



Risk Management Solutions



Fall 2023

A Quarterly Newsletter of the AMIC/MWCF Loss Control Division

Tips on Eliminating Mold from Homes and Offices

Todd McCarley • Loss Control Representative • AMIC/MWCF Loss Control Services

Mold is everywhere, thriving on a variety of surfaces including wood, cardboard, paper, carpet and foods. Molds can grow and survive on any surface that is warm, damp or capable of retaining moisture, and grows best under warm, humid conditions. Although not all molds are dangerous to human health, they certainly carry a bad reputation.

Molds serve a key role in the natural decomposition of organic materials. For the most part, molds are beneficial to the environment. However, certain types may be problematic to people with mold allergies and to those continuously exposed to them. When mold spores are removed or we remove ourselves from “moldy” environments, it is unlikely we will experience long-term effects as a result of our exposure. As fungi, molds reproduce by sprouting and releasing tiny spores that float through the air until contacting a surface conducive to their growth. When in an environment containing high counts of mold spores, inhaling these micro organisms is inevitable.

Potential health effects attributed to the inhalation of mold spores are generally mild by nature. These usually include, but are not limited to, allergic reactions, asthma and/or other respiratory complaints, nasal stuffiness, eye irritation, wheezing or skin irritations. Side effects are generally mild and are often attributed to every day hay fever allergies. However, some individuals that are extremely sensitive to molds may experience severe reactions including one or more of the following symptoms: fever, shortness of breath or (in rare cases) developing mold infections in their lungs. These are rare, however, as most people only experience mild effects, if any.

What can we do to eliminate mold in our homes and offices? Since molds grow best in warm, damp and (especially) humid places, simply reducing the humidity levels in our environments should prove effective. This can be achieved in a number of ways.

- Humidity levels in the home or office should stay between 40% and 60%. Placing a dehumidifier in a central location at home or in the office should help.
- Restrooms and high-condensation, cooking and shower areas should be equipped with exhaust fans to provide adequate ventilation.
- Mold inhibitors should be added to paints before application when possible.
- Previously soaked or water-damaged carpets and upholstery should be replaced.
- Any areas that may have been flooded, or are subject to higher-than-normal amounts of condensation, should be ventilated with an exhaust fan. Any carpet or wood exposed to high concentrations of moisture should be replaced. After the removal of these materials and before the installation of their replacements, the affected space should be cleaned with warm water, soap and a bleaching agent. Also, be sure to allow the affected area ample time to dry before replacing the carpet or wood.

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Ensuring Safety at Special Events – Municipalities Take the Lead!

Cody Marcum, ARM, CSP • Loss Control Representative
AMIC/MWCF Loss Control Services

Special events are a vibrant and essential part of any community because they offer residents and visitors opportunities to come together and celebrate various occasions. From music festivals and parades to food fairs and cultural gatherings, these events contribute to the social fabric of a municipality. Municipal leaders play a pivotal role in organizing and supervising special events to guarantee a safe and enjoyable experience for all participants. I want to provide a few considerations to keep in mind when making event preparations.

Initially, it is important to determine how many people you expect to attend the event and the venue's capacity. Large gatherings can pose risks if not properly managed. Ensuring clear entrance and exit points, setting up barriers to control crowd flow and coordinating with law enforcement to handle any potential security issues are crucial steps in maintaining order.

Furthermore, the infrastructure and facilities at the event venue must meet industry-specific safety standards, which are enforced by local government authorities, such as the building and zoning department and the fire marshal. This includes inspecting stages, platforms and temporary structures for stability, as well as adherence to applicable codes and design specifications. Adequate sanitation facilities, medical aid stations and emergency exits must also be strategically placed at the venue. Municipalities must establish comprehensive contingency plans that cover various scenarios such as medical emergencies, natural disasters or security threats. Collaborating with local emergency services, medical personnel and law enforcement ensures a swift response to any unexpected situation.

In addition, alcohol consumption is another common concern for event organizers. Therefore, it is recommended that strict regulations be put in place to manage alcohol distribution, consumption and prevent underage drinking. Events where alcohol consumption is not permitted are ideal, but organizers should clearly communicate this policy to attendees and create a plan to mitigate any attempts to bring alcohol into the event. If alcohol is permitted at an event, it is imperative to implement measures such as designated driver programs, where designated individuals commit to staying sober to ensure the safe transportation of attendees. Visible signage regarding alcohol policies, including information about responsible drinking and the consequences of excessive consumption, can help create awareness among eventgoers. Additionally, cooperation with local liquor control authorities, such as conducting joint operations to enforce age verification checks and monitoring alcohol service, is essential in maintaining a safe and compliant environment.

