

# VIS<sup>®</sup> CONNECTIONS

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We are happy to provide you our publication for nonprofit risk managers, as part of our service to you. If you need to change the email address to which this is sent, please [contact us](#). Be sure to include your name, organization and address. You also are welcome to call us at 800.222.8920 for assistance. For risk management guidance between the quarterly issues of *VIS Connections*, we invite you to follow our blog at [www.volunteerinsure.org](http://www.volunteerinsure.org).

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**From all of us at VIS, happy holidays**

Whether you have been part of our Volunteers Insurance Service program for over 40 years or just a few weeks, we want you to know we appreciate having you with us, and hope that you will have a great holiday season and New Year. We also appreciate the work that you do to improve the lives of individuals and improve your communities.

We are glad to be part of *your* community. We hope our insurance programs, and every issue of *VIS Connections*, will continue to help you as you carry out your mission. We are thankful for the many referrals we receive from our customers, as well. (Keep them coming!)

Please remember that any time you need help on any insurance matter, we are happy to hear from you.

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**Personal risk management – protecting against holiday ID theft**

As you shop in “brick and mortar” stores or online, here are some tips courtesy of Linda Vincent of [www.TheIdentityAdvocate.com](http://www.TheIdentityAdvocate.com), to avoid identity theft, which the Consumer Federation of America says reaches its annual peak this time of year:

- Thwart pickpockets who would love to have your ID and credit cards as well as your cash. If you need to carry a purse, make it a small one and carry it close to your body. Men, keep your billfold in your front pocket or inside your coat. For even better protection, buy an RFID-blocking billfold to prevent thieves from scanning the RFID chip in your credit cards.
- Shop online only if the payment section’s Website address begins with “https” – the “s” indicates a secure site – and includes a padlock icon. Clicking the icon allows you to view the security certificate. Consider paying through a gateway such as Paypal, so you don’t need to enter credit card information directly on the site. Hackers are busier than Santa’s elves, trying to get that information.
- Do not make bank transfers using your mobile phone or a public wireless network. Identity thieves might be monitoring those connections to access bank information. If you must do banking on your mobile phone, consider establishing a virtual private network (VPN).
- In stores or restaurants, use cash if you can. We’ve all read the stories about “skimmers” being installed on debit-card readers, to capture account numbers and PIN’s. Use only ATM’s you trust, because thieves often install skimmers on ATM’s in high-traffic areas. And think twice before giving your credit card to a waiter who

could be in a position to sell the number and perhaps be working somewhere else next week.

- If you're having merchandise shipped, request a signature so you will know who received it, and when.
- Shred or burn any papers with your personal information. Going through your garbage is not beneath the dignity of identity thieves!
- Check credit card statements carefully, and monitor the balance of any accounts for which you have a debit card. Check your credit reports frequently via [www.annualcreditreport.com](http://www.annualcreditreport.com) or through a commercial service that monitors those reports for you.

## **“Who would want to do that?”**

That question can lead you to great places you might never have thought to visit, in volunteer recruitment.

Rick Lynch, noted author, trainer and consultant to nonprofit organizations, used the question to help a volunteer manager recruit the perfect volunteers for an assignment nobody seemed to want – escorting children to school through a dangerous neighborhood.

A little brainstorming led to the decision to approach the local college's football team, and bouncers at local bars. In no time, the children were walking to school and back with volunteer teams consisting of 250-pound young men who were as enthusiastic to help as the kids were to be around those big guys.

NOTE: For a good article by Rick Lynch, who is principal consultant with Seattle-based Lynch Associates, on how to measure volunteer outcomes, see the [Fall 2013](#) issue of *VIS Connections*.

