

REACTION OF REACT International, Inc. (Radio Emergency Associated Communications Teams)

January/February 1993 Price \$2.50



REACT International, Inc., recognizes the invaluable support of our program to Allstate Insurance Company. The Special Recognition plaque was presented by REACT's own past At-Large Director and Treasurer and current Honorary member Gregory Seemuth (left). Receiving the plaque on behalf of Allstate Insurance Company is Marshall Antonio, Associated Vice President Corporate Relations.

REACT International, Inc. P.O. Box 998 Wichita, KS 67201

(TIMELY MATERIAL - PLEASE EXPEDITE!)

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Defining The REACT Insurance

Making PR Happen

by Ron McCracken

Best wishes to you and your Team for every success in 1993.

Plans are well-advanced already for the largest "REACT Safety Break" effort in our history. What an appropriate way to launch a new REACT decade.

Several REACT
Task Groups are
working together on
this major REACT
Month '93 project.
They need your Team
to make it a success.

Is your Team on board? Is it hosting a Safety Break on the Memorial Day/Victoria Day weekend in May? Has it notified your REACT Council or Headquarters that it will be participating? Check out the situation at your next Team meeting. If necessary, volunteer to help make it happen.

Headquarters needs to know your Team's plans so it can help you. The Task Groups will issue locations' of all known REACT Safety Breaks to the major media. Be sure your Team's is included. Check your September issue of the Team Topics and get your Team's information to Headquarters on the double.

Council PR officers will hopefully alert the media to all Safety Break locations within their jurisdictions. Again, be sure they have your Team's so the news release will be complete.

Safety Breaks are second only to our Channel 9 monitoring in their benefit to travellers. They can generate terrific PR for your Team and for all of REACT. Invite local media to visit your Team's Safety Break site to see it in action.

Success doesn't just happen.

Take advantage of this opportunity to make it happen. Be part of this worldwide REACT safety program.

In the process, you can also make some great PR happen - for your Team and all REACT.

On The Cover

by Gregory J. Seemuth Former At-Large Director/Treasurer Current Honorary REACT Member

Last July my wife and I attended the final day of the 30th
Anniversary Convention and
Open Board meeting. During the
Open Board meeting, Ron
McCracken, Chairman and
President, announced the presentation of plaques to companies
that provided support to REACT
over the years.

The companies were K-40
Electronics, Cobra Dynascan,
Best Western, Radio Shack
Canada and Allstate Insurance
Company. Each of these companies has supported the REACT
organization in different ways.
This recognition was overdue.

I had the pleasure of initially

accepting the plaque for Allstate from Ron. I was asked to formally present it to the company on behalf of REACT. Ron also asked if I would present Cobra Dynascan their plaque.

On September 25, 1992 I met with Marshall Antonio, Associated Vice President Corporate Relations, Allstate Insurance Company. Marshall was very pleased with the presentation and indicated organizations similar to REACT are important.

During our meeting we discussed what REACT is involved in and also that the organization has reached its 30th Anniversary. He was not aware the organization was that old.

On October 7, 1992 I met with Wallace Reid of Cobra Dynascan and made the presentation to him. Mr. Reid expressed his company's gratitude for the plaque. Cobra has supported REACT in many ways over the years and plan to continue their support in the future.

During the final day of the Convention at the Banquet the Board of Directors presented to me the Eugene Goebel Award and a Honorary Membership in REACT. This was a total surprise when Ron McCracken

(Continued on page 5)

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Headquarters Report

I normally don't like to tout the Headquarter's staffs horn. However, as some of you,know, I was out of the office from October 19th through November 20th. With the fine efforts of the Headquarters Secretary Lynda Stafford, business went on as usual. Little did most members know that during that 5 week period the office was running on a very skeleton crew. Without the valuable help and support of Lynda, your inquires would not have been handled as promptly as they were. I would publicly like to thank Lynda for her invaluable support during this time.

There was another individual who did a lot of "behind the scenes" work while I was on maternity leave. Ken Green, President of Sedgwick County REACT#4208, was readily available to Headquarters. Ken was invaluable at answering REACT questions,

picking up the computer work, retrieving my mail off the BBS as well as anything else that was asked of him. Ken, you are a true and loyal REACTer as well as a valued friend. Thank you so much for your support.

For those of you who haven't heard yet, Glenn and I had a bouncing baby boy on October 17th. Pictured is Christopher Jon Earwood. Notice the fancy shirt Christopher is wearing. Looks like we have a future REACTeramong

us. Thanks to Joan and Larry Shrigley for recruiting the youngest future Junior member.

A sincere thank you also goes out to all who sent their warm wishes and congratulations to us on our new arrival. The most unique congratulations came from Dan and Dawn Humphrey of Seattle REACT #2503. On November 9th I received a relay radio message from the Humphrey's, congratulating us on our new arrival. Now that's using REACT capabilities.

Headquarters is looking forward to a busy and productive 1993, both at the International level as well as at the Team and Council level. Let Headquarters know what your doing. Send your articles for the magazine and don't forget those pictures. Other Teams can benefit from what your Team is doing. Let's all work together to make 1993 the best year yet for REACTing.



Field Director Comments



by Jacki MacDonald, Vice President

I hope each and everyone of you had a happy holiday season and a happy New Year.

With the start of 1993, we need to start thinking about any changes that should be made in the REACT program. For many years, members have been asking to have a say in the way the organization is run and the program. The Board of Directors has been trying to give the Teams that chance.

Following the 1992 convention in Anderson, Indiana, ballots were sent to all Teams for them to vote on both the restructuring issue and the term of office for the field directors. As you will see in the article included elsewhere in this paper, only 100 Teams cast valid ballots. Six other ballots were received, one did not follow instructions at all and the other five were received after the deadline. If your Team is not among those who voted, you should ask your Team

officers why not. There will be a vote in the near future on whether or not we should keep the bonding insurance coverage. I hope to see a far greater number of Team's voting on that ballot. Also, don't forget to vote when the field director ballot comes in the spring.

Has your Team sent in their renewal yet? Remember, that initial Team renewals not received before January 31, 1993 are subject to a late fee. Be sure to renew all members. It is to your Team's and all REACT member's advantage to not have unregistered members on the Team.

I am sure you are aware that the insurance fee that was shown on your renewal form was increased to \$45.00 this year. This increase was necessitated by the increased cost of both the liability and the bonding insurance policies. As mentioned above, you will soon be asked to vote on keeping the bonding policy. A decision like this cannot be made hastily without

reviewing the facts. In order to better understand fully what is covered, I spoke directly with our representative at the insurance company. The information obtained in that call as well as information on the other REACT insurance programs is contained in a separate article in this issue of the paper. Please read the information carefully before deciding if you feel the bonding policy is necessary.

Field Director nomination forms were included in the Team Renewal Packet. If you have someone to nominate, be sure that everything is returned to International by February 28th. Even though a Nominating Committee has been established, nominations will still be accepted from the field. There can be up to ten nominees on a ballot. The Nominating Committee will be presenting four names. There are some very good people out there who should run for the board. Encourage them and send them nomination papers.

It is not too early to start thinking about how you are going to promote REACT during REACT Month. Start now. Have a membership drive, get articles in your local papers, put state and international fliers in various stores. In short, make sure the community knows that you exist. You would be surprised how many people still ask what is REACT. Plan you activities so your community can answer that question with pride.

Santa Uncovered

Headquarters congratulates REACT Of The Golden Gate #C373, San Bruno, California. The Team received a set of 10" x 10" magnetic signs thanks to member Bob Riechel.

Headquarters received several responses to our inquiry on the REACTer Santa pictured in the November/December issue of <u>the REACTer</u>. Bob was the only member who correctly responded.

