds to your needs. Need more information? Please contact your account representative or TIG@telcominsgrp.com to make sure you’re properly covered for your contractors equipment.



# Claims Matters

By Cheri L. Condee, AU

## Slips, Trips, and Falls

When the subject matter of slips, trips and falls was first suggested for this article, my initial reaction was, that's a "worn-out topic". But, as I thought about it, I began to consider it from a different point-of-view, even from my own personal experience. A number of large general liability claims involving Telcom insureds fall into the category of slips, trips and falls. In a 5-year average of the frequency of Workers Compensation (WC) claims in our program, 27% are the direct result of slips, trips and falls with this 27% costing 40% of the dollars paid in total WC claims.

Most of us have been walking for long time! So, why is it that the simple act of placing one foot in front of the other either on level ground or ground that is uneven or on a ladder, results in so many injuries, and even fatalities? Even though weather conditions increase the hazards of slips, trips, and falls, they can happen just about anywhere anytime and can cause serious injuries, not only to customers, but to your employees as well. There are two major types of claims that occur from slips, trips and falls, General Liability losses and Workers Compensation injuries. In either situation, you have a vested interest. You want to protect your customers while they are on your premises, as well as your employees while they are working. Your General Liability policy affords your business protection for those accidents involving third parties (like your customers or vendors) and your Workers' Compensation protects your employees, should an accident occur.

You can protect your customers and your employees and your business by taking proactive measures to avert accidents in the winter or anytime with good housekeeping and grounds maintenance procedures for entrance ways, sidewalks, and parking lots, including having the proper equipment and supplies on hand for clean-up use. The second type of claim mentioned is Workers Compensation claims, which involves your employees.

Accidents that result in injuries really do happen.

The following examples are of real-life claims from your fellow telecommunication companies:

### General Liability claims:

- A homeowner trips and falls on a temporary drop line that employees failed to bury. The injury is a broken arm and the claim is reserve is \$37,500.
- A customer slipped on ice at the telephone company's business office entrance. The claim took two years and 6 months to settled and paid: \$139,824. The employees had put the ice-melt on the sidewalk 6 hours prior to the fall, but the manufacturer's instructions recommended every 4 hours.
- An employee of a contractor was completing work that was part of a building expansion project of the insured. He stepped into a hole in the floor. The claim settled for: \$50,000.
- A customer came into the business office wearing wet shoes and claimed to have slipped and fallen, hurting her knee. The video camera caught the whole incident on film and proved otherwise. The claim was denied and paid \$0.

### Worker's Compensation claims:

- During an ice storm, an employee slipped and fell on ice in the insured's parking lot, as they were going to their company vehicle. The claim paid: \$250,000.
- Walking through a house to do repair work, the employee fell through the floor to the basement below. The claim paid: \$42,163.
- Employee was walking out of the CO and slipped and fell on wet grass. The claim paid \$108,466.

**Remember:** Timely reporting of an incident, like a slip, trip, or fall, whether it is your customer or your employee will satisfy your insurance carrier's reporting requirements and provide a safety net for your company.

Telcom is concerned about any claims matter, including slips and falls, and stands ready to assist you with information to guard your company, your customers, and your employees. Go on-line to our website at [www.TelcomInsGrp.com](http://www.TelcomInsGrp.com) to the Education and Risk Management tab find specific examples for slips, trips and falls. For all claims matter, just give us a call or send an email to: Cheri Condee, 800-222-464x1082, [clc@TelComInsgrp.com](mailto:clc@TelComInsgrp.com), and Marilyn Blake: 800-222-4664x1085 or [mab@TelComInsgrp.com](mailto:mab@TelComInsgrp.com).



Accidents that  
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# Human Resource Matters

By Marilyn A. Blake, AU, CRM

## HTC Customers and Facilities Endure During Natural Disaster

The news spread nationwide about the enormous brush/forest fire that started April 22, 2009 in Horry County, South Carolina. The fire burned for about a week, causing an estimated \$25 million in damage. The blaze burned 30 square miles and destroyed more than 70 homes. Many other homes were damaged and local residents were evacuated to nearby shelters. Horry Telephone Cooperative (HTC), the nation's largest telecommunications cooperative, serves all of unincorporated Horry County and the area of North Myrtle Beach most affected by the blaze.

