



in PURSUIT

The Official Communication of The Wisconsin State Crime Stoppers

April 2019

President's Message

by K. Scott Abrams, CPA, CGMA

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Risk Management—Part II

As you may recall from our last issue of In Pursuit, the President's Message delved into risk management with a focus on commercial general liability (CGL) insurance. In this issue, we will continue our discussion on risk management with an emphasis on Directors and Officers Liability Insurance, or more commonly referred to as D&O.

As a refresher, let's recap some of the information surrounding 'risk management,' as it is very important to understand and implement in your local programs, particularly if you engage in any fund raising events, public functions or gatherings, publish most wanted posters or employee any individuals in the Crime Stoppers program.

From a business perspective, risk management can be defined as:

- ◆ The identification, assessment and prioritization of potential organizational risks; and,
- ◆ Undertaking a coordinated and economical application of resources to minimize, monitor and control the probability and potential impact of unfortunate events.

Focusing specifically on D&O insurance, this coverage indemnifies/reimburses for losses or costs in the event the insured Crime Stoppers program suffers a loss as a result of a legal action brought against the organization for an alleged wrongful act by the Board of Directors and/or Officers. With today's litigious society many nonprofit organizations need to protect themselves from a litany of potential allegations: discrimination, harassment wrongful termination, misleading reports or misrepresentations, libel, slander,

mismanagement of assets, etc. It is not only the issue of a settlement in these matters, but it also relates to the defense costs in attempting to defend these types of cases.

As a relevant application and example of this many of our local nonprofit Crime Stoppers organizations undertake a Most Wanted portion in their program on the web or through publications. Many of these Most Wanted programs produce pictures along with a description of what the individual may have allegedly done. Most Crime Stopper programs receive this information directly from a law enforcement agency and are dependent on that agency to have completely vetted and reviewed this information before passing it along to your organization. However, what if the local law enforcement agency provided you the wrong picture of an individual? What if the individual has already been arrested and completed any sentencing requirements? I hope these don't seem too far-fetched, because these are actual instances that have occurred with other Crime Stopper programs and have been sued for libel and defamation based on the incorrect information provided in the Most Wanted posters.

In addition, many nonprofit organizations such as Crime Stoppers may not realize that their board members may be held personally liable for the actions of the organization. Therefore, it is imperative to protect the organization's assets, mission and individual personal assets by having sufficient D&O insurance. There is a misconception that CGL and umbrella insurance coverage may take care of D&O claims. However, as you may recall from last issues article, CGL provides coverage for loss arising from

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bodily injury and property damage, but legal claims arising from discrimination, slander and other employment issues are not covered through the CGL policy.

Although there are some states that provide immunity from prosecution based on the voluntary service of a nonprofit organization, these laws are relatively untested and also do not apply to any federal statutes that the nonprofit organization may violate.

If you're interested in learning more about D&O insurance coverage considerations, specific D&O policy limits, there is a good article to reference on the GuideStar website at: <https://trust.guidestar.org/blog/nonprofit-insurance-coverage-you-need-more-than-a-directors-and-officers-policy> providing additional guidance regarding how protected is your nonprofit organization and how can you

protect your organization.

Again, as a Crime Stoppers USA member, your organization may obtain discounted insurance coverage for lawsuits resulting from bodily injury and property damage through Great American Insurance. You can find out more about this discounted insurance product on the Crime Stoppers USA website under the menu item 'Resources', or go directly to this website address: <http://www.crimestoppersusa.org/insurance/>

Your fiduciary responsibility as a board member is far-reaching. Ensure that your organization's assets and mission are protected by having adequate coverage through the appropriate administration of a risk management program.

Wisconsin State Crime Stoppers Conference

Voice Auction Item



Packer team football, including players and coaches.
Autographs are printed, not written by the individual person.

