

Joseph Capital Management, LLC’s
Disease Prevention and Pandemic Flu Plan

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Introduction

Joseph Capital Management, LLC (“JOSEPH”) has implemented the preventative measures and procedures described herein as a response to the Center for Disease Control’s increased efforts in 2009 to promote awareness and prevention of the possibility of a pandemic flu virus (notably the H1N1 “swine” flu virus). JOSEPH also believes that it is in the best interests of its staff to take such preventative measures in relation to the spread of disease in general. The spread of any disease within the office environment poses a significant risk to the operational efficiency of the firm, the health and well-being of its employees, and the health and well-being of clients who may be present within the office environment for meetings. Following recommendations from the Center of Disease Control as well as staff discussions, JOSEPH believes that the measures contained herein are sufficient to decrease the spread of infectious diseases within the firm.

The purpose of this manual is: (1) to outline and describe disease in general, with specific attention given to the influenza virus; (2) to discuss concerns regarding the spread of infectious disease in the office environment and the need to plan for the event of a pandemic; (3) to discuss and detail preventative measures and policies implemented by JOSEPH in order to decrease the risk of infectious disease to our employees and anyone who comes in contact with them during the workday; and (4) to provide additional resources for employees’ consultation in order to better equip themselves in the event of a pandemic.

Infectious Diseases in General

Infectious diseases are diseases which result from the presence of what is termed “pathogenic microbial agents.” This term encompasses a range of viruses, bacteria, fungi, and other parasites which are known to cause disease. Infectious diseases are “contagious” because of the potential for their transmission from an infected person or species through one or more diverse pathways, including physical contact, to individuals who are not infected. Other modes of transmission include through liquids, food, body fluids, airborne inhalation, and contact with contaminated objects.

Infectious diseases include a wide range of known diseases, including measles, malaria, HIV, and influenza. However, the most common forms are found in the upper respiratory tract, including tuberculosis and forms of influenza. The possibility of such diseases becoming serious in the individual or spreading to the pandemic level is always present. In worst-case scenarios, the presence of infectious agents may also make the body more susceptible to ordinarily harmless organisms which could proliferate and cause life-threatening illnesses.

In response to the risks associated with infectious diseases, preventative measures are continually suggested by the Centers of Disease Control (CDC) in order to limit the transmission of such diseases. These measures include the following:

1. Immunizations, especially for high-risk individuals (i.e. young children, older adults, and pregnant women).
2. Public health measures, as suggested by the CDC and including the assurance of clean water supplies, adequate sewage treatment facilities, and sanitary handling of food and medical supplies. This also includes education of the public on personal health initiatives to prevent the spread of disease.
3. Surveillance by physicians, scientists, and public health officials worldwide to detect any increases in the amount of ill patients for a specific disease and to implement immediate preventative measures in the instance of high patient volumes for certain diseases.
4. Treatment through antibiotic and antiviral medications of ill patients.

Influenza (“The Flu”)

Influenza, commonly called “the flu,” is “a contagious respiratory illness caused by influenza viruses. It can cause mild to severe illness, and at times can lead to death.”

(<http://www.cdc.gov/flu/about/disease/index.htm>) Influenza can be contracted by anyone, although there are specific age groups whom are more vulnerable. There are three known strains of the virus – A, B, and C. According to the Mayo Clinic, “Type A can be responsible

for the deadly influenza pandemics (worldwide epidemics) that strike every 10 to 40 years. Type B can lead to smaller, more localized outbreaks. And either types A or B can cause the flu that circulates almost every winter. Type C has never been connected with a large epidemic. Type C is a fairly stable virus, but types A and B are constantly changing, with new strains appearing regularly. Once you've had the flu, you develop antibodies to the strain that caused it, but those antibodies won't protect you from new strains. That's why doctors recommend getting a flu shot every year.”

(<http://www.mayoclinic.com/health/influenza/DS00081/DSECTION=causes>)

Symptoms of Flu include:

- high fever (101 F),
- headache,
- fatigue and weakness,
- dry cough,
- sore throat,
- runny or stuffy nose,
- muscle aches (especially in the back, arms, and legs),
- chills and sweats,
- loss of appetite, and stomach symptoms such as nausea, vomiting, and diarrhea.