For those who still haven't identified "Old Saint Nick" it's Pennsylvania's own Fred Lanshe. (Continued from page 2)

made this presentation to me.
This is an honor I had never
anticipated and greatly appreciate. I would like to thank not
only the Board but all of REACT
for this recognition for without
your support I would not have
been able to function in an
acceptable capacity for the
organization.

Actually, following the first convention I attended in Chicago, 1985, I was ready to resign. At that time one person who really played a major part in my involvement in REACT said to try it for at least a year. (Of course, this was my wife Barb or BJ as many of you know her.) Following that she continued to support my involvement and with Chris White, Bob Stone, Ron McCracken and others managed to keep me on the board until December of 1991. At that time my job was requiring so much of my time that I would not be able to do the job properly as a member of the Board. For that reason I felt it was time to resign.

However, I will continue to provide consulting as requested by the various members of the Board and the members of REACT. It has been my pleasure to know and work with all of REACT.





You might like to hear the two clandestine stations broadcasting to Haiti in Creole. Radio Negmaon is currently Saturday and Sunday on Radio For Peace International (RFPI). I hear this best on 13630 KHz SSB or 15030 KHz AM. Daily on Radio Miami International (RMI) via WHRI or WRNO is Radio Seize Desanm (16th de Decembre). WRNO, 7355 KHz, is the best heard by me.

RFPI broadcasts a lot of good programs for UN Radio, UNESCO, International Red Cross, etc. Most are in English. WRNO, WHRI and WWCR all have something unusual to hear, probably because of our American outlook on freedom of

speech. If you have the money you can buy the air time, at least for a while. I don't hear WHRI or WWCR very well, being too close for skip and too far away for ground wave reception.

KJES in New Mexico is reported back on the air. I've not heard it. WRMI in Florida and WEWN in Alabama were both to be up and running before the end of 1992. The Spanish Foreign Radio relay station in Costa Rico is finally on the air after many delays. Voice of America is planning a relay station on Sao Tome, off the coast of West Africa. This is also one in Kuwait.

If you read Popular Communications magazine you've probably seen the photos, stickers and QSLs I've contributed now and then. I have had a lot of fun and satisfaction with these. If you have a neat REACT monitoring station, send a photo to Popular Communications. They might very well print it. Fun for you and PR for REACT!

REACT MEMORIAL PLAQUE ADDITIONS

Douglas Paul Hartman

LEMAREACT#C546 Allentown, Pennsylvania Montgomery County REACT#2388 Ijamsville, Maryland

The REACT Memorial Plaque is displayed at REACT International Headquarters. It contains 70 plates onto which the individuals name and Team number can be engraved. Once filled, additional plaques will be obtained. A \$50.00 minimum donation to this fund is required to have a name placed on the plaque. This amount can be from one or many. Names added to the memorial will be mentioned in the REACTer.

Results On Restructuring And Field Director Term Ballots

A Team Topics was mailed to all Chartered REACT Teams in early September, 1992. In that Team Topics was a ballot for Teams to vote on two important issues pertaining to the governance of REACT International. Inc. The ballots were on the Restructuring of REACT International and the change of the term of office for a field director from two years to three years. All Teams were requested to fill out the ballot and return it to REACT Headquarters no later than November 15, 1992.

A total of 106 ballots was re-

ceived at Headquarters. These ballots were opened, certified and counted on November 23, 1992 by the REACT Headquarters staff. Of the 106 ballots received 92 ballots were completed in their entirety. Eight ballots were received as questionable, where an insignificant item was omitted, but were declared a valid ballot. One ballot was declared spoiled for using a non-authorized ballot. The remaining 5 ballots were received after the deadline, were not opened for certification and continue to remain sealed at REACT Headquarters.

The results of the 100 ballots counted are as follows:

Restructuring Ballot 82 - For the adoption of the eight proposals 14 - Against adoption of the eight proposals 4 - Abstentions

Field Director Term Ballot 87 - For changing the term of Field Directors from two years to three years 13 - Against changing the term of Field Directors from two years to three years

Teams Who Voted With Proper Ballots

Arizona	Indiana	Nebraska	Pennsylvania	Washington
C176	C149	2467	2141	2869
C514	C261	2736	3410	4677
	C653	2750	3654	4784
Arkansus	2446		5054	
C704	2914	Nevada	Puerto Rico	Wisconsin
	3330	4839	4756	3866
California	3327	4022	4750	4089
C040		New Hampshire	Rhode Island	4365
C125	lows	3265	C102	4578
C128	3038	3203	C102	4730
C267	4748	New Jersey	Texas	4813
C373	4746	2416	2683	4850
C475	Kansas	4651	3022	4830
2609	4208	4738		Consta
3273	4200	4808	3129	Canada
3897	Maine	4808	4047	2341
4252	4094	New York	4098	2627
4742	4094		4747	4270
		2202		4840
4821	Maryland	2371	Utah	11 July 11774 1879
m	C022	4552	C505	Spoiled Ballots
Florida	2106	4834		2468
C610	3781		Vermont	
2194	4673	North Carolina	2424	Ballots Received
3720		3032		After Due Date
	Michigan		Virginia	C318
Illinois	3653	Ohio	C053	C320
C310	4848	C081	C109	C375
2545		C187	C142	C697
3310	Minnesota	C199	C332	4534
4714	3844	C333	2356	
1815		2624	3361	
	Mississippi	4517	3968	
	3231	4820	4746	
	Missouri	Oklahoma		
	C336	2620		



Clip

by Vincent Del Giudice Hemdon REACT#C332

CLIP. It's simple enough. When reporting trouble on the road, repeat the CALL, LOCATION, INJURIES and PROBLEM. This insures your emergency traffic is copied by REACT or the state police.

And <u>CLIP</u> works, especially if you remember that the letter "P" also stands for PERSIST.

Let me explain.

On the night of November 24, 1992, shortly before 10 o'clock, signals from REACT monitors across Florida were booming into the Washington, D.C., region on CB Channel 9.

Two radio stations in particular, identified as Orlando REACT Base 230 and REACT Base 2 in Palm Coast, Florida, had particu-

larly clear signals into the nation's capital.

I believe Base 230 first heard the mobile with a faint signal call for help. A vehicle had run off the road along I-95, a major interstate highway linking the north with the south.

But where?

The mobile's signal faded.

Base 230 and the REACT moni-

tor in Palm Coast continued to ask the caller to repeat the location, hoping radio conditions would improve.

They did.

The accident scene was several hundred miles away from Florida -- on I-95 northbound at mile post 112 in Virginia, near the community of Bowling Green.

> I copied most of this episode from my base station in Arlington, Virginia. I promptly telephoned my local Virginia State Police post in Fairfax County.

They in turn relayed the report to the Virginia State Police post nearest to the accident scene, about 100 miles south of the Washington, D.C., area.

This episode taught me a valuable lesson. <u>CLIP</u> works. Channel 9 works. Especially if we PERSIST.

CLIP

Call Sign - identify yourself vehicle/boat.
Location - Be exact. Include city, state/province.
Injuries - Number. Type. Is anyone trapped?
Problem - Give details and help needed.

Air your CLIP repeatedly.

1995 Convention Bids Now Being Accepted

Would your Team or Council like to host a REACT Convention? The Convention Site Selection Committee is now accepting bids from the Midwest Region for the 1995 REACT International Convention. For a complete convention bid package please contact the committee at the address listed below.

Jim Taege, Chairperson N5 W29116 Venture Hill Road Waukesha, WI 53188

Search & Rescue Mission A Success

by Mark Furman, Vice President Washoe County REACT Team #4839

On October 30th at around 3:15 p.m., member Bill Holloway was trying to get back to a very distant caller on Channel 9. President Todd Crenshaw assisted Bill on his own base station radio. Apparently, some teenage boys had driven up to a place called Hunter Lake and were stuck in the snow. The Hunter Lake area is located on

the west side of Reno at an altitude of around 7500 feet. This is the East slope of the Sierra Nevada Mountains. The previous two or three days had brought snow to the Reno area at or about 5500 feet and covered the mountains.

