



Ohio Township Association Risk Management Authority

UPDATE

WINTER 2019/20

Attention All OTARMA Members!

The Managing Ohio Risk Exposures (MORE) Grant is available to every OTARMA Member. You are eligible to submit an application for up to \$500 in MORE Grant funds in 2019. Don't miss the December 31, 2019 deadline.

OTARMA is celebrating its seventh successful year of the MORE Grant with over 3,200 application submissions and \$1.5 million in grant funds awarded since the OTARMA Board of Directors announced the program at the beginning of 2013. The MORE Grant Program is only available to OTARMA Members.

About the MORE Grant Program

The MORE Grant Program offers up to \$500 annually for the purpose of assisting OTARMA Members in eliminating or preventing risk exposures that can lead to liability claims and property losses. Qualifying expenses eligible for the MORE Grant Program include Ohio Township Association (OTA) Conference registration fees, risk management training and non-consumable goods or services acquired for the primary purpose of reducing or preventing liability claims and property losses.

Members may consider safety equipment including Automatic Electronic Defibrillators (AEDs) or Personal Protective Equipment (PPE) such as

OTARMA Board of Directors

Joyce Fetzer

Chair
Perry Township, Stark County

Marsha Funk

Vice Chair
Brownhelm Township, Lorain County

Nick Schwab

Secretary
Reily Township, Butler County

Connie Fink

Board Member
Springfield Township, Muskingum County

Matt DeTemple

Board Member
Ohio Township Association

Tim Lynch

Board Member
Liberty Township, Seneca County

Philip Cox

Board Member
Monroe Township, Miami County



OTARMA - Investing in the Safety of its Members 2019 MORE Grant Program

The OTARMA Board of Directors is pleased to announce the continuation of the loss control and risk management initiative - MORE Grant. Since 2013, the MORE (Managing Ohio Risk Exposures) Grant has been assisting Ohio Townships in eliminating or preventing risk exposures that lead to liability claims and property losses.

Only qualified expenses will be considered for MORE Grant funds. Qualified expenses include safety equipment purchases, Ohio Township Association (OTA) Annual Conference registration fees, costs associated with training, loss control recommendations, and risk management training or education fees. The primary purpose of the purchase is the prevention or reduction of liability claims or property losses.

The funds are available for purchases or expenses incurred during the application period.

- Examples of qualified expenses include, but are not limited to:
 - Playground surface materials
 - Safety signage
 - Safety cones or other hazard warning items
 - Automated External Defibrillators
 - Fire extinguishers
 - Life jackets

The MORE Grant Program has a brief application that may be found on the OTARMA Website at www.OTARMA.org or by contacting Wendy French at 688-746-7966 ext. 3136 or via email at wfrench@otarma.com.

Leading the Way for Ohio Townships
OTARMA.org



The OTARMA Program is exclusively endorsed by the OTA

Every effort has been made to ensure the accuracy of the information in this newsletter. Professional counsel should be sought before any action is taken or decision is made based on this material.

www.OTARMA.org

Photo courtesy of Blendon Township, Franklin County.

Cont'd on pg. 2

reflective vests, turnout gear or respiratory devices. Registration fees for risk management, safety training, workshops and seminars including Certified Playground Safety Inspectors (CPSI) and Cardiopulmonary Resuscitation (CPR) also meet the requirements.

More examples of approved application requests include:

- Chainsaws
- Traffic cones
- Snowplow lights
- Sidewalk repairs
- Fire extinguishers
- Tree trimming or tree removal
- Flashlights for police vehicles
- Handheld radios for road workers

OTARMA Encourages all members to apply!

- New security doors for township buildings
- Outdoor lighting to prevent vandalism
- Fireproof cabinets and safes
- Road signs
- Reflective rain gear
- Thermal cameras
- Playground surfacing materials
- Flammable storage cabinets
- First aid kits
- Barricades



Groton Township, Erie County - (left to right) Ron Brown; Linda Jett, Fiscal Officer; Kerry Jett, Fire Chief; Craig Hibner, OTARMA Representative; and Roger Rowland, Trustee.



Watertown Township, Washington County - (left to right) Tom Neill, Trustee; Annette Schott, Fiscal Officer; Doug Parks, Trustee; and Andy Leitch, OTARMA Representative.



Marietta Township, Washington County - (left to right) Jerry Stevens, Trustee; Jeanette Gregory, Fiscal Officer; Trustees Steve Bober and Dan Ritchey; and Andy Leitch, OTARMA Representative.

