



# Safety Shorts

## General Safety, Highway, & Law Enforcement

April 2024

-

Volume 12, Number 4

## April is National Stress Awareness Month

April is National Stress Awareness Month to raise awareness of the negative impact of stress. There is no single definition for stress, but the most common explanation is physical, mental, or emotional strain or tension. While not all stress is bad, long-term stress can have harmful impacts on physical and mental health.

It's critical to recognize what stress and anxiety look like, take steps to build resilience and manage job stress, and know where to go for help. The Centers for Disease Control and Prevention (CDC) provides some tips on how to build resilience and manage job stress.

For more information: <https://www.cdc.gov/mentalhealth/stress-coping/employee-job-stress/>

**NIRMA** maintains an extensive database containing the names of officeholders, their mailing addresses, email addresses and telephone numbers. This information is used when sending out this monthly Safety Shorts newsletter, our monthly **Interchange** magazine, periodic mailings, or when it is necessary to contact someone directly.

Next time a change occurs in your county or agency, please forward your updated information to Pat Clancy at **pat@nirma.info**.

## LAW ENFORCEMENT AND CORRECTIONS

**By Todd Duncan, Law Enforcement and Safety Specialist**

### **Check Fraud Prevention**

With advancements in technology over the past few decades, many individuals and organizations have transitioned to using electronic payment methods instead of issuing paper checks. Despite the popularity of electronic payments, fraud statistics for 2023 reveal alarming trends with paper checks, and as one NIRMA member recently discovered, counties are not immune from this type of crime. Depending on the circumstances, check fraud can result in significant financial losses and reputational damage.

### **Mail Theft**

Check fraud can take many forms, but most cases begin with mail theft. Checks are typically stolen somewhere along the line from the point it is placed in the outgoing mail to the point it is received by the intended recipient or bank. Thieves often steal checks from residential or

commercial mailboxes and United States Postal Service (USPS) collection boxes, i.e. the blue USPS mailboxes located in public spaces. Once stolen from the mail, criminals can alter the checks in a variety of ways.

## **Check Fraud Methods**

Once the check has been stolen, criminals use a variety of methods to commit fraud. One of the more common methods is check washing, where criminals take the stolen check and alter the payee and/or amount by using chemicals to remove the original information on the check and replace it with fraudulent information.

As technology has advanced, so have criminal check fraud methods. For instance, thieves are now using scanning devices and editing software to duplicate legitimate checks and then digitally altering check numbers, payee information, and/or amounts. The counterfeit check is then printed out and cashed by the bank.

Despite advances in technology, forgery remains a viable option for criminals. With forgery, the thief gets their hands on a stolen check, often a blank check, and imitates a legitimate signature to authorize a check without the account holder's knowledge.

Even a well-trusted employee with access to county checks may embezzle funds under the stress of a family tragedy or financial hardship in their personal life. In this case, proper internal controls can go a long way towards protecting employees as well as the county.

## **Protecting Against Check Fraud**

Here are some simple steps you can take to reduce the risk of check fraud:

- 1 Where possible, opt for electronic payments over physical checks, particularly checks written for large dollar amounts.
- 2 Use gel pens when writing out checks. Gel pens are designed with pigments suspended in a water-based gel, which makes them resistant to most chemicals. Ballpoint pens, on the other hand, use oil-based ink, which settles on the paper's surface. Once the paper is soaked in water or any other chemical, the ink can wash off relatively easily.
- 3 Avoid using mailboxes. Instead, mail checks directly from your local USPS office.
- 4 Create and follow internal financial policies to ensure there are checks and balances. Everyone handling money should be accountable and know exactly what is expected of them. Examples of effective internal controls include:
  - a. Making sure that employees who are authorized to sign checks are not the same people who reconcile the accounts.
  - b. Requiring two signatures for all checks over a certain dollar amount.
  - c. Keeping supporting documentation for all payments or reimbursements.
  - d. Actively monitoring the organization's books and records and conducting random audits on a periodic basis.

## **What To Do If You Suspect Fraud**

If you suspect check fraud, it is important to act quickly and with discretion.