Between the hours of 3:15 p.m and 5:00 p.m., Bill and Todd took turns trying to get

information from the boys to get help. Todd was just able to copy them as the skip faded away. Todd passed the information to Bill who placed the phone calls to get help. After trying quite a few numbers that the boys had given, Todd finally told Bill to call the Washoe County Sheriff's Department. The Washoe County Search & Rescue team would have to

extract the boys. It was getting dark and the temperature was quickly dropping to freezing. Bill was told by the Sheriff's Department dispatcher that since the boys were not in an emergency situation, the Sheriff's office would not respond!

The temperature was close to freezing. By 6:30 p.m., Bill was able to get a hold of a mother of

> one of the boys. She tried to find friendsor family members to drive up and pull the boys out. After about a half an hour, she was still unable to find assistance. Knowing that the boys wouldsurely sufferfrom frost bite and hypothermia

we decided it was time for action. Todd contacted me and met at my house to setup a plan of action. We located the area on a wall map where the boys might be. We prepared our vehicles and left for Hunter Lake at around 8:00 p.m.

Within fifteen minutes we were at the bottom of the mountain range below Hunter Lake. I found the dirt road the boys had taken. Todd and I were not able to copy radio traffic from the boys so Bill relayed for them from his base station. The going was slow because the road was very rough and slick. We drove into an area where the road split. I setup a command post at the split in case we needed to call for more help. Todd proceeded on his own. Several times along the way, Bill had to ask the boys which road Todd needed to take due to all the splits in the road. From time to time, Todd could talk to the boys but that didn't helpmuch. We still didn't know exactly where the boys where and they didn't know where Todd was. It's very hard to describe differences in the forest. The one thing the boys kept telling Todd was to keep heading right and up. After driving over the type of roads Todd thought the boys described, we had a good idea that Todd was heading in the right direction. It was very rough and many large ruts and mud holes slowed Todd down. Todd knew he was close when he asked the boys if they had passed an abandoned old white van. The boys said "yes". You could hear the excitement in their voices to know that their rescuer was close by. As Todd started up a road he found it impossible to climb because the dirt road had turned to ice. The

(Continued on page 9)

(Continued from page 8)

boys would have to come to him.

Here is where we learned there were two vehicles stuck and six boys. It was decided by the boys that two of them would walk down to where Todd was. This was against our wishes. We wanted all the boys to come down. The boys refused. Todd waited for a little while, then decided to walk up to the boys and meet them on their way down. As Todd walked up the road he noticed another road coming further from the West linking into the road he was on. Todd returned to his truck and notified Bill and I that he was going to follow the new road. Todd stared moving again. About two miles up this road Todd saw the two boys coming down. The boys came up to the truck and were very happy to see Todd. Todd called Bill who was in constant telephone contact with one of the boys parents. Bill passed on that the boys were ok. The two boys with Todd said that the four boys staying with the two vehicles had plenty of fuel to keep one truck running and stay warm. This information was passed onto the parents. Only one truck had working heat and all six boys couldn't fit into it at once. It was a long and slow ride down because the roads had got worse over the past few hours. It was quickly approaching midnight when Todd finally got to the Command Post where I was waiting. We cleared the Command Post and dropped the two boys off at home. The boys started making arrangements to

get the other four boys down.
We told them if they needed anymore help to give us a call.
The mother of one of the boys thanked us for all the help and the boys did the same. We quickly ran down a list of what the boys should take with them to get the other four down, blankets, hot cocoa, tools and such.

It had been a long night and everyone was very tired. Thanks to all we believe we saved those boys from at least severe frost bit and hypothermia. We are sure we will have more rescues as winter comes on.

As a side note, the Washoe
County Search & Rescue was not
dispatched. This was due to a
misunderstanding by the duty
sergeant as to who was making
the call for help. A member of
Washoe County Search &
Rescue will be instructing our
Team in the near future on search
and rescue procedures.

Thankful To Search Group

I would like to thank Bill Holloway and the Washoe County REACT Group. Upon being contacted by my son through CB radio, Channel 9, a team was immediately dispatched to assist these young men who were disabled while 4-wheeling in the snow. They were safe at home after approximately five hours of persistent searching by this group.

This very special group consists of 15 CB radio operators who volunteer their time and efforts to help those in need. I cannot tell you how relieved I was. Many, many thanks to each of you.

Joni Dickson Reno, Nevada

> The above article appeared in the Reno Gazette-Journal Tuesday, November 24, 1992.

DONATIONS DESERVE RECOGNITION

\$50.00

Ohio State REACT Council

Headquarters would like to extend a warm thank you to members of the Ohio State REACT Council for their generous donation.



Publicizing REACT

by The PR Task Group

Mobile P.R.

Scott Winter a member of
Marathon County REACT
#4730 of Wisconsin has had one
of the biggest pieces of great
public relations equipment that
worked for his Team. It can
work for yours too. The way
their vehicles were setup. De-

pending on your local area regulations your vehicle may be setup to appear similar to a public service vehicle.

This vehicle has brought more questions about the Team than any other thing they have or do. It's equipment includes a scanner, Federal type light bar, inside dash mounted and inside rear mounted amber halogen lights, a CB radio, UHF and VHF type radios, P.A. system and switch boxes. It was installed by a member that works at a local Motorola shop. At events it is fully dressed with a clean, pol-

ished appearance, magnetic signs on both doors as well as REACT I.D. tags.

Law enforcement agencies are impressed with the truck as it provides greatly needed extra warning lights at events and accident scenes. The truck is often requested for a pace vehicle at bike races. The P.A. system is used to warn campers during severe weather storms. Scott encourages any Team to have such a vehicle, because of it's high visibility for public relation purposes.

Teams are advised to check local and state/provincial laws as well as talk to local law enforcement agencies before spending the time and money in putting one together.

MONITORING COURSE UPDATE

As part of long range planning for the Training & Development Committee, we are working on an update to the Monitoring Training Course. This update should be completed in 2 to 3 years. Tom Currie, of Louisville METRO-REACTTeam South and member of the T&D Committee, will be managing the update program. Several ideas for improving the course have already been presented and are under consideration.

Some of the ideas being considered include addressing other radio services beyond CB in the monitoring manual, developing an audio cassette tape to go along with the manual, and possibly splitting the course into Basic and Advanced monitoring programs.

We need your input. If you have any comments on the current Monitor Training program or suggestion on how to improve it, please send them to Tom Currie at the address below. We would also appreciate stories about any particularly significant monitoring event—good or bad—or tapes of real calls being handled by REACT monitors.

Write to:

Tom Currie Louisville METRO-REACT Team South 7001 Ethan Allen Way Valley Station, KY 40272-1305

Uniform Shirts

Having trouble finding "orange" uniform items? Try WEAR GUARD, 1-800-388-3300. Call for a catalog. Shirts, coveralls, rain wear, etc., in REACT orange are available at low cost for good quality.

Do you know of other sources for clothing attire? Please send your recommendations to Headquarters to the attention of the PRTG. Be safe. Be visible. Look sharp and professional.

Thanks to the Upstate New York REACT Council for this tip.

(Continued on page 11)

(Continued from page 10)

Bell County REACT #4047
of Texas is congratulated on
using the Best Western- REACT
graphic to a good advantage.
Team #4047 has imprinted the
graphic on their Team envelopes.
All who see the BCR envelopes
also see the important safety
message they carry. Great work!

More Clip Art

How are you enjoying that Dover Clip Art we suggested? Remember, keep the books intact for use time and time again. Photocopy the page you want and clip the copy, not the original.