To ensure telecommunications were available as quickly as possible in affected areas, HTC plant and engineering departments relocated lines and moved services so residents did not lose service. Fortunately for HTC, primary facilities were not in danger or damaged due to the fires. One cell tower was down one evening through early morning due to some damaged facilities as a result of the wildfires. HTC crews received access to the tower and restored all sectors as soon as possible.

To assist emergency service workers battling the wildfires across eastern Horry County, HTC deployed a mobile cell site or cell on wheels (COW), for the Horry County Emergency Operations Center. The COW is a trailer that houses the transmitting/receiving equipment necessary to provide wireless service on a temporary or event driven basis, with enough power to accommodate increased demand.

"The COW provides service similar to that provided by our network of permanent towers," said Tom Vitt, HTC Director of Marketing. "Like the permanent HTC network, the COW is 3G capable providing voice and high speed data services. Emergency operations staff members could access wireless Internet, download files, and email remotely."

As firefighters and other utility crews battled the wildfire, HTC crews were working to maintain service. The HTC office at Barefoot Commons in North Myrtle Beach remained open to respond to customer needs. HTC had special procedures in place for fire victims, and HTC customers who lost their homes and were affected could contact an HTC Customer

Service Representative.

Although the wildfire was the largest in South Carolina history for more than three decades, no lives were lost. "We appreciate the many calls and emails from our sister Coops and Independent telephone companies offering assistance during the wildfire," said Curley P. Huggins, Chief Executive Officer. "We feel very blessed to have had minimal damage to our facilities, and I am grateful for the unselfish efforts of our employees who put the priority of their neighbors and friends above some of the threats of the situation."

It's hard to believe that it has already been several months since the wildfire that left more than 70 families homeless and thousands of acres of forestland bare. Families affected are still rebuilding their homes and lives since the devastating disaster. The overall hope of this tragedy is that many who lost everything cling to memories and count blessings. One wildfire victim applauded HTC and expressed their appreciation for keeping his internet service on during the fires and expressed how he was able to keep family updated through email. "It meant the world to us," he said. And, customers can count on HTC to help maintain telecommunications services if and when disaster strikes again.

This is just one example of how our insureds—you all—respond when a crisis/disaster happens. Telcom is always here to help, but we certainly appreciate this real-life example of the NTCA members respond when there is a disaster. May you never have to experience it. But if you do, Telcom will be here for you too.



## Safety Matters

By Marilyn A. Blake, AU, CRM

### *Fa La La La La* Holiday Party Facts You Should Know

**A**s employers, we try to think of unique ways to show our employees that we appreciate them. One way that employers show their appreciation to employees is by providing office parties especially during this holiday season. There are employee office parties being planned at hotels, restaurants, the office, or even at the boss's home. Employees love it; it builds morale; it is a great motivator. Sounds like such a positive thing.

So, what could be the down side? Well as it turns out, some states hold that the employer may be held liable if a person consumes alcoholic beverages at a company-sponsored party and subsequently causes an accident.

Most of the time, the potential liability comes in the form of drinking and driving accidents. Drinking while either intoxicated or drunk is dangerous and drivers with high blood alcohol content (BAC) are at an increased risk of car accidents, highway injuries, and vehicular deaths. According to the Department of Transportation's preliminary findings, there are some scary statistics about drunk driving. Drunk drivers each year cause over twenty percent of all traffic fatalities in the U.S. Last year during the holiday season, between Thanksgiving and New Year's Day, more than 1600 people were killed in alcohol-related accidents—many after holiday parties. That is simply too many! We should remember that every single injury and death caused by drunk driving is TOTALLY preventable.

Sound kind of like doom and despair where parties are concerned? It certainly doesn't have to be. It is all a matter of minimizing your liability risks. There are a number of creative ways to minimize your risks and maximize your fun at the same time:

- n Plan lots of group activities to keep the focus away from drinking
- n Offer a variety of non-alcoholic drinks; have a recipe contest before the party and serve the winners concoction at the party
- n Have two punch bowls, one with alcohol and one without. Keep the one without constantly full
- n Serve lots of foods rich in starch and protein as they stay in the stomach longer and slow the absorption of alcohol in the bloodstream
- n Appoint designated drivers at the beginning of the evening and give them a special prize or reward for being the designated driver
- n Close the bar 90 minutes before the party ends; only time sobers someone
- n Designate managers to be responsible for implementing the company's alcohol and substance abuse policy
- n Have a breakfast or lunch party instead of an evening party; alcohol is not expected
- n Try an indoor carnival with proceeds going to a local charity instead of a traditional party
- n Have employees display their talent with funny skits and/or musical selections
- n Have employees decide if they would prefer to donate the money that the company would spend on a holiday party to a charitable organization

So whether you decide to have alcoholic beverages at your next company fa la la or not, make sure that you understand that there are potential repercussions. More importantly, look at alternatives and minimize the risks to your company. Then, let the party begin!