Auction to take place immediately prior to Friday Luncheon and Annual Meeting.
Opening bid \$100.00





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*K. Scott Abrams, CPA, CGMA
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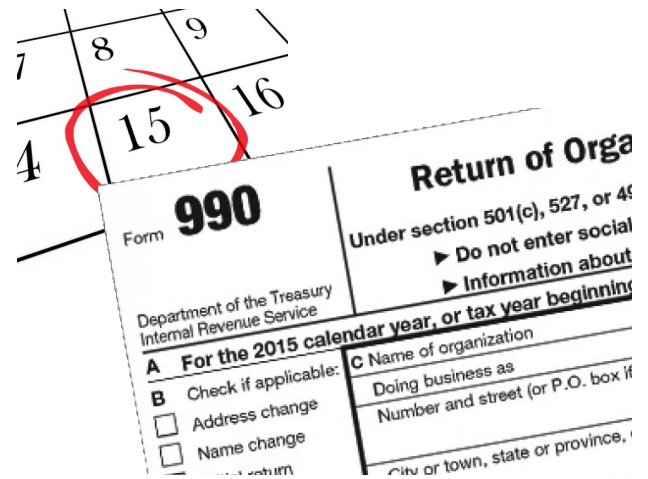
Please take a moment to thank our sponsors!

IRS Deadline Reminder—May 15, 2019

By: K. Scott Abrams, CPA, CGMA

An important upcoming IRS deadline for Crime Stoppers organizations! If you have fiscal year end date of December 31, 2018, you must file your Form 990 series by the May 15, 2019 deadline. That is the requirement for any and all tax-exempt charitable organizations with a December 31, 2018 fiscal year end date. The statute states all charitable organizations, except churches, must file the Form 990 series annual return before or on the 15th of the fifth month following their fiscal year.

This requirement now applies to all tax-exempt charitable 501(c)(3) Crime Stoppers organizations no matter the amount of revenue generated by the organization. If your organization is unable to meet the filing deadline, apply for an automatic 6-month extension by filing Form 8868 before the original filing due date to remain compliant!



Getting to Know Your WI State Crime Stoppers Board Member—Rebecca Merryfield

Rebecca (Becca) Merryfield was elected to the WI State Crime Stoppers board during the April 2018, annual meeting as a law enforcement representative starting another part of her involvement with the crime stoppers programs.

Becca's involvement with crime stoppers started when she served as a civilian board member on the Eau Claire County Crime Stoppers. Becca became involved with crime stoppers as a way to do something for the community she lived in and the enjoyment of getting community members involved in reducing crime rates in their neighborhoods. Since then Becca has become a sworn law enforcement officer and continues her involvement as a law enforcement representative to the Dunn County Crime Stoppers program allowing her to continue working with the community to reduce crime rates and further the mission of crime stoppers.

Having served both as a citizen member and law enforcement member of a local crime stoppers program Becca realizes the challenges of operating a crime stoppers program. As a member of the State Crime Stoppers board she hopes to help other programs and board members in finding the resources they need to create a successful program for their community with as little stress as possible. Becca also notes that she hopes to learn from all of those she interacts with as a board member to gain fundraising ideas that she can use with her local program as well.

Becca truly enjoys her job as a Dunn County Sheriff's Deputy. Becca states that often times her job when not working with her local crime stoppers program often feels like

being an adult babysitter. All joking aside, working as a Sheriff's Deputy she is responsible for not only protecting the innocent people of the community but to also do what is possible to rehabilitate the criminals she comes in contact with. In a position such as Becca's her daily activities are never the same and she states "it's like getting a front row seat to the greatest show you could ever imagine."

Becca recalls that the best piece of professional advice she has received comes from something her mother instilled in her, which was *to be kind as you never know what someone else is going through*. This advice has become an important mindset as she encounters the various situations while performing her job allowing her to remain calm while being screamed at and not let those events negatively affect the value of the job she is performing.

FAVORITE INSPIRATIONAL QUOTE

A true leader has the confidence to stand alone, the courage to make tough decisions, and the compassion to listen to the needs of others. He does not set out to be a leader, but becomes one by the equality and the integrity of his intent.

- Douglas McArthur

Getting to Know Your WI State Crime Stoppers Board Member—Rhonda Drexler

Rhonda Drexler began her first term on the WI State Crime Stoppers board after being elected as a civilian representative in April 2018, as part of the events at the State Crime Stoppers Conference.

Rhonda has been involved with her local program, Langlade County Crime Stoppers for three years and has had the opportunity to serve the organization first as Treasurer and now currently as Vice President. Throughout her life Rhonda has enjoyed participating in various community organizations working hard to help each organization gain recognition in order to succeed and benefit the local community. The idea of being a member of crime stoppers was planted by Rhonda's boss who was currently serving as the program's treasurer and would be retiring soon. Coupling Rhonda's passion for helping to create a better community and the mission and goals of crime stoppers she quickly became hooked.