Another source is Galloway Publications, 2940 Northwest Circle Blvd., Corvallis, OR 97330. Write for a catalog. Canadian Teams will appreciate the Canadian content in some of these books.

Now that the new year is upon us, don't forget to approach and revitalize your contacts with area public service agencies.

If your local governments are installing newly elected officials you may want to reintroduce your Team to them. Explain to the new officials how your Team is serving your community.

Send the Police communications centers your information with an updated copy of your Team's officer listing and roster. Remind them your Team is still active. Send an equipment capabilities listing where necessary; example, Emergency Management Agency, etc. Give them several copies of the <u>NEW</u> Team Contact Directory.

A Special Mention Earned for this tip from Steve Gobat of Harrisburg Area REACT #C445 of Pennsylvania.

Another way to have positive inside contacts, with your EMA, EOC and various levels of your Police Communication Centers is by getting involved with A.P.C.O. (Associated Police Communications Officers). At this past years East Coast Conference their seminars expressed a desire to again become more involved with CB radio to have

contact with the motoring public. More information will be in an upcoming issue. If you can't wait, their address is:

A.P.C.O. 2040 S. Ridgewood Ave. South Daytona, FL 32119-2257 (904)322-2500



11111	
New	Teams Chartered
#4856	Cascade REACT Seattle, Washington October 13, 1992
#4857	REACT L.A.W.I.N. Surrey, BC Canada October 13, 1992
#4858	MERG REACT Salem, Oregon October 15, 1992
#4859	REACT of Koscuisko County Warsaw, Indiana October 23, 1992
#4860	Yadkin County Emergency REACT Yadkinville, North Carolina November 16, 1992
#4861	Rescate Accion Civil REACT Naguabo, Puerto Rico November 23, 1992
#4862	Oxnard Mabuhay REACT Oxnard, California November 23, 1992



GMRS...Rx

by Deanne Earwood, Office Manager Guest Writer

Three years ago, I hardly knew how to talk on a Citizens Band Radio. Well, as the only saying goes..."you've come a long way baby." Here it is three years later. Not only am I handling calls on the Emergency Channel 9 but I am also a regular user of the General Mobile Radio Service. That is, until 8 weeks ago, now it seems that my evenings are pretty full taking care of the baby.

Thanks to the help of Ron
Mayes, Life Member and President of the Kansas State REACT
Council, I received my GMRS
license with virtually no problems. So far so good. I even
memorized in a fairly short
period of time my license number. The members of Sedgwick
County REACT #4208 granted
me permission to use their
repeater and let me participate in
their weekly GMRS Net. They
even let me sign on the net as
"REACTOne."

I'm all set, right? Wrong! I was so nervous. Here I am a novice trying to communicate

with individuals who know what they are doing. I must commend the members of **Sedgwick** County REACT, they had a lot of patience with me.

One advantage I found in making me comfortable in using the GMRS besides getting the hands on experience, was the GMRS Module. No, I did not take the test. See, I know the answers. I grade the tests received at REACT Headquarters. Of course, it also helped to read the module.

I am sure Bill can recall just how many times in the "early days" I either called him or referred members with questions to call him. I honestly can not remember the last time I sent someone to Bill. So, I must be doing something right.

Any member wishing to get started using GMRS there are a few basic rules you should remember...

- Do not use your radio until you are actually licensed. You could get into a lot of trouble.
- Always make sure no one else is on the air when you key up. It can prove to be quite em-

barrassing, especially when those you keyed up on find out who did it.

3. You should always use your identification as assigned by the FCC at the beginning of your transmission. Don't forget to sign off by your FCC identification. If you are on the air a long period of time, identify yourself every 15 minutes or so.

Of course, it always helps to have your radio on you. When I was first licensed I had a tendency to leave my radio in the office. I can guarantee you, that it does not do any good if you don't have it with you. A two mile walk in the cold autumn air to call my husband for help with my car, has a tendency to make you remember to carry it. It also doesn't hurt when several members after hearing the story ask you why they never heard your call for assistance.

I am by no means a technically oriented individual. Ask Glenn, I can't even set the VCR to record. So, if I can use the GMRS and feel comfortably doing it, anybody can. If your Team has considered adding GMRS, go for it. A great tool in helping you get started learning the ins and outs is the GMRS Module offered by the Training & Development Committee.

If you're ever passing through Wichita give us a holler. Headquarters has its' radio on.

DON'T FORGET TO RETURN YOUR TEAM'S 1992 MONITORING REPORT TO HEADQUARTERS!!!

1993 REACT International Convention Information

Southwestern REACT of San Diego County,
Inc.,#C475 continues to work hard, gathering
information on tours and listing the various entertainment that will be going on in the San Diego
area before, during and after the Convention.
Every person registering will receive a confirmation letter along with an additional questionnaire
that is requested to be returned before your arrival.
All questionnaire information will be handled as
confidential information and used only to insure
that you have the best time possible in America's
Finest City.

Over 150 door prizes have been gathered so far and, hopefully, that will double prior to the start of the Convention.

There will be ample time, according to the preliminary schedule, for REACTers to meet and exchange ideas. Breakout rooms and the Hospitality Rooms (smoking and non-smoking) will be OPEN 24 HOURS per day.

If you have any suggestions, please call either Pat Pierce at (619)422-1494 or Scott English at (619)448-6788...your input does count.

Tour Information

- 1. San Diego Finest City Tour (Half Day) This trip includes Cabrillo National Monument, Harbor and Embarcadero areas, Gas Lamp Quarter, Balboa Park, Old Town, the Jewel of La Jolla and La Jolla Cove. An added bonus takes you across the beautiful San Diego-Coronado Bay Bridge to the home of the famous Hotel Del Coronado. Ends with time to browse or lunch in Sea Port Village, where the world is at your fingertips with treasure filled shops. Four full service, award-winning restaurants and 13 fun eateries in an outdoor cobblestone park setting. Morning excursion 8:30 a.m. to 1:00 p.m. Adults \$26 and Children \$12.
- 2. San Diego Zoo (Full Day) Hourly departures daily to the world famous zoo. Includes round trip transportation, in-zoo narrated bus tour, children's tour and the aerial "Skyfari". Hourly departures from 9:00 a.m. to 3:00 p.m. Adults \$29 and Children \$19.
- 3. Sea World (Full Day) Visit America's finest marine life park, see Shamu and Baby Shamu. There are many shows to see. A summer night visit includes a fireworks show. Comfortable shoes are recommended. Includes round trip transportation, admission and all shows. Fast food is available, as is beer, wine and table service at the Harborside Cafe. Truly a full day and night of activities. Departure times provided upon arrival. Adults \$35 and Children \$26.
- 4. Harbor Tour (2 Hours) Enjoy San Diego's beautiful Harbor as viewed from the deck of a comfortable sightseeing ship. Browse the more

- than 70 distinctive shops and restaurants. Return to the hotel on any hourly departure. Adults \$29 and Children \$22.
- 5. Disneyland (Full Day) Includes round trip transportation, admission to all attractions and special events. Departure at 7:30 a.m., returning at approximately 8:30 p.m. (Bus ride is approximately 90 minutes). Adults \$63 and Children \$44.
- 6. Universal Studios (Full Day) Includes round trip transportation, admission and preferred boarding on the open-air SuperTram. Departure at 7:30 a.m., returning at approximately 8:30 p.m. Adults \$61 and Children \$42.
- 7. Tijuana (Full Day) A blend of "Old Mexico" and "The New" for you to enjoy shopping, dining and exploring among colorful bazaars. Includes 45 minute narrated tour on the "Tijuana Trolley". Departures hourly from 9:00 a.m. to 5:00 p.m., with return transportation available 11:00 a.m. to 8:30 p.m. Adults \$28 and Children \$16.
- 8. Ensenada (Full Day) Tour the Mexican coastline. Stop at the Bull Ring by the Sea at "Playas de Tijuana" and the Rosarito Beach Hotel. Enjoy shopping the bazaars and duty free shops. Lunch is included along with a complementary Margarita or beverage of your choice. Adults \$53 and Children \$36.