## **What kind of recognition do volunteers appreciate most?**

Answers to that question can be as different as volunteers themselves, but it is an important question to ask, in order to attract and retain good volunteers. The Smithsonian Institution surveyed its volunteers, asking them to rank several forms of recognition in terms of what they would like most, and least. The results, from favorite to “forget it”:

1. A formal reception or other such event, once a year.
2. A pin, for years of service

3. Receiving thanks in person, informally
4. Receiving thanks in a personal email
5. Having the service pin modified as milestones are reached
6. Receiving thank-you cards at certain times; for example, during the holidays
7. Receiving certificates of appreciation
8. Receiving recognition in the organization's newsletter
9. Birthday card
10. Animated greeting cards

Jenna Jones Paradis, CVA, volunteer coordinator for the Smithsonian's Associates Program, added that complimentary tickets to Smithsonian events also are popular with volunteers, although that option wasn't included in the survey.

Angela Berns, program manager of volunteer services at St. Luke's Hospital, Cedar Rapids, IA, has found something else that volunteers appreciate, in addition to recognition of their service: handwritten cards acknowledging events in the volunteers' lives such as a promotion in their paid jobs, children's graduations, or sympathy cards when there is illness or death in the family.

## The Power of One

What images and stories do you use, to attract support for your mission? For a human-services organization, which would be more effective – telling of one person in need, or that one person plus many others? Psychologist Paul Slovic of the University of Oregon addressed that question in a study, and the answer surprised him. You might want to consider the study results, in your appeals for support.

Slovic told one group of potential donors about a young girl who was suffering from starvation, and asked how much they would be willing to donate, to help that girl. Then he told another group of potential donors about the same girl, but this time he mentioned the fact that millions more like her are in need. Then he asked that group how much they would be willing to donate. Unexpectedly, he found that the second group was willing to donate only about half as much as the first group.

With further research, Slovic concluded that the first group – the ones told only about the single individual – felt that their contribution would make a significant difference, while the second group felt bad about the scope of the starvation problem. The bad feeling diminished the motivation to help the individual.

"It's really about the sense of efficacy," Slovic told National Public Radio's *Morning Edition*. "If our brain creates an illusion of non-efficacy, people could be demotivated by thinking, 'Well, this is such a big problem. Is my donation going to be effective in any way?'"

## The Power of One, Part Two

Dr. Donald Stookey, who died recently at age 99, was director of fundamental chemical research at Corning in 1957, working on ceramics that could withstand the intense heat generated by air resistance. The product was being developed for use in missiles. One day Dr. Stookey left a piece of the material in a furnace heated to 1,652 degrees Fahrenheit – 300 degrees higher than he intended. He was surprised to find that the piece had not melted, but had turned opaque, with a milky-white appearance. He got a pair of tongs, and retrieved the piece. It slipped from the tongs, dropped to the floor, and bounced but did not break. Soon after, Corning announced a new product, branded as Corningware, in which food could be taken directly from the freezer to the oven to the table -- eliminating the need to use and wash so many pans and serving dishes.

Dr. Stookey did his job, and then some.

It is basic risk management to have job descriptions, or standards, for volunteers and paid employees alike. But it's also important to ask them occasionally if they have discovered anything unexpected while doing their work...a more efficient way of carrying out their assignments, a growing number of client requests for a service the organization currently doesn't offer, or perhaps a hazard that isn't being addressed in volunteer safety training. One person's experience and observations might affect the way the entire organization carries out its mission.

## VIS® Commitment

Volunteers Insurance Service is committed to providing its members a complete resource for the nonprofit organization's risk management needs. Our services include:

- Publishing **VIS® Connections** as one of our information resources for members;
- Maintaining for members' use a library of information relating to management of risks in the nonprofit organization;
- Researching available and appropriate insurance relating to volunteer activities;
- Designing and administering insurance programs, and compiling underwriting information;
- Providing consultation on risk management issues at no additional charge to our members, via a toll-free line (800.222.8920 or 800.468.4200);
- Assisting members, on request, with matters relating to insurance.

Insurance and administrative services are provided to VIS® and its members by The CIMA Companies, Inc. and/or one of its affiliated companies.

VIS®'s Articles of Incorporation, Financial Information, and a list of the members of VIS®'s Board of Directors are available to VIS® Members upon request.

## **CIMA licensing information**

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