



ALARM

THE NEWSLETTER

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Convention & Tradeshow
May 12-14, 2015

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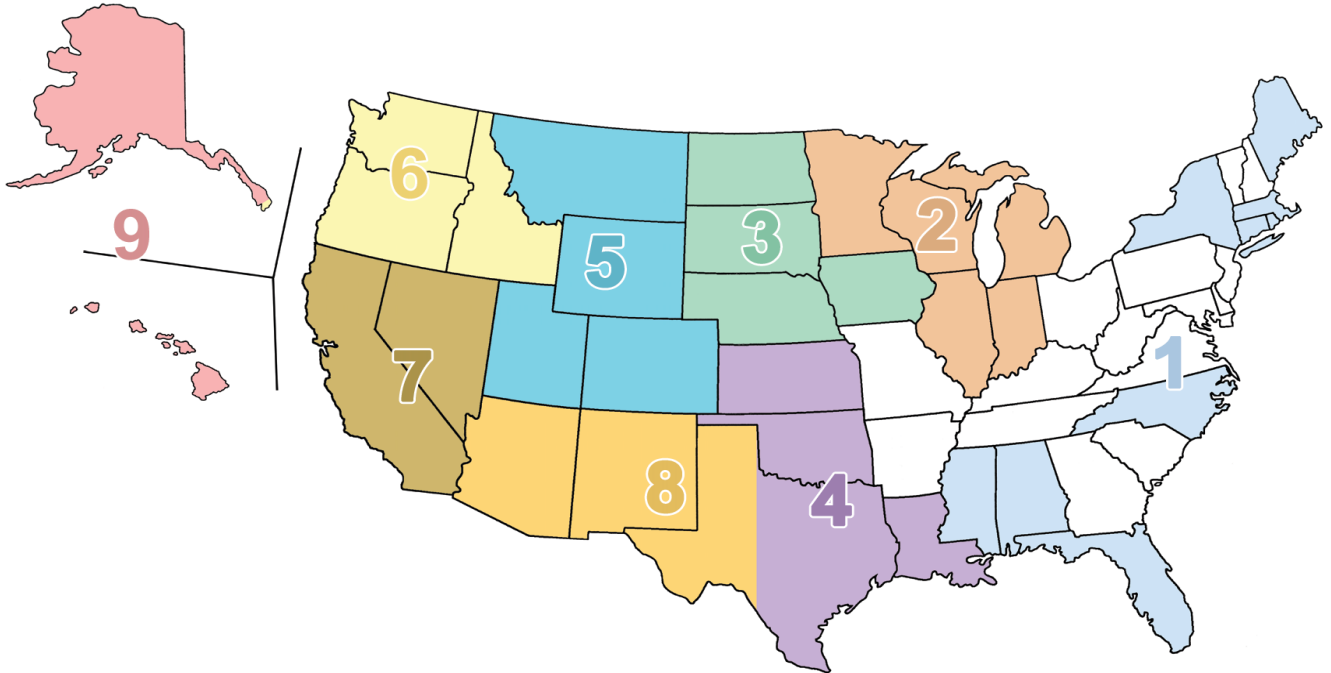
11th Annual Protecting Tribal
Families Golf Fundraiser
April 23, 2015



AMERIND Risk
Tribes Protecting Tribes

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AMERIND Risk

Tribes Protecting Tribes

About Us

AMERIND Risk is the only 100% Tribally owned and operated insurance carrier in Indian Country. Over 400 Tribes united and pooled their resources to create AMERIND Risk to keep money within Indian Country. AMERIND Risk provides property, liability and workers' compensation insurance for tribes, tribal governments, businesses and individual coverage.

Our Mission

"Tribes Protecting Tribes"

Our Product Offering

Tribal Workers' Compensation:

AMERIND Risk's Tribal Workers' Compensation plan is the tribal alternative to state workers' compensation.

Tribal Governments and Businesses:

AMERIND Risk's Tribal Governments and Businesses product is designed to provide property and liability for Tribal Governments and Business enterprises located in Indian Country.

Native American Homeowners and Renters Program:

AMERIND Risk's Homeowners and Renters insurance is designed for the unique needs of our tribal citizens, living in Indian Country. Insuring your home, including your mobile home or traditional home is our priority. Over 15,000 tribal families are protected by AMERIND Risk.



A Message From **Derek Valdo, CEO**

Thank you for your continued support. From our humble beginnings in 1986 until now, your support of AMERIND Risk has made all the difference. Two thousand fourteen was almost as good as two thousand thirteen and we have achieved enormous success for our Tribal owners. Because of your dedication and belief in our ability to serve your needs, we are stronger than ever. We will be here for Tribes as long as you need us.