NOTE: All tours subject to availability of minimum mini-tour requirements. Prices subject to change without notice. Tours may be arranged upon arrival.

1993 REACT INTERNATIONAL CONVENTION

"REACT FAMILY REUNION"

JULY 19-23, 1993 at the TOWN & COUNTRY HOTEL SAN DIEGO, CALIFORNIA

HOSTED BY: SOUTHWESTERN REACT OF SAN DIEGO COUNTY, INC. (C-475)

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TRAINING AND DEVELOPMENT

Recruitment Fundamentals

by Bonnie Zygmunt

Why is it that some groups have no trouble increasing their ranks and others just wither up and blow away? Getting new members and continually refreshing the life blood of a volunteer team is not an easy job. However, it can be achieved if you go at it the proper way. There is more to the task of recruitment than just putting an advertisement in a newspaper and sitting back to see if anyone comes to join. In a Gallup Poll on Volunteering

many interesting facts came to light. Such as:

People most likely to volunteer (63%) are working and have household incomes under \$20,000.

45% of volunteers are male. 26% of Americans give 1-3 hours per week of volunteer work; 8% give 4-6 hours; 10% give 7 or more per week.

52% of volunteers has a high school education or less. 47% of volunteers have a household income under 20,000, and 17% have incomes under \$10,000.

Why people say "no" to volunteer:

a.46%—too busy

b. 18%—lack of interest

c. 14%—health reasons

 d. 8% — lack of time due to paid work

(Continued on page 16)

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THE REACTER

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Why people volunteer:
a. 44%—askeddirectly
b. 31%—through group participation
c. 29%—because a loved one
was involved
d. 6%—ad or media information

Why people who would volunteer, aren't:

"NOONE ASKED!"

What do all these percentages add up to? Mostly, they show that the stereotype of a volunteer to be - white, female, welleducated but non-working, married, mother of 2.5 children in school, affluent and living the good life in suburbia — is not typical. That's not to say there are no volunteers who match this example. You must aim your recruitment to the segment of the population that will be receptive to your message. Figure out the most usual reasons people say no and prepare ready-made responses. Then know when to stop talking and let the person decide. The most fascinating portion of the study is that most people who do volunteer do so because they were asked. Those that would be willing to volunteer, but are not doing so, simply have not been asked. Don't forget to ask!

AIM TO HIT THE TARGETED AUDIENCE

If you first determine the type of person who would be interested in the type of volunteer work we do, then you'll know where to reach them. This is called Targeted Recruitment and it starts with answering several questions.

1. "What do we need for this job to be done successfully?"

What kinds of skills are required? (radio use, phone use)

What time commitment will be necessary? (1 hr, 5 hrs, 10 hrs per week)

What psychological traits are we looking for? (level-headed, quick-thinking, responsible)

2. "Who could provide these things? What types of people are likely to have these characteristics or abilities?"

Are they, of a particular sex or age range? (in the 1988 REACT member survey under "who are REACT members" 80%—men, 20%—women, 57%—married, 27%—single, 15%—age 29 or less, 57%—age 30 to 59, 28%—age 60 and over.)

What kind of profession are they likely to be in? (don't forget to ask those who already volunteer: volunteer fire fighters, Red Cross workers and church volunteers)

3. "What would motivate them about this job?"

What psychological needs could this job meet for them? (1988 member survey listed the major benefits members felt were provided by REACT, the top three were: Helping people in need, Volunteer activities, Friendship of other members.)

What community concerns are addressed by what we do? (saving up to 20 minutes of response time to scene of accidents by using emergency frequencies.)

4. "How can we communicate with them?"

Where do they: live, work, shop, play?

What do they read/watch?
Who/What do they relate to?
(1988 survey showed the other
organizations and programs
REACTers are active in: 25%—
neighborhood watch, 22%—Red
Cross, 15%—Civil Preparedness,
7%—ARRL,4%—MADD,35%—
other groups.)

Once your Team has answered these questions you'll have a "portrait" of the ideal volunteer for REACT. You'll then know WHO you're looking for, WHERE they can be found and WHAT to communicate to them to encourage them to join.

WHAT'S THE RIGHT TIME?

It's important to have a yearround recruitment plan. Remember that many people plan their yearly schedule of involvement after the children are in school or after the start of a new year. So organize your major recruitment drive during early fall or January.

Many schools, college and high school, are now giving academic credit for community involvement. If this is true in your area, contact the appropriate classes in early September and January. Some universities have Volunteer Bureaus and they do large, general recruitments in the fall and in January.

During the slower recruitment months, still plan speeches,

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human interest news stories, brochures, etc., because there is often a time lag involved. Prospective volunteers may hear your message today, but not be able to volunteer for 3, 6, or 12 months from now. Being consistent and year round in your efforts will keep the public aware of the opportunity to volunteer. When you come up to someone and invite them personally to join your Team, you'll get a return on your investment.

Lastly, no matter how small a
Team you may have or whatever
problems you've encountered
while trying to recruit new
members, ALWAYS BE ENTHUSIASTIC! If you're talking
to someone, attempting to sign
them as a member, and you are
not committed to or excited
about REACT, no one else will
be either. Believe in it, enjoy it
and others will want to also.

Team Events

REACT Services Diversified #4813, Pleasant Prairie, Wisconsin welcomes in 1993 with fourteen new members. Additionally, year end tabulations indicate that Team #4813 will have in excess of 28,000 monitoring hours and 1,600 community service hours. Top monitors for the year were Bill Simpson with 5,645 hours and Tom Davis with 5,620 hours.

Plans are already underway for the '93 season with nine projects planned as well as a CPR class and a Skywatch program which is already in the works. Monitoring and GMRS classes are being sponsored by the Team for those who are interested in qualifying for the training modules.

Training Winners

Monitoring

CALIFORNIA Lonnie Trammell Matthew McMillan

OHIO Norman Meine

TEXAS Debbie Trammell

VIRGINIA Kurt Sokolowski David Friedenberg

WASHINGTON Charles Beckmeier

CANADA Ron McCracken

GMRS Basics

CALIFORNIA Merrill Johnson Norman Wood Matthew McMillan Lonnie Trammell ILLINOIS Joel Kogen

MASSACHUSETTS Diane Mattera Mattera Vincent

MARYLAND Jarrell Nowlin Jerome Bricker

NEW JERSEY Matthew McGillis

TEXAS William Gardner

VIRGINIA David Friedenberg Dennis Ricker

WASHINGTON Charles Beckmeier

WISCONSIN Bill Franklin Henry Sahler William Simpson Judith Simpson Tina Davis The REACTer is available on audio cassette tape for the blind. Certain conditions and costs are involved. For more information please contact:

Kathleen Coyne Recording for the Blind, Inc. 404 W. 30th Street Austin TX 78705 (512) 477-9390

Citizens Band As Part Of The System

by Walter G. Green III CB Task Group Member

REACTers have been busily exploring new ways to communicate over the past ten years. We now have a sizeable number of amateur radio operators. For other members the communications system of choice is the General Mobile Radio Service. In the effort to improve our communications capability, Citizens Band is often ignored as obsolete and difficult to use. At best CB is often seen only as a way to gather information from and give services to the public not as a workable tool for emergency response.