The most telltale signs of Flu include the sudden onset of body aches, high fever, and respiratory symptoms. If such symptoms are present and an individual is considered “high risk,” it is advisable that the individual seek medical treatment immediately. Taking antiviral drugs within the first 48 hours of the onset of symptoms can reduce the length of illness by a few days and can aid in preventing further complications. If untreated or improperly treated, complications of Flu can arise which include: bacterial pneumonia, ear and sinus infections, dehydration, and worsening of chronic medical conditions which may result in severe illness or death. According to the CDC, as many as 36,000 people in the United States die each year from complications of influenza. It is particularly important that those infected with influenza monitor their symptoms for the signs of pneumonia: severe coughing that brings up phlegm, high fever, and sharp pain when breathing deeply. If such symptoms are present, it is recommended that the individual contact their health care provider immediately or seek immediate medical care at a nearby hospital if the health care provider is unavailable.

Influenza primarily spreads through “droplet transmission,” where large droplets produced through coughing, sneezing, and talking which contain the Flu virus are transmitted through direct contact with another individual’s nose, mouth, and eyes. These droplets can only travel a limited range of up to 6 feet without surface-to-surface contact. Influenza is also spread through contact with contaminated objects and then touching the nose, mouth, or

eyes. There is also some evidence that influenza can spread through aerosols traveling in the air, but this form is not as common as direct contact. Such transmission of the influenza virus can occur beginning 1 day before symptoms develop and for up to 5 days after becoming sick.

Due to the nature of transmission, the CDC highly recommends that individuals who exhibit flu-like symptoms stay at home until 24 hours after symptoms have ceased (excluding travel to obtain medical care). The CDC also recommends that the best preventative measure for influenza is obtaining the annual “flu shot” (for those 6 months of age and older) or the “nasal-spray flu vaccine” (for people ages 2 to 49 who are not pregnant). This vaccination is especially important for (1) individuals ages 6 months to 19 years; (2) women who are pregnant; (3) individuals age 50 or older; (4) individuals who have certain chronic medical conditions, such as asthma; (5) those who live or work in nursing homes and other long-term care facilities; and (6) those who live with or care for those at high risk, including health care workers and home care givers.

Epidemics and Pandemics

According to the World Health Organization (WHO), a disease epidemic “occurs when there are more cases of that disease than normal. A pandemic is a worldwide epidemic of a disease.” Such pandemics may occur when a new virus appears against which the general human population has no immunity. Although there have been many advancements made in medical technology and treatments, especially in the last century, the risk of a epidemic or pandemic has remained a constant threat due to increases in global transport, urbanization, and overcrowded conditions. Thus, the WHO has increased its efforts on educating the general public regarding the possibility of pandemics and preventative measures which can be undertaken.

In 2009, the onset of the H1N1 (“swine”) flu received international attention due to its rapid spread and ability to quickly escalate an individual into serious condition and, at times, death (primarily due to complications rather than the virus itself). Although the H1N1 flu has been present in the U.S. since the 1970s, it was not 2009 that infected individuals in the U.S. and other countries began exhibiting severe cases, some of which resulted in death. In response, organizations such as the CDC and WHO increased their public education and outreach efforts regarding the possibility and prevention of epidemics.

The swine flu is a respiratory infection caused by influenza type A viruses, and involves a new H1N1 type A influenza strain that is a genetic combination of swine, avian, and human influenza viruses. The swine flu symptoms are similar to symptoms of regular human flu (as described in previously) and develop three to five days after exposure to the virus.

Symptoms continue for about eight days. Emergency warning signs of H1N1 in adults include difficulty breathing or shortness of breath, pain or pressure in the chest or abdomen, sudden dizziness, confusion, severe or persistent vomiting, and flu-like symptoms which improve but then return with fever and worse cough. If an individual has traveled to an area where swine flu has been reported and begins experiencing any of these symptoms, it is recommended that the individual immediately contact his/her health care provider or seek medical attention at a local hospital. Complications of swine flu include worsening of chronic conditions (heart disease, diabetes, and asthma), pneumonia, and respiratory failure. In 2009, these and other complications of the human swine flu H1N1 have appeared to develop and progress rapidly.

In response to this media attention and the onset of flu season in 2009, JOSEPH has sought to educate its staff on the importance of preventative health measures as well as to implement policies designed to support the health and well-being of its staff and those with whom the staff may come into contact during business operations.

Flu and the Workplace

Infectious disease, and specifically the influenza virus, is of concern to both individuals and the organizations which service them. This includes businesses in all public and private sectors. The workplace in general acts as a “point of spread” for disease, where infected employees can easily spread the flu to other employees or members of the community with whom they come into contact. The spread of disease can have a major impact on business operations when several workers are required to stay at home due to personal or family illness.