We continue to grow and evolve with you so we can continue to support infrastructure, housing and economic development in our Native communities. Our founding members received their share of over \$1,100,000 that was refunded from Member required reserves, because of our increased strength!

As the only 100% Tribally owned and operated insurance carrier in Indian Country, we have the knowledge and the resources necessary to meet your needs. All our programs allow you to repair and replace property, protect our Sovereignty, save on your insurance costs, improve your bottom line and keep Indian dollars in Indian economies.

One of our priorities is protecting your employees and your operations. A key part of running your business is keeping employees safe. If a worker does suffer an injury, our Tribal workers' compensation coverage provides you and your employees with important protection. AMERIND Risk can lower your workers' compensation costs. We will keep you updated on more exciting new programs as they become available in 2015.

I look forward to seeing you in beautiful New Mexico on April 23, 2015 at our 11th Annual Protecting Tribal Families Golf Fundraiser.

Please join us also, at our 2015 AMERIND Risk | NAIHC Annual Convention & Tradeshow in Scottsdale, Arizona, May 12- 14, 2015!

Derek Valdo
Chief Executive Officer



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THE NEWSLETTER

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Chairman of AMERIND Risk Board of Directors

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Metlakatla Indian Community
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Derek Valdo Chief Executive Officer
Dennis McCann Chief Operating Officer
Casey Riddle Chief Financial Officer

AMERIND Risk | NAIHC Annual Convention & Tradeshow

May 12-14, 2015

Talking Stick Resort, Scottsdale, Arizona

AMERIND Risk and the National American Indian Housing Council (NAIHC) will host a combined event in May of 2015. Our two Native American-strong organizations work only to benefit Indian Country. By collaborating, we will offer you extensive training options with lower travel costs. We encourage you to make your reservations today! This is an exciting opportunity to network with hundreds of Tribal leaders and housing professionals as we anticipate over 500 attendees from across Indian Country.

With over 40 years of experience in capacity building and advocating for Indian Housing, NAIHC will be providing updates on legislative and policy issues, as well as training covering the topics most relevant to running an effective housing program. Past tracks have included financial resources for housing development, housing management tools and administration and protecting tribal housing investments.

AMERIND Risk was founded 28 years ago by over 400 Tribes, who united and pooled their resources to create

AMERIND Risk to keep money within Indian Country. We provide property, liability and workers' compensation insurance for Tribes, Tribal governments, Tribal businesses and individual property coverage. It is the only 100% Tribally owned and operated insurance carrier in Indian Country - **"Tribes Protecting Tribes"**. This educational forum may feature sessions that include claims, tribal workers' compensation, emergency management and workplace safety issues.

Please join us at the Talking Stick Resort on May 12-14, 2015, in Scottsdale, Arizona.

Visit AMERINDRisk.org or NAIHC.net for more information.



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Eye Safety on the Job

Eye injuries in the workplace are very common. More than 2,000 people injure their eyes at work each day. About 1 in 10 injuries require one or more missed workdays to recover. Of the total amount of work-related injuries, 10-20% will cause temporary or permanent vision loss.

Experts believe that the right eye protection could have lessened the severity or even prevented 90% of eye injuries in accidents.

Common Causes of Eye Injuries at Work:

- Flying objects (bits of glass, metal, wood)
- Tools
- Particles
- Chemicals

Drowsy Driving...

Facts

- 1 out of 10 drivers have fallen asleep at the wheel in the past year.
- 1 out of 8 crashes that require hospitalization is due to drowsy driving.
- 1 out of 6 deadly traffic accidents is a direct result of drowsy driving.

Preventative Tips:

Get enough sleep before you drive. Most adults need 7-9 hours.

If you have been up for 24 hours or more, do not drive.

If you feel sleepy, drink something with caffeine. (Allow 30 minutes for it to kick in.)

If all else fails, find someplace safe to take a short nap or stay somewhere for the night.

Ten ways to help prevent an eye injury in your workplace

Assess. Look carefully at plant operations. Inspect all work areas, access routes, and equipment for hazards to eyes. Study eye accident and injury reports. Identify operations and areas that present eye hazards.

Test. Uncorrected vision problems can cause accidents. Provide vision testing during routine employee physical exams.

Protect. Select protective eye wear that is designed for the specific duty or hazard. Protective eye wear must meet the current standards from the Occupational Safety and Health Act of 1970 and later revisions.

Participate. Create a 100% mandatory program for eye protection in all areas of your operation. A broad program prevents more injuries and is easier to enforce than one that limits eye protection to certain departments, areas, or jobs.