**Have a fun and safe holiday season!**



**So, what could  
be the down side?**

# Safety Matters

By Tina M. Wynter

## Winterizing Your Vehicles

**A**lthough some may dream of living on the beach in a tropical paradise with mild to warm temperatures year round, the harsh reality is most of us have to deal with cold and sometimes freezing weather. During these months we go through our check list of things to winterize to help us stay warm and safe during the cold, i.e. getting out the heavy coats, sweaters, and boots; cleaning the chimney and making sure there is plenty of firewood for the season; stocking-up on salt and shovels for driveways and sidewalks. But, do you think about winterizing your vehicle(s)?

The winter months can take a toll on your vehicle(s). The colder temperatures make it hard for an engine to work properly and snow and ice limit traction on the road. Using the following check list can help keep your vehicle running and keep you safe during these rough months.

### 1. Get the right kind of oil change

Everyone know that you need to get your oil changed on a regular basis (the general time frame used to be 30,000 miles, but most newer vehicles have extend oil life). During your winter oil change, make sure you're getting the best oil for the season. Oil tends to thicken as it gets colder, and if it's too thick it won't do keep your engine properly lubricated. Check your owner's manual to see what the manufacturer recommends for your vehicle.

### 2. Check your tire pressure

Air pressure in tires drop as the temperature does. Tire pressure is especially important during the winter because it can have a serious effect on your road traction, which is often already at a minimum from wet and snowy conditions. Snow tires can improve your traction even more. Consider investing in snow tires and using them during the winter months.

### 3. Inspect your wipers and fluid

Visibility through your windshield diminishes during any kind of precipitation. Make sure your wipers are in good working condition and you have plenty of wiper fluid. It's always good to have extra wiper fluid on hand, as you

make go through a lot depending on the climate conditions in your area.

### 4. Care for you battery

Winter is the perfect time of year to make sure your battery's posts and connections are corrosion-free and that it has plenty of water. If you battery is more than 3 years old, have a certified repair shop test its ability to hold a charge.

### 5. Have your belts and hoses examined

When you're getting your battery checked, have them take a look at your belts and hoses too. Although belts and hoses in modern vehicles lead long lives, colder temperatures can accelerate their break down.

### 6. Make sure your antifreeze mixture is right

Aim for a 50-50 mix of antifreeze and water inside your radiator. This will prevent the mixture from freezing when temperatures drop.

### 7. For the four-wheel drive folks

Most don't use their four-wheel drive during warmer months and it's important that it in good working condition when you do need it. Make sure the system engages and disengages smoothly and that there are no strange noises emanating when the system is in use.

### 8. Carry an emergency kit

You never know when you might get stranded. Keeping these items in your vehicle can help you if you do.

- a. A flashlight, several flares, and a first-aid kit
- b. Jumper cables, a tool kit, and tire chains
- c. A blanket, warm clothes, and gloves
- d. Paper towels
- e. A bag of abrasive material, such as sand, salt, or non-clumping kitty litter to use for added traction when your tire is stuck
- f. A snow brush, ice scraper, and snow shovel
- g. Extra wiper fluid
- h. Non-perishable food and bottled water



The harsh reality is most of us have to deal with cold and sometimes freezing weather.

*continued on p.10*

## FUN FACTS

### Check-Out These Holiday Websites!

- [www.noradsanta.org](http://www.noradsanta.org) (track Santa)
- [www.northpole.com](http://www.northpole.com) (Santa's secret village of kids activities)
- [www.claus.com](http://www.claus.com) (check out your naughty and nice rating)
- [www.santaclaus.com](http://www.santaclaus.com) (email Santa)
- [www.merry-christmas.com](http://www.merry-christmas.com) (various kids activities)

### Tips For A Healthy And Safe Live Christmas Tree

- Leave the tree outside or in the garage for a few days before bringing inside to decorate.
- Make a fresh cut across the bottom, about 1" above base, so your tree can drink easily.
- Make a preservative: mix a quart of water with 1/2-cup of corn syrup and a tsp. of bleach.
- After a few days in the preservative, bring the tree inside and place it in a location away from direct sunlight and other heat sources (such as heating ducts, wood stoves and fireplaces.)
- Remember to add water to the reservoir daily.