JOSEPH desires to prevent or deter the consequences of these impacts by implementing “healthy” office policies designed to protect the health and well-being of our employees and those with whom they come into contact. JOSEPH also desires to ensure that no employee will be terminated due to absenteeism caused by personal or family illness by allowing for flexibility in work schedules to accommodate those who are required to work at home or leave early due to family illness. The measures detailed below are designed to allow business operations to efficiently continue as well as to provide guidelines for employees in responding to the absence of several employees or the declaration by WHO of an epidemic or pandemic which may affect the firm’s area.

Preventative Measures

JOSEPH desires to implement the following preventative measures to decrease the incidence of disease within the workplace environment. It is JOSEPH's desire that all employees will adhere to such measures and will be proactive in identifying other measures which may be implemented.

1. **Annual Review of this Manual.** JOSEPH desires to annually review this manual with its staff, as well as with any new staff members, in order to promote awareness of infectious disease and compliance with preventative measures.
2. **Air Filtration.**
 - a. To utilize air filtration methods to improve workplace air quality and decrease the spread of airborne agents through the use of stand-alone air purifiers and monthly changing of the central AC/Heat system air filters with allergen filters.
 - b. To limit or eliminate the use of any sprays, candles, or other chemicals which are scented or heavily perfumed. Due to the increased vulnerability of asthma and allergy sufferers to products which contain scents, it is the belief of JOSEPH that the reduction and/or elimination of such products in the workplace is conducive to fostering respect for those whose pre-existing conditions may increase individual sensitivity to such products.
3. **Effective Cleaning Methods.** JOSEPH currently has its offices cleaned on a weekly basis. Beyond the basic requirements, such cleaning involves (1) thorough sanitation of all bathroom and kitchen facilities through the utilization of bleach-containing and antibacterial cleaners; (2) weekly emptying of all perishable food items in the firm's refrigerator; and (3) the use of Lysol (or other brand's) sanitizing spray on all common surfaces, including keyboards, door handles, and chair armrests. Although such cleaning is sufficient on a weekly basis, there are other measures which JOSEPH desires to have its employees implement as daily practice:
 - a. Provide Lysol sanitizing sprays, tissues, hand sanitizer, and disposable disinfecting wipes in accessible locations for employees to utilize in their workspaces.
 - b. Ensure that any dishes utilized are washed at the end of each workday, including cups kept on desks.
4. **"Clean Your Office" Day.** JOSEPH desires to implement a policy of routine "office cleanings" where employees schedule time to clean off their desk tops and around their workstations. JOSEPH believes this scheduled time will help to ensure that the

cleaning staff is able to easily access all areas which need cleaning. Such cleaning will also help to reduce the effects of dust on employees with allergies or asthma. It is the belief of JOSEPH that a clean and tidy workspace is conducive to creating a healthy environment for its employees. This belief is substantiated by a news report by Sean Alfano with CBS News which detailed the findings of a University of Arizona study on germs in the workplace (part of the larger study undertaken by Gerba). In the report, it was found that the four main sites for germs in the workplace are the telephone, desks, computer keyboards, and computer mice. Of these sites, the desk is the “bacteria cafeteria” due to the frequency of employees eating at their desks. (Sean Alfano, “Your Desk is a ‘Bacteria Cafeteria’”, www.cbsnews.com, February 16, 2006.)

5. **Employee Policies in the Workplace.** The following policies are recommended, not required, for employees to implement in their everyday lives as “healthy practices.”
 - a. Employees are to **wash their hands often**, including before and after meals, every time a visit to the bathroom is made, between client meetings, and before each greeting of clients who stop by the office.
 - b. Employees are encouraged to wash their hands with soap and water or an alcohol-based hand cleanser after sneezing or coughing.
 - c. Employees are encouraged to **cover coughs and sneezes**, as well as to use tissues and properly dispose of tissues in wastebaskets.
 - d. Employees are encouraged to utilize provided cleaning supplies to maintain a clean and healthy workspace.
 - e. Employees are **encouraged to receive their annual flu vaccination** from their health provider or the local health clinic, unless advised otherwise by a health professional.
 - f. Employees are **encouraged to avoid crowded work settings**, and to promote the use of teleconferencing when appropriate, in order to deter the risk of transference of infectious diseases.
 - g. Employees are **encouraged to take preventative measures when traveling**. This includes the policies described above and the seeking of appropriate medical care if an employee becomes ill while traveling.