One final consideration to take into account when planning an event is traffic management. Special events can lead to increased vehicular and pedestrian traffic, potentially causing congestion and accidents. Municipalities should coordinate with transportation departments to implement effective traffic control measures, alternative routes and adequate signage to ensure smooth flow and minimize road hazards.

In conclusion, the success of a special event is intrinsically tied to the safety of its attendees. By focusing on crowd management, infrastructure standards, emergency preparedness, alcohol regulation and traffic management, municipalities can create an environment where residents and visitors can celebrate with peace of mind. Through meticulous planning, collaboration and adherence to safety protocols, I hope that your special events will continue to be occasions of joy, unity and community spirit for your citizens. ■

Eliminating Mold

continued

Molds are not as bad as their reputation. They serve an essential purpose in our environment, yet many are fearful of molds simply because little is known about them. We should not, by any means, allow ourselves to remain in contact with molds. Cleaning our surrounding environments and replacing molded materials whenever the possibility of excessive moisture is present is a must. Do a little research in the near future and educate yourself or someone around you concerning molds. They are, after all, everywhere! Be safe! ■

Sources: *National Center for Environmental Health; U.S. Environmental Protection Agency*

For more information, scan the QR code.
(EPA Indoor Air Quality - Region 4 (Southeast) Contacts and Information)



IMPORTANT NOTICE:

REQUIRED APOSTC TRAINING MANDATE FOR LAW ENFORCEMENT

Must be completed by 12/31/2023

Implicit Bias: Concepts and Countermeasures

The Alabama Peace Officers' Standards and Training Commission mandated, in August of 2020, that all certified law enforcement officers in the state of Alabama receive the four-hour APOSTC course *Implicit Bias: Concepts and Countermeasures*. This course will count for four hours of the officer's 12-hour continuing education requirement.

Any officer who received this training by attending an APOSTC academy or lateral/refresher course beginning in January 2021, will not be required to attend.

For information regarding "Train-The-Trainer" classes or to schedule training for officers, contact:
Captain Randy Vaughn (director)
APOSTC Law Enforcement Academy at Tuscaloosa
(205) 759-3000 or rvaughn@leat.org

LocalGov 

FALL ONLINE TRAINING

FREE Courses Available
24/7 to MWCF and AMIC
Members

- Workplace Ergonomics
- Work Zone Safety
- Ladder Safety 101
- Airborne & Bloodborne Pathogens
- Influenza (BLS)



Sign up online

losscontrol.org/online-training.html

Cody Marcum Receives CSP Designation

Cody Marcum is on a roll for our Loss Control team! Cody recently obtained his Associate in Risk Management (ARM) certification from The Institutes Risk and Insurance Knowledge Group, and now he has passed his Certified Safety Professionals exam.

This means he has successfully demonstrated his knowledge and expertise in the field of safety related to health, safety and environmental assessment, management, engineering, information and communications. The CSP is the gold standard of safety health and environmental credentials and requires that you have a bachelor's degree and four years of safety experience (where safety is at least 50% preventative and at a professional level). Cody attained a qualifying credential by passing the Associate Safety Professional (ASP) a month prior to testing for the CSP in August.

Cody and his wife also welcomed the birth of their second son this summer. Congratulations, Cody! ■



2023 - 2024 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. If you would like to schedule or host a SKIDCAR session in your area, please contact **Donna Wagner** at (334) 386-8125.



2023

Sept. 26 - Oct. 13 Oneonta
Nov. 28 - Dec. 8 Lincoln

2024

Jan. 22 - 26 Montgomery
Feb. 13 - 23 Orange Beach
March 12 - 22 Roanoke
April 9 - 19 Muscle Shoals

Register and pay online at www.losscontrol.org!



Loss Control Division

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

CHANGE SERVICE REQUESTED

Presorted Std.
U.S. POSTAGE
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Fall Safety DVDs

- 5.080 – Tractor Safety
- 7.026 – Tick Bite Prevention & Response
- 7.057 – Mobile Elevating Work Platforms
- 7.079 – Tree Trimming Safety
- 7.133 – Resisting the Flu
- 7.154 – Chainsaw Safety
- 10.016 – Covid 19: Staying Safe at Work – Employees
- 10.017 – Covid 19: Staying Safe at Work – Employer
- 15.007 – Flagger Safety
- 18.003 – Seasons in the Sun: Driving Challenges in Spring and Fall

**Video/DVD requests to: Sonya McCarley at: 334-386-8114
smccarley@almonline.org or FAX at 334-262-2809**

Need Help Filing Work Comp Claims?

For step-by-step instructions, visit:

www.almwcf.org

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