Comments Received from OTARMA Members

"Once again, the members of the Sutton Township Board of Trustees would like to thank you for the MORE Grant in the amount of \$500. The money from this grant was used to purchase a video security system for the township garage, as well as a very nice 4" roll-up sign - 'Men Working' - and a stand for the sign. It is always an honor to receive this grant and use it for security measures for the township. Thank you very much."

Sutton Township, Meigs County

"Sending a BIG thank you to OTARMA for the \$500 check to use to purchase road signs. Mainly, we needed high water signs as ours were almost unusable. The grant is a great help to our Township. It allows us to make our community safer when traveling the roads in inclement weather. Again, thank you very much!"

Liberty Township, Crawford County

"The Rushcreek Township Board of Trustees would like to express our sincere appreciation for the grant funding we received from your organization."

"Grant funding is a vital part in obtaining new and updated equipment along with educational materials to better serve our community."

Rushcreek Township, Fairfield County

"We would like to thank OTARMA for this excellent program that helps township communities address major safety and security concerns."

Hubbard Township, Trumbull County

"The Board of Yellow Creek Township Trustees and Fiscal Officer would like to thank YOU, OTARMA and the MORE Grant Program for the opportunity to apply again for the safety equipment grant. Since Yellow Creek Township has been associated with the MORE Grant Program, we have collected \$3,500 towards the purchase of safety equipment."

"We applaud OTARMA for giving back to the community."

Yellow Creek Township, Columbiana County

"Our township applied the \$500 grant monies towards the purchase of new safety work boots for our road department employees and the purchase of 'children at play' and 'mowing ahead' safety signs."

"By upgrading footwear for our road department employees, we hope to reduce the potential for occupational safety related occurrences such as slipping, back/leg fatigue, burns, and exposure to weather, or injury. Through the purchase of the safety signs, we hope to improve the safety of the traveling public."

"Thank you for offering this program and please express our gratitude and appreciation to the OTARMA Board Members who approved this grant. We truly appreciate the opportunity to participate in this valuable program."

Licking Township, Licking County

How to Apply

The one-page grant application is easy to complete and available on the OTARMA Website at www.OTARMA.org. Submit the completed application with supporting documentation via mail, fax or email to:

Wendy French, OTARMA Customer Service Representative
OTARMA MORE Grant Program
315 South Kalamazoo Mall
Kalamazoo, MI 49007
Fax: (269) 276-4095
Email: wfrench@bfggroup.com



Mary Ann Township, Licking County - Lt. Keisha Amspaugh, Fire Dept.; Trustees Rodney Lothes, Les Wolfe, and Tom Bodle; Annette Hupp, Fiscal Officer; and Andy Leitch, OTARMA Representative.

"Sincere thanks for the \$500 MORE Grant! We will use the funds to pay registration fees for the OTA Annual Conference. We consistently look for outside funding to cover some of our expenses and appreciate this award. We find the OTA Annual Conference an outstanding learning experience not only for our trustees and fiscal officer, but for others on our staff who have gained useful knowledge and made contacts that have provided the hands-on lessons that are critical in small operations. We are delighted to be a part of the OTARMA Family."

Olmstead Township, Cuyahoga County



Prairie Township, Wayne County - (left to right) Paul Troyer, Trustee; Andy Leitch, OTARMA Representative; Dale Wolboldt, Trustee; and Reuben Miller, Fire Chief.

Submissions for the grant funds may include several small purchases or one large expense item. For example, a submission may exceed \$500 such as turnout gear, but the grant funds would be issued for a maximum of \$500. Please note that an applicant must be an OTARMA Member

both at the time of submission and issuance of the grant funds. There are benefits to being an OTARMA Member.

Applications must be submitted by December 31, 2019, with supporting documentation of the purchase. Grant funds are available for purchases incurred during the application period. All members who previously participated are welcomed and encouraged to participate again in 2019.

MEMBER PROFILE: CLEARCREEK TOWNSHIP, WARREN COUNTY

Clearcreek Township in Warren County was organized in 1817 and named after its principle stream, Clear Creek, a tributary of the Great Miami River in southwestern Ohio. The Township offers over 33,000 residents a unique blend of large working farms, generational estate homes on +25 acre tracts and newer suburban subdivisions. Two of the larger urban areas of Ohio – Dayton and Cincinnati – are conveniently accessible within an hour’s drive.