Fit. Workers need protective eye wear that fits well and is comfortable. Have eye wear fitted by an eye care professional or someone trained to do this. Provide repairs for eye wear and require each worker to be in charge of his or her own gear.

Plan for an Emergency. Set up first-aid procedures for eye injuries. Have eyewash stations that are easy to get to, especially where chemicals are used. Train workers in basic first-aid and identify those with more advanced training.

Educate. Conduct ongoing educational programs to create, keep up, and highlight the need for protective eye wear. Add eye safety to your regular employee training programs and to new employee orientation.

Support. Management support is key to having a successful eye safety program. Management can show their support for the program by wearing protective eye wear whenever and wherever needed.

Review. Regularly review and update your accident prevention policies. Your goal should be NO eye injuries or accidents!

Put in Writing. Once your safety program is created, put it in writing. Display a copy of the policy in work and employee gathering areas. Include a review of the policy in new employee orientation.

Source: <http://www.preventblindness.org/ten-ways-prevent-eye-injuries-work>



Why Pay the State?

We Need to Protect Each Other.

AMERIND Risk's Tribal Workers' Compensation plan is the tribal alternative to state workers' compensation. Workers' Compensation is a state law, which Tribes are exempt. Our Tribal insurance plan affords the individual Tribe the ability to take control of their Tribal Workers' Compensation plan while maintaining Tribal sovereignty.



PROPERTY. LIABILITY. WORKERS' COMPENSATION.
The only 100% Tribally owned and operated insurance carrier in Indian Country.



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Call Us at 505.404.5000
or TribesProtectingTribes.com

Smoke Alarms for People who are Deaf or Hard of Hearing...

Smoke alarms save lives. However, people who are deaf or hard of hearing may not be able to depend on the traditional smoke alarm to alert them of a fire.

FACTS

- People with a hearing disability may not even hear a smoke alarm.
- Home fire sprinklers increase the chances of surviving a fire.

Smoke alarms and alert devices, called accessories, are available for people who are deaf. Strobe lights throughout the home are activated by smoke alarms and alert people who are deaf to fire conditions. When people who are deaf are asleep, a high intensity strobe light is required along with a pillow or bed shaker to wake them up and alert them to fire conditions so they can escape.

Smoke alarms with built in or separate strobe lights can be purchased through home improvement store websites or by searching the internet for “strobe light smoke alarms.” BRK/First Alert, Gentex and Kidde brands offer this type of smoke alarm. Smoke alarm accessories such as bed/pillow shakers, transmitters and receivers are available through lifetonesafety.com, safeawake.com and silentcall.com.

-Be sure that any smoke alarm or accessory device you use has the label of a recognized testing laboratory. –

Source: NFPA | Public Education Division | www.NFPA.org/education and www.NFPA.org/disabilities

At Home Fire Prevention Tips

If you smoke...

- Never smoke when you are lying down, drowsy, or in bed. Smoking is the #1 cause of home fires that kill older adults.
- Use large deep, tip-resistant ashtrays and place them on a flat surface. This will keep ashes from falling onto a nearby area that might burn.
- Wet cigarette butts and ashes before emptying them into the trash.
- Smoke outside, if possible.
- Never smoke near oxygen tanks.

If you cook by using the stove...

- Keep an eye on what you fry. Most cooking fires start when someone is frying food.
- Move things that can burn away from the stove.
- Do not cook if you are drowsy from alcohol or medicine.
- Use oven mitts to handle hot pans.
- If a pan or food catches fire, slide a lid over it and turn off the burner.

If you use a space heater...

- Keep the heater 3 feet away from anything that can burn, including you.
- Unplug heaters when you aren't using them, including when you leave your home or go to bed.
- Consider getting heaters that are designed to turn off if they tip over.

If you use a fireplace, wood stove, or coal stove...

- Have a professional clean and inspect your fireplace, wood stove, or coal stove once a year. Search “chimney cleaning” to find a professional near you.
- Do not burn green wood, artificial logs, boxes, or trash.
- Use a metal mesh fireplace screen to keep sparks inside.
- If your fireplace has glass doors, leave them open while burning a fire.

Source: Department of Health & Human Services USA | Centers for Disease Control and Prevention | FEMA, U.S. Fire Administration

Flood Preparedness

Continued on pg. 9

Floods can happen anywhere, any time of year, but densely populated areas have a high risk for flash floods. Almost half of all flash flood fatalities are vehicle related. If you're driving and approach a water-covered road, don't take chances – turn around, don't drown! Six inches of water can be enough to stall a vehicle. Two feet can float most cars, trucks and SUVs.