- 1 Notify your bank immediately and request a copy (image) of the fraudulent check from your bank so you can provide it to law enforcement. The sooner you notify the bank the better as the bank can help stop the fraud and attempt to recover the funds to prevent the county from experiencing a loss. Furthermore, some banks require you to report check fraud within a certain time period as part of their agreement with the account holder.
- 2 It may be unclear who committed the fraud, so it is important to limit who you tell about the incident to avoid impeding law enforcement from investigating the matter.
- 3 Thoroughly review your bank records to look for other unusual or suspicious activity and follow up with the bank to report additional fraud if applicable.
- 4 Report the incident to your local law enforcement agency.

Aside from the above listed tips, preventing check fraud is a straightforward process. Like most loss prevention strategies, it comes down to good policies, staff training, and consistent oversight.

Please contact Todd at 531-510-7446 or [tduncan@nirma.info](mailto:tduncan@nirma.info) if you have any questions or would like to request training.

## **GENERAL SAFETY**

**By Chad Engle, Loss Prevention and Safety Manager**

### **Spring Storms: Severe Weather Damage and Protection**

According to CoreLogic's 2024 *Severe Convective Storm Risk Report* released February 22, severe convective storms (thunderstorms that may include heavy rain, hail, intense winds, and tornadoes) caused tens of billions of dollars of insured losses across the U.S. The report identifies the 2023 hail season as the most active of the past two decades, and hail as the leading cause of damage.

Nebraska recently observed Severe Weather Awareness Week, an important reminder for communities to be prepared for severe weather to strike at any time. Nebraska's annual statewide tornado drill is normally held on the Wednesday of severe weather awareness week. NIRMA takes this opportunity each year to review our severe weather response procedures and conduct our annual tornado drill. Once that is complete, we hold our annual fire drill. Taking the time to review how we prepare and respond to severe weather is another way to keep our employees safe during the spring severe weather season.

It is also important for our members to prepare all county and agency buildings and property for the upcoming severe weather season. Commercial and homeowners' property coverage costs are on the rise because of the increase in severe thunderstorms. There is not much a property owner can do to prevent severe weather, but there are things a property owner can do to reduce the amount of damage they sustain during the severe weather season.



There are steps you can take to protect your facility from hail. Hail damage to roof coverings and roof mounted equipment such as air conditioners, vents and skylights is common. Protective shields commonly referred to as "hail guards" or "hail screens" can be installed to protect this fragile equipment, both ground and roof mounted, from hail stones.

Pictured is a ground-mounted AC unit at NIRMA's headquarters that required protective hail screening. The hail screen was relatively inexpensive, when compared to replacing or repairing damaged condenser coils, and simple to install.

Regular roof inspections help you maintain your roof in good condition and assist in keeping it free from defects. The goal of the inspections is to identify small defects and damaged areas to repair before they turn into larger problems. If we repair the small hole in the roof before the spring rains or snow melts, we prevent water from entering and causing severe damage and costly claims.

Another condition to look for during inspections is blistered roof covering. Blisters leave the covering more susceptible to damage from wind and hail. These air-filled blisters are easily penetrated by hail stones which allows water to leak in leading to possible electrical damage, mold, and other issues that are costly to repair. The blistered areas are more prone to wind damage as the roofing material above the blister is no longer attached to the roof allowing it to be lifted by the strong winds that regularly accompany spring and summer storms.

Roof inspection checklist:

- Roof inspected regularly
- Access to rooftop safe and secured
- No missing screws on equipment housing or strapping
- Satellite dishes secure by concrete blocks
- No loose flashing, shingles, or gutter system parts
- Gutters clean and clear of obstructions, no loose or disconnected parts
- Debris removed after storms
- Drains and scuppers clear of debris
- Nothing stored on the roof
- No signs of hail damage
- Hail guards installed to protect roof mounted HVAC equipment
- No standing water on roof surface (should be gone within 48 hours of recent water event)
- Snow not permitted to accumulate
- Discoloration of roof surface
- No signs of cracks or areas for water penetration
- No cracks or gaps in caulked areas

NIRMA's Best Safety Practice for Members #8, "Perform regular documented inspections of all workplace sites," has application to roofs too. We ask our members to inspect their buildings and properties at least twice annually. Quarterly is a preferred frequency. Spring is here, hopefully bringing with it much needed moisture. Be sure your buildings and properties are ready to withstand the water and wind they will surely be subjected to.