As a member of the State Crime Stoppers board Rhonda is ready to provide 110% towards the events and programs they undertake and she is proud to be able to work with the many caring and top notch individuals who compose the board. She is also hoping to lend her expertise to help with community development and to help people become their best.

So what does Rhonda do when she is not busy with one of her many duties as a member of Langlade County Crime Stoppers and the WI State Board, she spends time working as an Assistant Vice President of Quality Solutions & Resource Center at a credit union. In this role Rhonda is able to help people jumpstart their careers regardless of whether they are just starting and new to the job or more advanced and in the middle of their career. Rhonda's day job does not end with just those duties and has her involved with other items as well, some of which include managing an expert level staff help desk team and overseeing policies and procedures to ensure government compliance. Even though Rhonda wears many hats to perform her job duties they share a common theme of being able to help people and to her *there is no better job than that*.

Over Rhonda's career she notes that the best piece of professional advice received is to remember to serve others. It's that simple. You do that and the rest falls into place.

FAVORITE INSPIRATIONAL QUOTE

Keep climbing that ladder, but don't ever step on anyone on the way up.

- John Chapman (Rhonda's Dad)

Doing too MUCH too FAST

By: David Byrnes, Green Bay Area Crime Stoppers — WI State Board Member

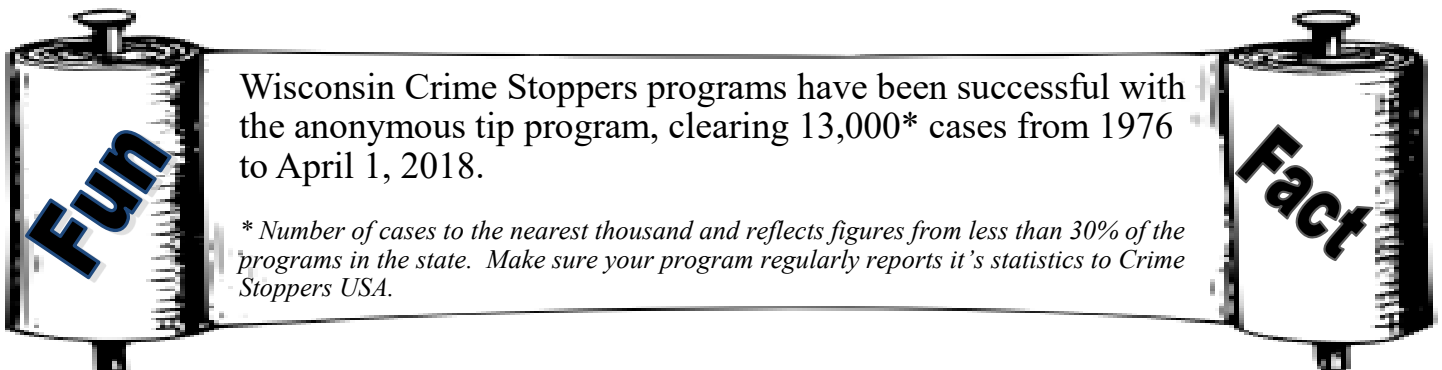
It's not uncommon for Crime Stopper (CS) programs to want to do a lot for their community and want to do it now. In doing this they can often find themselves painted in a corner. This was the case for the Green Bay Area Crime Stoppers in school Students Stopping Crime program.

Our program operated the Quick \$50 program for over 10 years. Approximately 5 years ago we decided to make some changes and created the Students Stopping Crime

program. We wanted to get the students more involved in keeping their schools safe and realized it was more than drugs, alcohol, and weapons we needed to address. Bullying and school shootings had become increasingly common place and we knew we needed to put forth efforts to prevent those from occurring.

Our plan was to get the word about Crime Stoppers and the Students Stopping Crime program in front of the stu-

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dents as much as possible. Historically we had posters printed for the Quick \$50, but our School Resource Officers indicated kids didn't pay attention to them. We decided to make a very large investment in purchasing media boards for all the high schools in our county. The media boards would allow the school, students, parents and Crime Stoppers the opportunity to place information for the students. At the time we had no indication of the multiple road blocks and problems we would encounter.

We thought the schools would be happy to get a large monitor, the needed software, and the training to operate the systems free of charge. We partnered with one school to be a test site and the school administration was on board until our agreement document got in the hands of the school attorneys. After trying and failing to get a policy and procedure established, we moved on to a different school district in our county.