### The Festival of Lights

Hanukkah, the "Festival of Lights," starts on the 25th day of the Jewish calendar month of Kislev and lasts for eight days and nights. In 2009 Hanukkah begins at sundown on December 11. With blessings, games, and festive foods, Hanukkah celebrates the triumphs--both religious and military--of ancient Jewish heroes. Hanukkah is a relatively minor holiday in the Jewish year. In the United States, however, its closeness to Christmas has brought greater attention to Hanukkah and its gift-giving tradition. Amid the ever-growing flood of Christmas advertising, it may seem especially fitting that the Hanukkah story tells of Jewish culture surviving in a non-Jewish world.

### How Did Christmas Cards Come To Be?



Henry Cole, an Englishman, was too busy to write personal greetings for Christmas 1843. Cole hired artist John Calcott Horsley to design a ready-to-be-sent card. The hand-colored card Horsley designed was lithographed on stiff, dark cardboard and featured adults and children raising wine glasses in a toast. The first Christmas card also had various religious symbols. Sprigs of holly symbolized chastity, while ivy symbolized places God had walked. Feeding and clothing the poor were also encouraged on the card's cover. Under the picture was written "A Merry Christmas and a Happy New Year to you." Printed in an edition of 1,000, Horsley's card was sold in London stores. Only one of those cards exists today. Two reasons for the initial popularity of Christmas cards are given: The custom may have caught on because greetings could be mailed for a penny each in 1843, London. The other reason is attributed to a scandal with Horsley's design. A family, surrounded with religious symbols, holding glasses of wine, offended some. The controversy is thought to have helped promote Cole's idea.

- Louis Prang created the first American Christmas cards at his Boston factory in 1874.
- American families sent and received an average of 28 Christmas cards each.

## Telcom Matters

- We would like to welcome the following new members to our Telcom family: **Helix Telephone Co.** (OR); new Stay Connected companies are: **IdeaOne Telecom** (ND), **Ellerbe Telephone Co.** (NC), **Kasson & Mantorville Telephone Co.** (MN), **NewCore Wireless, LLC** (MN), and **New Ulm Telecom dba Tech Trends Wireless** (MN); new D&O companies are: **Arctic Slope Telephone Association Coop.** (AK) and **Niniq, LLC** (AK).
- Upcoming Holidays: Our offices will be closed on **Thursday and Friday, November 26-27** for the Thanksgiving Day holiday. We will also be closed on **Friday, December 25** for the Christmas holiday. Please report all claims directly to the carrier. If you need claims reporting phone/fax numbers, please dial our main line at 301-220-3200 for a complete listing.
- We offer our Congratulations to the following Telcom family members:
  - Natasha Tattersall, of Syringa Networks (ID), had a baby boy at the end of October. All are doing well.
  - Horry Telephone Coop. (SC), received the first-ever Chairman's Choice Award by the Area Chamber which recognizes companies with outstanding contributions to the community.
  - Bruce Bohnsack's, Germantown Telephone (NY), daughter, Lucy, married William Benjamin "Ben" Matthews on September 12<sup>th</sup>.
  - Leaco Rural Telephone Coop. (NM) was presented with a check during a special ceremony celebrating the 60<sup>th</sup> anniversary of the US Department of Agriculture's Rural Development telecommunications program. This loan worth more than \$57 million will bring new and improved telecommunications to rural Lea County.
  - Mark Huddleston, Pioneer Telephone Coop. (OK), and his wife recently welcomed their 2<sup>nd</sup> baby girl to their family. Her name is Sophia.
  - Congrats to Devin Weis, Wilson Telephone (KS), on his new position as Controller.
  - Heather Montre, Tri-County Telephone Assn. (KS), wed Chris Wren on September 19<sup>th</sup>. Congrats on your nuptials.
  - Diana Shakoske, a long-time employee of TelAlaska (AK) passed away recently. Please keep her family in your prayers.