You can find ***NIRMA's Property/Building Inspection Checklist*** by clicking on *Inspection Forms and Checklists* under the *Resources* tab at [www.nirma.info](http://www.nirma.info). As always, I can be reached at [chad@nirma.info](mailto:chad@nirma.info) and 1.800.642.6671.

## **HIGHWAY DEPARTMENT**

**By K C Pawling, Road Safety and Loss Prevention Specialist**

### **Are Your Challenges Being Used as Reasons or Excuses?**

As road department management and staff, we can be asked to wear many different hats within the county structure. I will not go through the many hats we can be asked to wear, but I will appeal to the individual wearing the hat of safety professional within the organization. This is not usually the most positively received position within the organization, but I would argue that it is the most important. The responsibility and practice of the safety professional affects all the other responsibilities that a road department manager has, including the budget.

In a recent article published in the National Safety Council magazine, Safety+Health, the question was asked "what challenges do safety professionals experience when delivering worker training?" This article is part of the annual training survey that the National Safety Council conducts. The article always catches my attention and I have twice now printed off this page of questions and responses to keep on my desk as a subtle reminder of what other safety professionals experience. Many of the experiences they have are true to what I am experiencing and have also heard at county road department meetings. In the best interest of keeping this a "safety short," I am going to speak to some of the challenges experienced in this article. Next month, I'll follow up with some mistakes made and lessons learned.

### **Challenges we can experience are:**

**Getting senior leadership to get on board with safety programs.** I say this very cautiously because I do not want to encourage insubordination, but if this is your experience, take the time to have safety meetings on your own. These do not have to be a big production; they can be short weekly toolbox or tailgate talks. This approach is generally limited in time to 15 minutes or so in length. These can be conducted daily or even weekly, with the intent to keep employee safety fresh in our minds.

**Keeping the newer generations interested while not losing the older generations.** This one is challenging. One approach that I have seen and used myself, is to use games to reinforce the material being taught. Now I am not a game guy myself, but I was encouraged to give it a try by one of MSHA's training specialists. He told me very point blank, training can be fun! So, I reluctantly tried using the game Jeopardy during an MSHA training I conducted and what do you know, it worked! I have since learned that there are road departments using games to keep their employees of all ages engaged. I want to warn you though, road department employees can be SUPER competitive! Think outside the box when trying to come up with new ideas.

**Finding training that is specific to our needs.** This is an easy challenge to correct. NIRMA is a great resource for material to use for training. There are multiple online resources offered from NIRMA for you to use at your safety meetings. I would also

remind you that the NIRMA loss prevention staff are here to conduct safety training also, and we would be happy to help you with your needs.

**Our budget is too small for safety meetings.** This one is very simple. Think about the effects that the lack of a safety program can have on your budget. Employee injuries and property damage are expensive. Safety meetings are supposed to be proactive and not reactive. I would say that no one has the budget for employee injuries and property loss. I would also like to ask you if you have enough of an emotional budget when someone has been injured and the injury could have been avoided while on your watch?

**Scheduling safety meetings around weather and projects.** If you do not make safety a priority, it will never happen. I don't know if there will ever be a day that has perfect weather, but every day is perfect for safety. Just schedule a date and go with it, regardless of the weather or projects.

**How do I ensure what is taught is remembered?** Teach safety, practice safety, model safety and supervise safety. It is going to take effort, but the results are worth it. Your employees are worth it!

Again, these are just some of the challenges many of us can experience. Don't let them be the reason you are unsafe or use them as an excuse to be unsafe, because these are challenges that can be overcome. If you need help with your safety training or program, do not hesitate to contact us for help. I can be reached at [kcpawling@nirma.info](mailto:kcpawling@nirma.info). I look forward to hearing from you!