Our Team has found that, in fact, the opposite is true. Citizens Band is a very useful system, providing you know how to fit it into the overall response and to make the best use of its capabilities. We believe that a mix of communications systems lets you make the best use of each service's unique capabilities. For example, our Team currently operates four types of radios, Citizens Band, General Mobile Radio Service, Amateur and Business Band. Our observations are that they have the following strengths and weaknesses:

Citizens Band

- inexpensive way to get new members on the air
- excellent for short range hand held communications where you

can squelch out skip

- works well in the early morning and late evening
- with good antennas and careful choice of ground allows you to use ground wave to talk over terrain
- but, skip and other operator's immature behavior can be a major problem

General Mobile Radio Service

- excellent range with high quality signals throughout the day
- can operate a repeater system to greatly extend the area covered
- but is expensive for the new member and requires a license with a time delay before you can operate
- a big but, other operations can cause significant interference

Amateur 2 Meter (144-148 MHz)

- excellent performance, especially with the wide variety of amateur repeaters that give you very wide area coverage
- a wide variety of equipment with very sophisticated capabilities
- but is expensive for the new member and requires a test for a license with an average 6 to 8 week wait
- a big but, often becomes

overloaded in any major emergency

 and there are dead spots in coverage

Business Band (we use the itinerant frequency 151.625 MHz)

- excellent performance with low power output
- repeaters and dedicated frequencies are possible, but requires frequency coordination an expensive and time consuming process
- hand helds are less expensive than GMRS units, in some cases less than CB units, but a license is still required
- a big but itinerant frequencies are shared, so be prepared to learn a lot about plumbing or balloon launches or anything else that is within range during the day - at night or on weekends the frequencies tend to be pretty clear
- still a line of sight system

The key is how to put all of these capabilities together to make them work. In a recent El Paso County Radio Amateur Civil Emergency Exercise, we started out in the early morning using three Citizens Bank relays to get information out of a canyon to a hilltop relay, 8 miles

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across town to another relay, and then to the Emergency Operations Center. As skip came in, we converted the cross town shot to an Amateur simplex frequency and the relay to the EOC to GMRS. We finally had to move the circuit out of the canyon to Business Band to maintain a clear working frequency. Why couldn't we do this all with one service? We are lucky enough to have a major unlicensed GMRS operation at one end of town, there was a lot of business band itinerant operations in the center of town, and not all of the participating stations were Amateur licensed. In spite of interference, changing conditions and tough terrain, at no time did we loose effective communications. That was verified by handling 14 formal written messages in under 90 minutes. The answer was that we could choose between all four frequency bands to get the best possible combination.

We suggest you keep your Citizens Band capability operational and that you work to improve that capability. Some ways to do this are:

- Upgrade to CB SSB the extra power will improve your range and let you use ground wave to best advantage in hilly terrain.
- Get the best possible mobile antennas you can - until you can get a better antenna up you will be running the response off your mobile antenna - with a quick disconnect system you can mount a high efficiency antenna.
- Remember that height means range in antennas - have a simple system to rapidly put up antenna poles with a good vertical

antenna at a disaster site.

 A simple long wire dipole antenna can give you extended range - have several in your Team's disaster kit. They are simple to make and cheap. Our Team has used CB radios in actual local disaster responses and in a dozen exercises in the past year. In each case, we were glad we had the option.

CALENDAR OF EVENTS

January 17, 1993 - New Jersey State REACT Council meeting hosted by Hamilton Mercer REACT #4651. For further details please contact the Team or a council representative.

February 1, 1993 - Deadline for article and advertising submission in the REACTer magazine.

February 7, 1993 - Southern California REACT Council meeting hosted by one of our newest REACT Teams, Oxnard Mabuhay REACT #4862. For further details please contact a council representative.

March 6, 1993 - Texas State REACT Council Meeting to be held in Brownwood, Texas. For further information please contact a council representative.

April 1, 1993 - Deadline for article and advertising submission in the REACTer magazine.

April 3-4, 1993 - Washington State REACT Council meeting. Hosted by Evergreen REACT #2869. For further details please contact host team or a council representative.

May, 1993 - REACT Month

May 16, 1993 - Upstate New York REACT Council meeting. The meeting will begin at 11:00 a.m. in Kofc Hall, Minor Street, Canton, New York. For further details please contact Reginald Hanson, Secretary of the USNYRC at (315)328-4309.

May 31, 1993 - Memorial Day. Headquarters will be closed in recognition of the holiday.

July 19-23, 1993 - REACT International Convention. Further details in this and upcoming issues of the magazine.

Editor's Note: Councils please provide notice of your meetings and conferences to the REACTer for inclusion under this column. Submit meeting date(s), place, time, particulars and a FMI contact. Please provide this information as far in advance as possible. It's your opportunity to announce your meetings!

The Rainbow

Shines Again

by "Long Island" Phil

When I look back at 1991 and 1992, I wish I could have said, "Stop the world, I want to get off!" (Although, I think the phrase was coined at least 25 years ago).

In 1991, my then fiancee, and since April 25, 1992, my ball and chain, I mean my adorable, sweet, loving wife) and I were saving up for our wedding day. Therefore we were financially unable to attend 1991's Convention in Melbourne, Florida.

In 1992, while still saving up for the wedding, we decided to take a delayed honeymoon and go on a cruise from San Francisco to Alaska. So therefore our only vacation time was spent on our honeymoon, causing us to miss 1992 in Anderson, Indiana.

Now that we're married (boy, I still can't get used to that "M" word!) and our honeymoon is over, we are now starting to save for San Diego in 1993. Once again I can bring my colorful fashion wardrobe back into style. All I have to say is I hope San Diego puts sunglasses into the goody bags this year!

My wife, Lori, and I wish to thank all of the attendees for the lovely card wishing us well on our wedding. A thank you also goes to all those who signed the banner in Florida saying that they missed me. I feel so empty or sad when I am unable to attend and see all my friends.

Since becoming a member in 1983, I have only missed '83 (Wichita), '85 (Chicago), '91 (Melbourne) and '92 (Anderson).

I would like to apologize for not having been a better CB Task Group Leader. I only hope I can do a better job for REACT on an international level.

Lori and I both agreed that we could not send every convention attendee from 1991 and 1992 a thank you portrait. So we've put it in the REACTer for you to cut out and save. (I only hope that it might be printed in color so you can appreciate it more!) I know

SOMEBODY may want to cut just me out of the picture, enlarge it and make it into a dart board and then give it to Lori as a gag gift next year. I just want to say, I'll remember the smart-alec who does that.

When we go to San Diego this

year, we've both agreed (my this marriage is starting off s-o-o-o-o wonderfully!) that we could bring our wedding video, proofs and album so we can let those who are interested see them.

For those who wish to update their address books our new address as of April 1st (NO FOOLING!) is: 2263 First Street East Meadow, NY 11554-1945 Phone (516) 579-0629

Until next time, may the "Rainbow of Life" put color into your everyday clothes.

73's...



Editor's Note: It just wasn't the same not having Phil's clothes to pick on during the past two conventions. Looks like we have some major making up to do in San Diego! Photo taken by Kornfeld Studios.

Headquarters Wish List

Full Page Scanner (PC)

Headquarters continues to try and find ways to streamline expenses.

Every article in the REACTer must be manually keyed in by the staff.

The use of a full page scanner would give Headquarters the capabilty to scan in your typed articles.

Life Membership Corner

By the time this is in print the holidays will be behind us. We should be looking forward to a very active New Year in REACT with our Teams, Councils and International.

I hope everyone had a fine holiday season and is ready to help their unknown friends through communications assistance. No matter what form of communications you may be familiar with or use. We have members that have never used anything except "CB's". Other members have used only Amateur Radio Services, then those in the middle that moved to the GMRS equipment for various reasons. What is really coming about more and more are the ones that are versed in all three. Members licensed in both the Amateur and GMRS and even some using that newcomer, dare I say, Cellular service.