We had one of our own board members, who had his own technology business, take the lead on this project and found this to create many unexpected problems. The member was volunteering his time and skills, but it was not enough. After a very frustrating year of continued problems, we hired a company to handle the purchase of product, installation, and training. The new vendor worked well with our CS organization and the individual schools making the process much smoother.

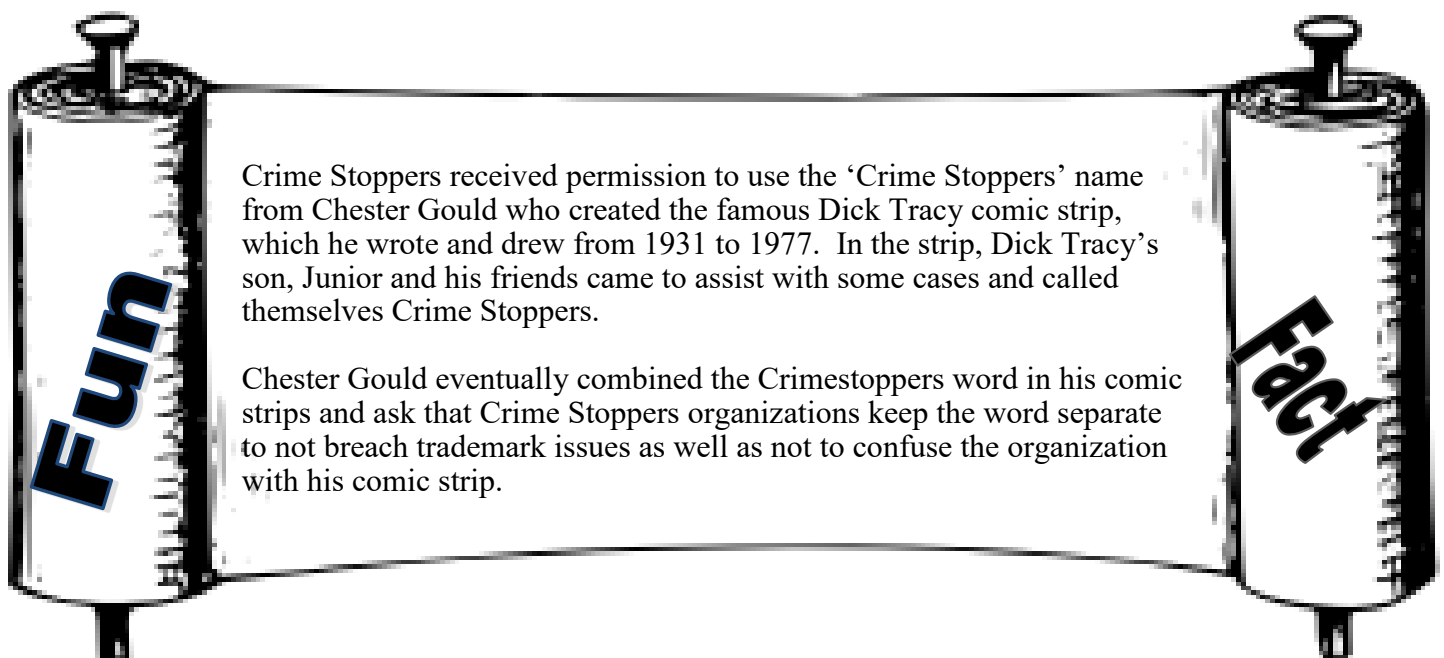
We thought once we had the media boards in place, training of system complete, and the policy and procedure agreement enacted it would be clear sailing. After 4 years