6. **Employee Policies with regards to Illness.** The following policies are recommended, not required, for employees who experience illness. It is the hope of JOSEPH that all employees will consider these policies as essential to maintaining their own health and the health of their colleagues.
 - a. Any employee who is sick is encouraged to contact their health care provider as soon as possible, in order to begin taking the appropriate medications and prevent severe complications.

- b. **Employees who are sick should stay home.** Those employees with flu-like symptoms should stay at home until at least 24 hours after they are free of fever. A fever is defined as a sustained temperature of 100 degrees Fahrenheit / 38 degrees Celsius or more. The employee should also ensure that the fever is gone without the use of fever-reducing medications (any medicine which contains ibuprofen or acetaminophen).
 - c. **Employees who become sick or show up sick at work should be sent home** in order to get well and to decrease the risk of spreading such illness to others.
 - d. Employees who are sick, and choose to remain at work or are unable to immediately return home, should **remain separated from other employees as much as possible**. The employee should seek to alert the rest of the staff to his/her condition and to keep his/her office door closed to help prevent the spread of airborne agents. Upon leaving the workplace, the employee should also seek to clean or request that the cleaning of his/her workspace in order to disinfect the area.
 - e. Employees who are sick, and choose to remain at work, **should not conduct face-to-face meetings with any clients or service providers** unless absolutely necessary. Instead, employees should seek to either reschedule planned meetings, have another employee handle any walk-in inquiries, or utilize e-mail, teleconferencing, or web meeting solutions.
 - f. JOSEPH discourages employees to travel to locations which have a high prevalence of illness. This is especially relevant should an epidemic or pandemic situation arise in an area where an employee is planning to travel, especially in relation to business travel.
7. **Preparation for Absenteeism due to Personal or Family Illness.** The following policies are designed to ensure that an employee who is absent due to personal or family illness will be either to (a) work at home or (b) have any essential business functions performed by another employee.
- a. JOSEPH desires to implement a terminal server solution, which will allow employees to work from any computer with internet access. This implementation is expected to occur in late 2009 or early 2010, and will better enable employees who are required to stay home due to extenuating circumstances (such as family illness) to work from home. Until such time, it is the desire of JOSEPH that its employees be proactive in recognizing any tasks which can be performed from their home environments in the event that an employee must work at home. JOSEPH fully supports any employees who desire to work at home while caring for sick family members or children for whom services such as school and daycare programs are cancelled due to flu or other conditions.

- b. JOSEPH supports and considers the requests of any individual, who is deemed “high risk” by the CDC for infectious diseases, to work from home or another location in order to decrease exposures to people that may have the Flu or other infectious diseases.
 - c. JOSEPH supports and considers the requests of any individual who desires to work a different schedule in order to decrease exposure to the Flu or other infectious diseases, especially in cases where family members are infected.
 - d. JOSEPH believes that, at present, its employee structure is sufficient to allow for other employees to take upon the tasks of others who are absent due to illness. This structure includes the training of several employees in each job function and the documentation of processes related to each job function.
8. **In the event of an Epidemic of Pandemic situation**, the Directors of JOSEPH will consider the following initiatives, in addition to the above policies, to reduce risk of exposure to employees:
- a. Whether to allow all or some employees to work from home;
 - b. Whether to “stagger” shifts for employees in order to promote social distancing;
 - c. Whether to keep certain office locations affected open to the public;
 - d. Whether to transfer operations at one office location to another location not affected by the health situation;
 - e. Additional office cleaning and sanitation initiatives;
 - f. Encouragement of employees and clients to receive the proper vaccinations; and
 - g. Other initiatives as suggested by health and regulatory agencies in response to the situation.

It is the responsibility of the Directors, as informed by news sources, governmental, and/or health agencies, to declare the appropriate point in time at which measures to address epidemics and pandemics are implemented within the firm. Should the Directors deem it necessary to implement one or more of the initiatives described below, then the Directors will appoint the Director or employee best able to communicate the initiatives to the staff. The coordination of client and staff relations will be permitted from another location as designated by the Directors. (For example, should the Hernando, FL, location be closed, client relations would be directed to the Georgia office location.) If all of JOSEPH’s office locations are closed due to a widespread situation, then it will be at the discretion of the Directors to determine the most capable employee(s) to handle client relations from the home environment. For further discussion of such initiatives, JOSEPH’s staff should refer to the firm’s Disaster Recovery Plan (as a widespread pandemic can be termed a “disaster” and would initiate the procedures detailed in the Disaster Recovery Plan).