### Cover Story

*continued from front page*

a group of friends, where everyone brings a treat and you all share the goodies. This even works for the office, have each department do a treat together for the rest on a specific day around the holidays. If everyone pitches in, it isn't very expensive or time consuming for each individual.

What about Christmas dinner? Growing up in my family, Christmas dinner was basically a repeat of Thanksgiving dinner. This meant that as soon as the presents were opened Christmas morning, it was time to head to the kitchen and start cooking. When I wanted to play with my new toys, I was peeling potatoes instead. To get yourself out of the kitchen this year,

- Start a new tradition and change your menu. A crock pot full of soup, tacos, or lasagna can make a great Christmas meal. You don't have to eat turkey or ham.
- If you do want a more traditional meal, make it a potluck and ask people to bring items.
- Order some items from a restaurant or grocery store.
- Share the menu items with a friend or neighbor. Meaning, I make great pies and you make great stuffing, I'll make you a pie and you make me some stuffing. It takes about the same amount of time to make two of something as it does one, it doesn't seem as overwhelming as having to make the entire meal.

### Take Care of Yourself

You know the rules for taking care of yourself – get enough sleep, eat right, exercise, drink plenty of water. It's just following the rules that is tough. The busier you are, though, the more important it is that you take care of yourself. You won't be any good to anyone if you get sick.

Whether or not you regularly write in a journal, try keeping a holiday journal. A journal will help you next year remember what you enjoyed and what you didn't enjoy. You can also use it to reflect on your blessings and your spiritual journey through the Christmas season. By adding to your journal each year, you will create a wonderful keepsake for your family as well as a record to help you make Christmas better each year.

### Feeling Depressed?

Don't let the holidays become something you dread. Instead, take steps to prevent the stress and depression that can descend during the holidays. With a little planning and some positive thinking, you may find that you enjoy the holidays this year more than you thought you could.

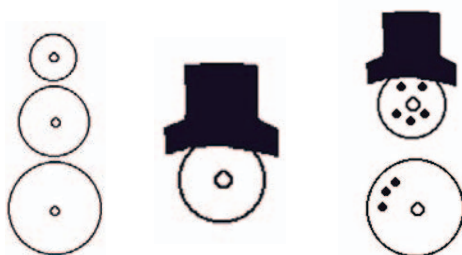
When stress is at its peak, it's hard to stop and regroup. Try to prevent stress and depression in the first place, especially if the holidays have taken an emotional toll on you in the past. Seek professional help if you need it. Despite your best efforts, you may find yourself feeling persistently sad or anxious, plagued by physical complaints, unable to sleep, irritable and hopeless, and unable to face routine chores. If these feelings last for a while, talk to your doctor or a mental health professional.

Don't let the holidays become something you dread. Instead, take steps to prevent the stress and depression that can descend during the holidays. With a little planning and some positive thinking, you may find that you enjoy the holidays this year more than you thought you could.

# Christmas Crafts for Kids - Snowman on a Candy Stick

## What You Need:

- 1 Peppermint candy stick (not a candy cane)
- 1 sheet black craft foam
- 1 sheet white craft foam
- 1 piece of Christmas ribbon
- 2 inch circle
- 2 1/2 inch circle
- 3 inch circle
- Hole puncher
- Glue
- Scissors



## What To Do:

1. Trace circles onto craft foam and cut out. Punch holes in the middle of each circle. You can use a bottle cap, a glass, or bowls for your pattern.
2. Draw a top hat onto the black craft foam and cut out. Glue hat to small circle.
3. Punch out black dots with hole punch and glue, like buttons, on the 2" circle, 1/2" from the edge. Glue black dots for eyes and mouth on small circle.
4. Thread large circle then medium circle then the small circle onto the peppermint stick.
5. Tie ribbon between small and medium circle. Leave space between circles. (See the picture for how the final product should look).



## Christmas Recipe - Reindeer "Chow" Mix

Even young "helpers" in the kitchen during the holidays will have fun with this recipe!

Pack it in a pretty jar to have on hand for the holidays or to give as gifts.

Combine all the ingredients in a large bowl; Store in a covered container.

Makes 16 servings

### Enjoy!

- 4 c. salted peanuts (or mixed nuts)
- 1 c. whole almonds
- 1 c. red and green M & M candy-coated chocolate pieces
- 1 c. raisins (substitute craisins or mix half of each)
- 1 c. chopped dried fruit (mangos, apricots, or dates)

## Safety Matters

*continued from page 7*

### 9. Know what to do if you do get stranded

- a. It's important that you don't wander away from your car unless completely sure about where you are and how far away help is.
- b. Light two flares and place them at each end of your vehicle to call attention to yourself.