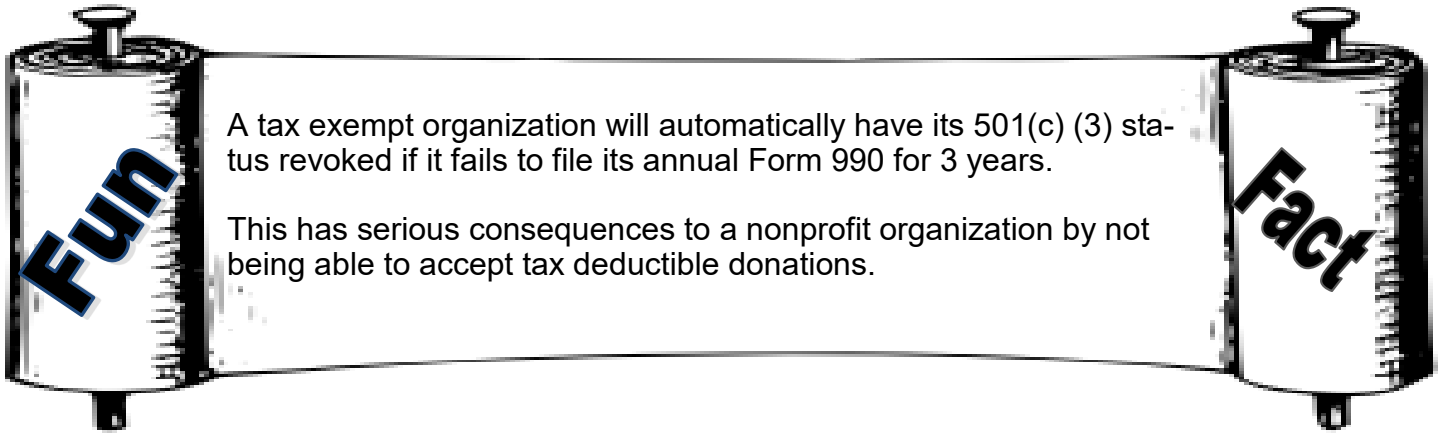
and a lot of money getting 9 Media Boards into area high schools we started learning some media boards were not on, some did not have our CS logo and messages displayed, and the content was not being changed.

We had plans to continue this project into the middle schools but have had to put that on hold as we reviewed how the current media boards are being used. We are currently in the process of facilitating yearly training or training as needed for the individuals who oversee the operation of the media boards in each school. We are attempting to work more closely with School Resource Officers to help keep us informed of the daily operations of the media boards and to let us know of any problems. We are also considering hiring an individual in our community to assist when needed with the operation of the media boards.

With a board of volunteers, large projects can be a very trying and frustrating if not planned out ahead of time to reduce the possible problems that could arise. Our board made mistakes in taking on this project, we have since learned that future projects will be planned out more thoroughly and we will bring in individuals that can assist in the completion of the project. This is an on-going project that we have committed to providing for our schools. Our main goal continues to be helping to keep our kids safe while in school.

CS organizations can have great impact on their communities, but remember, before taking on a large project it pays to do your homework!





BOARD OF DIRECTORS

President

K. Scott Abrams, CPA FHFMA (Civ) '19
Racine County Crime Stoppers
deepblue01@aol.com

Vice President

Hans Lux (Civ) '19
Green Bay Area Crime Stoppers
luxhans2560@gmail.com

Secretary

Dave Byrnes (LE) '20
Green Bay Area Crime Stoppers
burnz1973@gmail.com

Treasurer

Bob Berndt (Civ) '19
La Crosse Area Crime Stoppers
romarjc4@centurytel.net

Board Member

Lloyd Brueggeman (Civ) '20
Janesville Area Crime Stoppers
bruege@charter.net

Board Member

Rhonda Drexler (Civ) '20
Langlade County Crime Stoppers
rdrexler@covantagecu.org

Board Member

Rebecca (Becca) Merryfield (LE) '20
Dunn County Crime Stoppers
becca1723@gmail.com

Board Member

Marshall Multhauf (LE) '19
Dunn County Crime Stoppers
mmulthauf@co.dunn.wi.us

Board Member

Bruce Olson (LE) '19
Vernon County Crime Stoppers
bolson@vernoncounty.org

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Position Open

Board Member

Chad Sullivan (LE) '19
Janesville Area Crime Stoppers
sullivan@c.janesville.wi.us

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Penny Weber (Civ) '20
Sheboygan Countywide Crime Stoppers
plweber@charter.net

CONTACT US

Wisconsin State Crime Stoppers
2310 S. Green Bay Road
Suite C PMB 186
Racine, WI 53406-4957

K. Scott Abrams email contact: Deepblue01@aol.com

www.WiCrimeStoppers.org
www.Facebook.com/WiCrimeStop



SEND ARTICLES TO:

K. Scott Abrams
Email: Deepblue01@aol.com

OR

John Schluechtermann
Email: schluechtermann@ieee.org