Matthew (Matt) Clark is Clearcreek Township's Administrator. He describes his role as managing the day-to-day operations of the Township and supporting the staff and management team in carrying out the business of the people. In his position as Administrator, Matt is responsible for shaping policy options and recommendations for the Board of Trustees' consideration, then once selected, it is the Administrator's task to implement and carry out the policy set by the Board. Matt states, "Along with our department heads, we work in concert to make this community in the Board's vision and to serve and provide services for its residents and businesses."

Matt is extremely proud of Clearcreek Township, explaining, "This community works exceptionally hard for a living. Whether an executive or farmer, our people truly know the value of a hard day's work. They also exemplify what it means to be a community. People still know one another here, and they know what it means to be a good neighbor."

Matt continues, "We choose to work and live in an Ohio township for good reason – because we **all** know that township living is the best form of government in our state. Simple in its makeup, limited in its control, frugal with our resources, and so close to its people that our citizens feel our touch every day."

Clearcreek Township has been a loyal OTARMA Member since 2001. When asked why the Township renews their membership in OTARMA year after year, Matt responds, "The value the coverage provides for the cost. It gives us peace of mind that along with our local agent, OTARMA has us covered if we need it. We've found PERSO to be exceptionally efficient when we've needed to file a claim or to defend ourselves. To have a risk pool that understands the needs of Ohio townships is a relief to



When asked what he enjoys most about his responsibilities, Matt replies, "Being the most grassroots form of formal

government in the state of Ohio, townships provide many of the services that impact citizens' lives more than they might realize. We enjoy making life better for our citizens more than any other benefit we earn for our work. To provide safe roads, police protection, advanced life support EMS, fantastic parks – that's the stuff we find more rewarding."

us. There is no insurance group, risk manager, or claims processing arm that will understand your needs like OTARMA can. For the cost, there is no greater bargain you will find in the market."

For more information about Clearcreek Township, visit its website at www.clearcreektownship.com/.

If your Ohio township is interested in learning more about OTARMA, we invite you to visit the website at www.OTARMA.org or call (800) 748-0554 and ask to speak with an OTARMA Representative.

ATTENTION OTARMA MEMBERS WITH TOWNSHIP POLICE AND FIRE DEPARTMENTS!

Don't miss the deadline to submit your 2019 application for up to \$2,000 in grant funds!

Police and Fire Policy Grant funds are available to OTARMA Members that contract with a specialized service provider such as Lexipol or Legal & Liability Risk Management Institute to assist members' police and fire departments in developing or updating policies and procedures. OTARMA Members may apply for up to \$2,000 (\$1,000 for police and \$1,000 for fire) in grant funds.

What does the grant pay for?

Grant funds reimburse members for contracting with a specialized service provider to assist the township's police and/or fire departments in developing or updating policies and procedures. The grant does not reimburse for training.

Who can apply?

All OTARMA Members with township police and/or fire departments are welcome to apply. Grant recipients must be an OTARMA Member at the time of the contract for services, submission of the grant application and when the funds are issued.

If I applied last year, may I apply again this year?

Yes. The deadline to submit the application for grant funds in 2019 is December 31.

How much grant money is available?

Up to a total of \$2,000 is available. The breakdown is

up to \$1,000 annual grant for a police department and up to \$1,000 annual grant for a fire department, per calendar year.

If my township applies for the Police and Fire Policy Grant, can my township also apply for the MORE Grant in the same calendar year?

Yes. OTARMA Members can receive up to \$2,500 total in grant funds if approved for the MORE Grant (\$500) and Police and Fire Policy Grants (\$1,000 for police and \$1,000 for fire).

How do I apply?

Grant applications are available at www.OTARMA.org. OTARMA Members complete a brief, one-page application and provide proof of payment for services.

Where do I submit the completed application?

Send the completed application and a copy of a paid invoice from a specialized police and/or fire policy provider to:

Wendy French, OTARMA Customer Service Representative
315 South Kalamazoo Mall
Kalamazoo, MI 49007

wfrench@bfgroup.com

Fax: (269) 276-4095

Phone: (888) 748-7966, ext. 3136

For more information, please visit www.OTARMA.org or contact your OTARMA Representative at (800) 748-0554.



OTA Annual Golf Outing



Left to right: Andy Leitch, Craig Hibner, Andy Frank, and Tracy Ames.