No matter how you communi-

cate do keep the air waves clean and legal. Do not act as though you, as a REACTer and or Amateur Radio operator, own these frequencies. Remember there are others out there using them also and hopefully per FCC Rules and Regulations Part 95 and 97 respectively. WHEN IS THELASTTIMEYOUSAT DOWN AND READTHEM OVER? As a Life Member of REACTInternational, Inc., you should be setting a good example and be at least familiar with what they look like.

Soon you will be making your plans for attending this year's convention in San Diego, California. Before that happens, all currently registered Teams will be asked to cast their vote for new members of the Board of Directors. I believe we should have as good a vote return as the Federal Elections had last November.

This is a little shorter this time as I want all of you to communicate with each other. Be it another member or someone in need of assistance in whatever part of the country they may be.

As of this writing here are the latest additions to our Life Member Family;

LM#490 Mike Breton Tri-City REACT#C071 Lakewood, California

LM#491 Ernst P. Hall Herndon REACT#C332 Oakton, Virginia

REACTfully yours;

R.T. Gamble Life Membership Chairperson P.O. Box 63 Kirkland, WA 98083-0063



Salem Area REACT #4397, Salem, Oregon gets a lot of use out of their Search & Rescue trailer. Team members serve hot and cold drinks to the searchers and do some occasional radio work on VHF from their trailer. Team members participated in one such search the end of July. In all a total of 125 searchers were served over a four day period.

Defining REACT The Insurance

Do you know what kind of insurance REACT provides for the members? Can you explain what is covered and what is excluded on these policies? Can you answer the following questions?

- Your Team helps a local charity by providing communications. A passerby comes by your communications center and trips over your antenna coax, breaking his/her arm. Your Team is sued for damages. Are you covered?
- Your Team wants to hold an information booth at a local mall. The mall wants proof of insurance coverage in the amount of \$1 million. Can you get proof?
- At your last Team meeting your treasurer reported \$900 in the bank. This meeting the treasurer doesn't show up. A call to the bank reveals you only have \$23.98 after a substantial withdrawal was made. The withdrawal turns out to be dishonest. Are you covered for the loss?
- During a local Team event your communications officer steps in a hole and breaks his/her foot. Are the hospital bills covered?
- Do you get disability income if you were injured during a REACT event and can not work?

This article will try to explain the various policies and what they cover and do not cover. In the questions above, one and two deal with the REACT liability insurance. Question three deals with the bonding insurance and question four and five with the optional accident policy.

Team Liability Coverage

The REACT liability insurance policy covers every registered (dues paying) member with REACT International for injuries to a non REACT member or damage to a non member's property that occurs during a sanctioned REACT event. In the event of a lawsuit, the Team and individual members are covered. Nonregistered members are not covered and Team members acting on their own behalf without Team sanction may not be covered. The plan provides \$1,000,000 maximum coverage perevent and \$2,000,000 maximum per year per Team.

This comprehensive policy automatically provides year round coverage for lawsuits resulting from bodily injury and property damage at Team sponsored activities. This includes concession stands. dances, banquets, telethons, auctions, raffles, picnics and meetings to name a few. Coverage could also apply for official Team participation, for example,

in a community event.

In addition to the policy limits, the plan also provides complete legal defense and pays the expenses of this defense for covered claims. The plan reimburses expenses for first aid to others at the time of the

accident. It pays up to \$100.00 per day for expenses incurred which are related to the investigation or defense of any claim. It also pays premiums on appeal bonds and bonds to release attachments.

The Team Liability Insurance Plan provides 100% coverage up to\$1,000,000. There are no deductibles. The owners of premises used or rented by the Team can also be named as additional insurers.

The following kinds of suits are covered: suits for bodily injury which occur on the premises or as a result of Team activities; suits for damage to property of others resulting from Team activities; suits for personal injury, including libel, slander, defamation of character, false arrest, invasion of privacy, detention and malicious prosecution (except for an offense related to membership); suits for liability resulting from the sale of foods and beverages or other products; suits for Host Liquor liability when alcohol is served at special events and you can be held responsible for guest's actions resulting from intoxication. NOTE: Not intended to provide Dram Shop coverage; suits for contractual liability for responsibilities you may assume under terms of a lease or rental agreement; suits for real or alleged faults in work completed by or for your Team, which result in bodily injury or property damage; suits involving the use of automobiles not owned by the Team or its members but used for

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official Chapter activities; suits arising from injury caused by the rendering or failure to render medical attention, and/or furnishing of drugs and medical supplies; and suits resulting from fire damage to the premises of (up to \$50,000) any sponsored Team activity. NOTE: Property in your care, custody or control is excluded. NOTE: If your Team owns a vehicle, you must have independently held automobile insurance as this policy does not cover vehicle insurance.

The policy provides for defense against such suits even though the charges made are groundless, false or fraudulent.

The policy is designed to cover the usual and customary activities your Team does. Like all policies, however, there are some exclusions. These include usual events such as fireworks, rock concerts, carnival and amusement rides, or powered auto, boat, motorcycle or ski races. Claims arising from activities of any participant in any game, contest, race or sporting event, including practice, are also excluded. The policy also includes standard exclusions including claims for war, nuclear, auto, aircraft, watercraft and professional liability. Losses involving property in your care, custody or control are also excluded.

If you are in doubt as to whether or not your event is covered by the insurance or you are requested to provide a certificate of insurance you should contact our insurance company Albert H. Wohlers & Company. Provide the company with the name and address of the

property owner or event organizer, details of your Team's activity and the date(s) of the event(s). Provide as much advance notice as possible. Do not ask for certificates unless they are definitely required. Send your request to:

Albert H. Wohlers & Company 1440 N. Northwest Hwy. Park Ridge, IL 60068-1400

If you need to reach them for questions about the certificate you can call 1-800-323-2106 and ask for extension 231.

As a special note, while we do encourage junior membership, it is important to know that the liability coverage does not apply to children under the age of eight. If your Team allows younger junior members (the lower age limit for juniors is decided by the Team), be sure to have the parents or guardian sign a waiver that they are aware that the liability insurance does not cover their child.

Team Bonding Coverage

The blanket bonding insurance coverage applies to dishonest acts by any Team members who are registered (dues paying) members of REACT International, which result in a loss of Team funds. The policy provides for a maximum of \$5,000 coverage with a \$250.00 deductible.

In addition, Councils are also provided with this protection should there be any dishonest acts.

Mysterious, unexplainable losses are excluded. Meaning, your Team must be able to show proof of the loss. Keeping your Team financial and property records up to date and in order is highly recommended.

Dishonest acts does not mean only the disappearance of money. It also includes equipment that belongs to the Team and may be taken in a dishonest act.

If a non **REACTer** is doing work for a Team and commits a dishonest act, coverage may also apply.

The bonding policy is a blanket policy, meaning all Teams are covered. A Team may ask the insurance company to exclude a particular person from the policy. This request should definitely be done in writing and not over the phone.

Because each situation for a possible claim varies, it is necessary to give as much information about the claim to the insurance agent or carrier.

More specifics would be provided about a Team claim by the insurance agent or carrier.

For more information or questions about our liability and bonding insurance coverage, please contact REACT International or our agent:

Albert H. Wohlers & Company 1440 N. Northwest Hwy. Park Ridge, IL 60068-1400 1-800-323-2106

The cost of these two policies is more than \$22,000.00. Each REACT Team has been asked to pay \$45.00 for insurance. If you were to try to get these two policies on your own you would be paying a minimum of \$300 to \$500, with less coverage than currently offered.

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Defining The REACT Insurance

Do you know what kind of insurance REACT provides for the members? Can you explain what is covered and what is excluded on these policies? Can you answer the following questions?