Stay high and dry with these flood safety tips:

- Determine your risk: know your proximity to rivers, streams and dams.
- During or after heavy rains, avoid underpasses, underground parking garages, and basements.

You Are Family.

We Protect Each Other.

AMERIND Risk's Homeowners and Renters insurance is designed for the unique needs of our tribal citizens living in Indian Country. Over 15,000 tribal families are protected by AMERIND Risk.



PROPERTY. LIABILITY. WORKERS' COMPENSATION.
The only 100% Tribally owned and operated insurance carrier in Indian Country.



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Call Us at 505.404.5000
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Prevent Carbon Monoxide Poisoning

Carbon Monoxide (CO) deaths are highest in winter. The cold weather increases the use of gas-powered furnaces as well as the use of risky alternative heating and power sources (portable generators, propane stoves or grills.) Unintentional carbon monoxide exposure accounted for 15,000 emergency room visits annually between 1999 and 2004, with an average of 439 people dying each year.

Here are some preventative measures to follow:

- Have your heating system, water heater and any other gas, oil or coal-burning appliance inspected and serviced by a qualified technician every year.
- Install battery-operated CO detectors on every level of your home. You can find these at any home improvement store.
- Don't use a generator, charcoal grill, camp stove or other gasoline or charcoal-burning device inside the home, basement or garage or outside the home near a window.
- Don't burn anything in an unvented stove or fireplace.
- Don't let a vehicle idle inside a garage attached to a house, even if the garage door is left open.
- Don't heat a house with a gas oven.

If a CO detector sounds, leave your home immediately and call 911 from outside. Seek prompt medical attention if you suspect CO poisoning and if you or someone in your household is feeling dizzy, light-headed or nauseated.

Source: <http://www.consumerreports.org/cro/news/2008/01/january-is-the-deadliest-month-for-carbon-monoxide-poisoning/index.htm>

Safe Lifting Techniques

When lifting, know your body's limitations and use proper techniques to protect your back from injury.

Consider all possibilities. Should I use a material handling device? Do I have a clear path? Do I need to reduce the size or weight of the load? Are there steps, ledges or other obstacles? Will I need to stop for rest?

Check the load to see that it is stable and balanced. Before lifting an object, test the weight of the object by lifting a corner. If you are unsure of its weight, use a material handling device.

Use a wide stance, with feet about shoulder's width apart, and one foot slightly in front of the other. This staggered position gives you more stability and reduces the risk of falling. With the load close to your body, bend your knees to lift.

Use your whole hands to grip the object, not just your fingers. Use handles, if they are provided.

Use your leg strength to lift in a smooth, controlled manner. Keep your stomach muscles tight and your head and shoulders up. Avoid jerking and twisting motions.

Source: Regents of the University of California | <http://ucanr.edu/sites/ucehs/files/197569.pdf>

Flood Preparedness (Continued)

- If you're hiking or camping along a stream or river, stay alert to local weather conditions.
- And stay away if thunderstorms are predicted, or if they've happened recently.
- Develop an evacuation plan for your family. Make sure everyone knows what to do in case of flooding.
- Be prepared for power and service interruptions. Keep your car fueled, stock bottled water and non-perishable food, and get a first aid kit.
- Never attempt to drive through a flooded road. And never drive around a flood barricade.
- If your vehicle stalls, get out and move to higher ground.
- If you're walking in water that's above your ankles, stop and turn around. You can be swept off your feet by as little as six inches of rushing water.

Source: National Safety Council | nsc.org

11th Annual Protecting Tribal Families Golf Fundraiser

Twin Warriors Golf Club, Santa Ana Pueblo, NM
April 23, 2015

Please join AMERIND Risk and The American Indian Graduate Center (AIGC) for the annual "Protecting Tribal Families" Golf Fundraiser. Funds raised will assist non-insured Native American families affected by catastrophic events or loss. ***Additionally, a portion of the proceeds will be donated to AIGC!***

Consider a sponsorship for this event, there are many benefits. In-kind sponsorships such as gift cards and golf raffle items are welcome.

9:00 am Scramble

\$175* Per Player | \$700* Per Player

*Price increases \$25 per player, \$100 per team, after March 20, 2015.

\$30.00 Mega Golf Ticket (valued at \$40.00)
includes: two mulligans, ten raffle tickets,
advanced tee, putting contest drawing entry.

**\$10,000 Hole in-one chance
and other great prizes!**

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For more information, please contact Minerva Diaz at (505) 404-5000 or MDiaz@amerindrisk.org. To register, please visit our website at AMERINDRisk.org.



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The Maximum Reports, Inc. corporate philosophy is to develop and enhance long term relationships by continually improving our systems capabilities to meet the specific needs of each client.

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