On August 2, the OTA sponsored their annual golf outing at the Golf Club of Dublin. All proceeds benefit young Ohioans through the OTA Scholarship Program. It was a beautiful, sunny day with 26 teams participating. Twenty-three sponsors donated to the cause and numerous groups provided door prizes for the raffle. The event was a huge success as over \$7,800 was raised for the Scholarship Program.



Left to right: Jim DeLucas, Bob Kehoe, Ed Barber, and Sean Sprouse.

CYBERSECURITY IMPORTANCE

When Robert Tappan Morris developed a worm in 1988, all he wanted to do was figure out how many computers were on the internet. What

started as a curiosity instead turned into the world's first cyberattack.

The program was simple. He designed it to jump from computer to computer without needing help from anyone. As it wove its way through the internet, it kept track of all the devices it encountered, reporting the final amount back to Morris. The program worked too well, infecting nearly 10 percent of all devices on the internet at its peak, jamming traffic and preventing people from talking to each other.

Since Morris' innocent cyberattack, attacks have drastically grown and are specifically targeting government entities now. Recently, 23 towns in Texas were hit by a "coordinated" ransomware attack that prompted Governor Greg Abbott to order a "Level 2 Escalated Response," which is one step below the highest level of alert, "Level 1 Emergency." This attack occurred after state and local ransomware attacks happened in New York, Louisiana, Maryland and Florida. It has been estimated that cybercrime could reach nearly \$6 trillion in damages by the year 2021. That is the bad news. The good news is an estimated 70 percent of all cyberattacks could be prevented by having a good cybersecurity plan.

Included here is a general guide to serve as a starting point for townships to follow, helping reduce risks where hackers exploit vulnerabilities. While no plan can provide complete protection, a thoughtful, strategic plan can help prevent some of the more common cyberattacks.

What you don't know can hurt you. This is why the first part of protecting your network starts with knowing what is on it.

- Document all of your hardware, software and applications.
- Create a list of all the computers (PCs, laptops, etc.), connected devices (printers, fax machines, etc.) and mobile devices (smartphones, tablets, etc.) that you have on your network. All of these are entry points into your network.
- Document all of the programs that are installed directly on computers and used by everyone.



- Keep a list of all the applications that people use on their computers, tablets and web applications (Dropbox, Google Drive, etc.).

Once you have all of your hardware, software and applications documented, you will want to analyze and examine them for vulnerabilities.

- Locate all unused equipment and completely wipe them. If you plan to use them in the future, store them in a secure location. If not, properly dispose of them. Some attackers scout landfills looking for old hard drives on desktops, laptops, phones and more.
- Go through the list of all of your applications and software. If any of them are no longer being used, they should be thoroughly uninstalled from devices, cloud storage, on premise storage, servers, etc. If you are still using the applications, make sure they are updated.
- Check for applications and programs that serve multiple storage purposes. When you have multiple applications or programs performing the same task, dedicate just one as your main option and the other as your backup option.
- Create a records management plan for your electronic and paper records that includes documented retention schedules. Review them on an annual basis and securely destroy any outdated records.

Once you have documented all of the hardware, software and applications on your network and removed any old equipment or redundant tools, you will want to lower your cybersecurity risk by putting these practices into place:

- Change your passwords often. If hackers somehow acquire a password, they will only have a limited time to use it before it is changed to a new one. Keep your passwords complex. Use new and different passwords for each account. Do not store them on sticky notes or digital documents. Implement two-factor authentication, where possible.

- Update operating systems, software and firmware (network equipment, cameras, scanners, printers, etc.). Set schedules and reminders for you and staff.
- Update hardware, when possible (newer chipsets are usually less vulnerable). Older hardware often has more information about its vulnerabilities available to hackers. Also, older hardware is not always capable of running updated software, which increases your security vulnerability.
- Install and maintain a full version of endpoint security for all devices with automated virus signature file updates. Do not use free versions of anti-virus software.

“An estimated 70 percent of all cyberattacks could be prevented by having a good cybersecurity plan.”

You also want to manage what is happening behind the scenes. This includes keeping track of new installs, limiting the number of users, preparing a safety net and educating your end users.

- Implement a mandated process for overseeing the installations of new programs and applications. You can do this through software or provide a document that helps guide people. Part of that process should include documenting where each program is installed, especially if you have multiple buildings. This will make it easier to maintain a list of all the hardware, software and applications on your network and make them easier to update later.
- Limit your users. The fewer accounts you have, the fewer opportunities there are for vulnerabilities and attacks. As part of this process, grant administrator

access and other rights only to the people who absolutely need them.