- 1. Your Team helps a local charity by providing communications. A passerby comes by your communications center and trips over your antenna coax, breaking his/her arm. Your Team is sued for damages. Are you covered?
- 2. Your Team wants to hold an information booth at a local mall. The mall wants proof of insurance coverage in the amount of \$1 million. Can you get proof?
- 3. At your last Team meeting your treasurer reported \$900 in the bank. This meeting the treasurer doesn't show up. A call to the bank reveals you only have \$23.98 after a substantial withdrawal was made. The withdrawal turns out to be dishonest. Are you covered for the loss?
- 4. During a local Team event your communications officer steps in a hole and breaks his/her foot. Are the hospital bills covered?
- 5. Do you get disability income if you were injured during a REACT event and can not work?

This article will try to explain the various policies and what they cover and do not cover. In the questions above, one and two deal with the REACT liability insurance. Question three deals with the bonding insurance and question four and five with the optional accident policy.

Team Liability Coverage

The REACT liability insurance policy covers every registered (dues paying) member with REACT International for injuries to a non REACT member or damage to a non member's property that occurs during a sanctioned REACT event. In the event of a lawsuit, the Team and individual members are covered. Nonregistered members are not covered and Team members acting on their own behalf without Team sanction may not be covered. The plan provides \$1,000,000 maximum coverage per event and \$2,000,000 maximum per year per Team.

This comprehensive policy automatically provides year round coverage for lawsuits resulting from bodily injury and property damage at Team sponsored activities. This includes concession stands, dances, banquets, telethons, auctions, raffles, picnics and meetings to name a few. Coverage could also apply for official Team participation, for example, in a community event.

In addition to the policy limits, the plan also provides complete legal defense and pays the expenses of this defense for covered claims. The plan reimburses expenses for first aid to others at the time of the accident. It pays up to \$100.00 per day for expenses incurred which are related to the investigation or defense of any claim. It also pays premiums on appeal bonds and bonds to release attachments.

The Team Liability Insurance Plan provides 100% coverage up to \$1,000,000. There are no deductibles. The owners of premises used or rented by the Team can also be named as additional insurers.

The following kinds of suits are covered: suits for bodily injury which occur on the premises or as a result of Team activities; suits for damage to property of others resulting from Team activities; suits for personal injury, including libel, slander, defamation of character, false arrest, invasion of privacy, detention and malicious prosecution (except for an offense related to membership); suits for liability resulting from the sale of foods and beverages or other products; suits for Host Liquor liability when alcohol is served at special events and you can be held responsible for guest's actions resulting from intoxication. NOTE: Not intended to provide Dram Shop coverage; suits for contractual liability for responsibilities you may assume under terms of a lease or rental agreement; suits for real or alleged faults in work completed by or for your Team, which result in bodily injury or property damage; suits involving the use of automobiles not owned by the Team or its members but used for

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(Continued from page 24)

official Chapter activities; suits arising from injury caused by the rendering or failure to render medical attention, and/or furnishing of drugs and medical supplies; and suits resulting from fire damage to the premises of (up to \$50,000) any sponsored Team activity. NOTE: Property in your care, custody or control is excluded. NOTE: If your Team owns a vehicle, you must have independently held automobile insurance as this policy does not cover vehicle insurance.

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Dishonest acts does not mean only the disappearance of money. It also includes equipment that belongs to the Team and may be taken in a dishonest act.

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Because each situation for a possible claim varies, it is necessary to give as much information about the claim to the insurance agent or carrier. More specifics would be provided about a Team claim by the insurance agent or carrier.

For more information or questions about our liability and bonding insurance coverage, please contact REACT International or our agent:

Albert H. Wohlers & Company 1440 N. Northwest Hwy. Park Ridge, IL 60068-1400 1-800-323-2106

The cost of these two policies is more than \$22,000.00. Each REACT Team has been asked to pay \$45.00 for insurance. If you were to try to get these two policies on your own you would be paying a minimum of \$300 to \$500, with less coverage than currently offered.

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Accident Insurance

The optional REACT accident insurance policy provides coverage for death, dismemberment, medical expense, and disability resulting from an accident while on duty for REACT, subject to policy terms. You are considered to be on duty when you are participating in an organized event or activity sponsored by your REACT Team, recorded in the Team Log, Meeting Minutes or Team Bulletins. Special emergency situations are covered when the Team is directed or supervised by agencies responsible for carrying out emergency procedures. You will be covered for travel to and from REACT events including meetings whether traveling in a commercial or private passenger vehicle.

In addition to regular policy exclusions, this policy will not cover you while entering the sites of fires or explosions, physically assisting in rescue attempts and any activities conducted as an individual without sanction of the local REACT Team.

The plan is underwritten by the Life Insurance Company of North America. It is administered by William K. O'Connor. All application questions should be directed to him at 50 E. 75th St., Willowbrook, IL 60514. The policy is available to every REACT member in U.S., Canada and U.S. Territories and Possessions. Enrollment is under a master contract held in Wichita. A certificate of insurance will be provided to each Team purchasing the insurance.

The following benefits apply:

Accidental Death & Dismemberment - if injuries result in death or dismemberment within one year after the date of accident, the plan provides the following benefit:

Loss of Life - \$25,000
Loss of two or more
members - \$25,000
Loss of one member - \$12,500
Member means hand, foot or eye.
Only one benefit the largest to
which you are entitled, is payable for all losses resulting from
one accident.

Disability Income - if you are gainfully employed 30 or more hours per week and you are disabled within 30 days of a covered accident, and are unable to perform every duty pertaining to your occupation, the plan will pay \$75.00 a week for up to 52 weeks after a 7-day waiting period.

Medical Expenses - if you incur medical expenses due to a covered accident, for treatment by a legally qualified physician or surgeon, confinement in a legally constituted hospital, employment of a trained nurse, X-ray or the use of an ambulance, up to \$2,500 with \$25 deductible. Coverage is in excess of any other insurance benefit or reimbursement.

Beneficiary: The accidental loss of life indemnity shall be payable in one sum to the first surviving Class of the following: Classes of beneficiaries, otherwise to the Estate of the Insured: wife, husband, children, father, mother, brothers or sisters. If

other beneficiary is desired, please notify the insurance agency in writing.

Coverage Continues: Full coverage can be continued until you become 70 years of age unless (1) you otherwise cease to be eligible, or (2) the insurance company declines to renew the insurance of all those who enroll under the plan. NOTE: The accident insurance is available to members over the age of 70 with exclusions. Please contact the insurance agency for further details.

Information for the accident policy will be in the Spring 1993 issue of the Team Topics. Cost of the policy is \$5.00 per member (under age 70). The policy period is from May 1 to April 30.

In the beginning of this article there were some questions. Can you now answer them? The answers to questions one, two and three are yes. Questions four and five will only be yes if the member has signed up for the accident policy.

It is important for you to understand the insurance policies. If you have further questions, contact Headquarters or the insurance company. In the near future, you will be asked to vote on whether or not to keep the bonding insurance. Be sure you understand the policy before voting.



REACT Councils As Of December 1, 1992

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Support Your

State REACT Council...

They Support You!



Thousand Islands REACT #4757, Ontario, Canada has a "new" Mobile Communications Vehicle. The combined efforts of the Team and some of its community supporters made it possible. Their busy events list explains why they need it.



Champaign County REACT Team #4517, Inc., Urbana, Ohio may be a small team in numbers but a giant team in spirit. Team uniforms were designed by #4517's own Wes Gould. You can not tell from the black and white photo, but the uniforms are a dashing bright orange. Each member also has a warm lined orange jacket for use during cool months. The jackets feature a REACT emblem on the left breast and large REACT in white letters across the back. Champaign County REACT has their own repeater and each member in uniform has a mobile GMRS radio in their vehicle. The team also owns ten portable radios on repeater or simplex for use in parking details, parades, etc. Team equipment is purchased through funds raised each year. In the past several years #4517 has won two International Team awards and two individual awards for service to their community. The building in the back of photo is used for Coffee Breaks and is complete with a REACT flag and U.S. flag.