### 10. If you're stranded for an extend amount of time

- a. Put on extra clothing and use your blanket to stay warm.
- b. If you have enough gas, run the engine and heater for about 10 minutes for each hour you're waiting for help.
- c. Leave at least one window cracked, so the snow and ice don't seal your vehicle shut.

Following this check list should significantly reduce your vehicles risk of having a break-down and stranding you. Please contact us if you have question or would like more information about winterizing your vehicle.

Yeah Yeah, we know that those of you in Alaska might have some additional "things" to do to winterize your vehicles for that kind of weather. Our suggestion: stay inside. Ha ha

# CONGRATULATIONS!!

## *Fire Safety Winners*

### *October 2009*

Thanks to all of the participants in Telcom's Fall Fire Safety Art Contest. We had hundreds of submissions from kids ranging from 5 years old to 14 years old. They were all very nicely done, and we wish we could use them all. However as a staff, we chose the following winners by age category. All winning pictures are printed in our 4<sup>th</sup> quarter Risk Management Matters Newsletter going out in November and will be posted on our website - [www.TelcomInsGrp.com](http://www.TelcomInsGrp.com).

### *Congratulations to the following:*

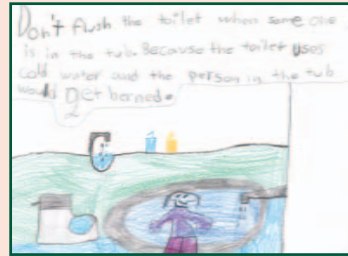
#### **Under 8**



1st Place  
Krece Kirkpatrick  
[Caprock Telephone]



2nd Place  
Gracey Breitschop  
[Caprock Telephone]



3rd Place-TIE  
Adarra Smith  
[Nicholville Telephone]



3rd Place-TIE  
Madison Yette  
[Nicholville Telephone]

#### **8-10 years old**



1st Place  
Matthew Rose  
[Nicholville Telephone]

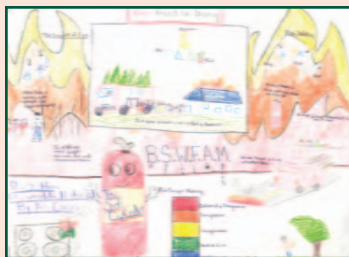


2nd Place  
Gina Cheyne  
[Caprock Telephone]



3rd Place  
Amanda Mason  
[Nicholville Telephone]

#### **11-14 years old**



1st Place  
Miranda Collins  
[Nicholville Telephone]



2nd Place  
Jessica James  
[Nicholville Telephone]



3rd Place  
Tessa Ohnemiller  
[KanOkla Telephone]

(Prizes: 1<sup>st</sup> place \$100; 2<sup>nd</sup> place \$75; and 3<sup>rd</sup> place \$50 by age category)

## *The Month After Christmas Diet Poem*

'Twas the month after Christmas,  
and all through the house  
Nothing would fit me, not even a blouse.  
The cookies I'd nibbled, the eggnog I'd taste at the  
holiday parties, had gone to my waist.  
When I got on the scales  
there arose such a number!  
When I walked to the store  
(less a walk than a lumber).  
I'd remember the marvelous meals I'd prepared;  
The gravies and sauces and beef nicely rared,  
The wine and the rum balls, the bread and the cheese  
And the way I'd never said, "No thank you, please."  
As I dressed myself in my husband's old shirt  
And prepared once again to do battle with dirt---  
I said to myself, as only I can  
" You can't spend a winter disguised as a man! "

So--away with the last of the sour cream dip,  
Get rid of the fruit cake, every cracker and chips  
Every last bit of food that I like must be banished  
"Till all the additional ounces have vanished.  
I won't have a cookie--not even a lick.  
I'll want to chew only on a long celery stick.  
I won't have hot biscuits, or corn bread, or pie,  
I'll munch on a carrot and quietly cry.  
I'm hungry, I'm lonesome, and life is a bore---  
But isn't that what January is for?  
Unable to giggle, no longer a riot.  
Happy New Year to all and to all a good diet! "