- Back everything up. Ideally, all of your data should be backed up to a secondary source that is separate from your primary source. In the event that your main source is compromised, hacked, breached, or even malfunctions, you will have a safety net to help get everything back up and running as quickly as possible.

- Employ a cybersecurity awareness training program. There are multiple platforms designed to help you integrate baseline training and testing using mock

attacks, interactive web-based learning, and continuous assessment through simulated phishing, vishing and smishing attacks to build more resilient and secure human firewalls.

This is a general guide to help develop or improve your township’s cybersecurity plan. As an OTARMA Member, you can set up a visit with OTARMA’s IT Risk Control Specialist, Aaron Willis. Aaron can be contacted at Aaron.Willis@persopool.com. Also, OTARMA offers a free Cyber eRiskHub on the OTARMA Website for policy templates, self-assessments, incident response planning and procedures on how to report a cyber breach claim. In addition, other free cyber resources, such as IT Business Continuity and Disaster Recovery Plan Best Practices, Cybersecurity Risk and Response Seminar, and Security Awareness Online Training are available in the Resource eLibrary. Cybersecurity is important, and OTARMA is here to help.

CONGRATULATIONS, OTARMA!

The Ohio Auditor of State presents awards to entities that meet specific criteria during their financial audit.

OTARMA has received the Ohio Auditor of State Award for excellence in financial reporting in accordance with Generally Accepted Accounting Principles (GAAP) and compliance with applicable laws for the fiscal year ended 2018. The award states that, “The citizens you represent are well served by your effective and accountable financial practices.”





OTARMA Service Center
315 S. Kalamazoo Mall
Kalamazoo, MI 49007

PRESORTED
STANDARD
U.S. POSTAGE
PAID
SOUTHFIELD, MI
PERMIT #63

If your contact information needs to be updated or if you want to receive newsletters electronically, please contact the OTARMA Service Center at (800) 748-0554, ext. 3136.

OTARMA WELCOMES NEW MEMBERS

Bowling Green Township, Licking County

Bowling Green Township, with a population of approximately 1,800 residents, encompasses a rural area in Licking County. The township is located less than 40 miles east of Columbus for easy access to the amenities of a large metropolitan area. OTARMA's coverage, grants and attractive benefits convinced the township to become an OTARMA Member.

Sharon Township, Noble County

Sharon Township consists of 27 square miles and has a population of nearly 400 residents. The township is located in Noble County in the eastern region of Ohio. Sharon Township is among 14 townships within Noble County which are OTARMA Members. Improved coverage and the many benefits of the program are among the reasons the township joined OTARMA.

Buckskin Township, Ross County

Buckskin Township joins 11 other townships in Ross County which are members of OTARMA. This area is in the Appalachian region of Ohio. The township's population is over 1,000 residents with the majority living in the unincorporated portions. The township joined OTARMA for higher limits, improved coverage and Member benefits such as the MORE Grant.

Brush Creek Township, Muskingum County

Located in east central Ohio, Brush Creek Township has a population of nearly 1,400 residents. Brush Creek Township is among 17 townships in Muskingum County which are members of OTARMA. Brush Creek Township joined OTARMA for better coverage and the opportunity to apply for grant funds.

Pultney Township, Belmont County

Pultney Township is located in the eastern part of Belmont County. West Virginia lies across the Ohio River to

the east. The township serves over 8,000 residents and is among 15 townships in Belmont County which are OTARMA Members. By joining OTARMA, Pultney Township was able to obtain improved coverage

Sharon Township, Franklin County

Sharon Township is located in Franklin County, the most populous county in Ohio, which was named in honor of Benjamin Franklin. The township serves over 17,000 residents in the larger metropolitan area of the City of Columbus. Sharon Township is among 14 townships in Franklin County which enjoy the benefits of OTARMA's coverage, programs and risk management services.

If your township is not yet an OTARMA Member, we invite you to consider joining. Please contact us at (800) 748-0554 and ask to speak with an OTARMA Representative. We welcome the opportunity to meet with you, learn more about your township, and discuss how OTARMA can best serve you.

UPCOMING EVENTS

Ohio Township Association Annual Winter Conference & Trade Show

February 5-8, 2020

OTARMA Annual Meeting

Hosted at the OTA Annual Winter Conference & Trade Show

February 7, 2020

Consult conference program for meeting time and room location.

For more information: www.ohiotownships.org