Additional Education on Disease Prevention

Included in the next pages are additional links to resources which may be utilized in the prevention and identification of infectious diseases. Employees are encouraged to review these materials, as well as to seek additional information from their health care providers, regarding infectious diseases for their own and their families' benefit. It is JOSEPH's hope that every employee will take a proactive approach to maintaining a healthy lifestyle in order to prevent infectious disease and increase personal well-being. It is JOSEPH's firm belief that healthy habits are a strong foundation for a healthy, happy life.

Additional Web Resources:

- Information on Flu in U.S.: <http://www.flu.gov>
- Mayo Clinic. <http://www.mayoclinic.com>
- Mayo Clinic's Symptom Checker: <http://www.mayoclinic.com/health/symptom-checker/DS00671> (Also found by going to Mayo's website and clicking on "Symptoms" tab.)
- Centers for Disease Control (CDC). <http://www.cdc.gov>
- CDC page on Flu virus. <http://www.cdc.gov/flu>
- CDC page on Swine Flu. <http://www.cdc.gov/h1n1flu/>
- CDC H1N1 Situation Update (FluView map) <http://www.cdc.gov/h1n1flu/update.htm>
- World Health Organization (WHO) page on influenza. <http://www.who.int/topics/influenza/en/>
- Who page on infectious disease. http://www.who.int/topics/infectious_diseases/en/

CDC Says “Take 3” Steps to Fight the Flu These actions will protect against the new H1N1 too!

Flu is a serious contagious disease. Each year in the United States, on average, more than 200,000 people are hospitalized and 36,000 people die from seasonal flu complications.

This flu season could be worse. There is a new and very different flu virus spreading worldwide among people called [novel or new H1N1 flu](#). This virus may cause more illness or more severe illness than usual.

The Centers for Disease Control and Prevention (CDC) urges you to take the following actions to protect yourself and others from influenza (the flu):

1.) Take time to get vaccinated.

- CDC recommends a yearly seasonal flu vaccine as the first and most important step in protecting against seasonal influenza.
- While there are many different flu viruses, the seasonal flu vaccine protects against the three seasonal viruses that research suggests will be most common.
- Vaccination is especially important for people at high risk of serious flu complications, including young children, pregnant women, people with chronic health conditions like asthma, diabetes or heart and lung disease and people 65 years and older.
- Seasonal flu vaccine is also important for health care workers, and other people who live with or care for high risk people to prevent giving the flu to those at high risk
- A seasonal vaccine will not protect you against novel H1N1.
- A [new vaccine against novel H1N1](#) is being produced and will be available in the coming months as an option for prevention of novel H1N1 infection.
- People at greatest risk for novel H1N1 infection include children, pregnant women, and people with chronic health conditions like asthma, diabetes or heart and lung disease.

2.) Take everyday preventive actions.

- Cover your nose and mouth with a tissue when you cough or sneeze. Throw the tissue in the trash after you use it.
- Wash your hands often with soap and water, especially after you cough or sneeze. Alcohol-based hand cleaners are also effective.*
- Avoid touching your eyes, nose or mouth. Germs spread this way.

- Try to avoid close contact with sick people.
- If you are sick with flu-like illness, CDC recommends that you stay home for at least 24 hours after your fever is gone except to get medical care or for other necessities. (Your fever should be gone without the use of a fever-reducing medicine.) Keep away from others as much as possible. This is to keep from making others sick.
- While sick, limit contact with others to keep from infecting them.
- Visit the CDC website (<http://www.cdc.gov/h1n1flu/>) to find out what to do if you get sick with the flu and how to care for someone at home who is sick with the flu.

3.) Take flu antiviral drugs if your doctor recommends them.

- If you get seasonal or novel H1N1 flu, antiviral drugs can treat the flu.
- Antiviral drugs are prescription medicines (pills, liquid or an inhaled powder) that fight against the flu by keeping flu viruses from reproducing in your body.
- Antiviral drugs can make your illness milder and make you feel better faster. They may also prevent serious flu complications.
- Antiviral drugs are not sold over-the-counter and are different from antibiotics.
- Antiviral drugs may be especially important for people who are very sick (hospitalized) or people who are sick with the flu and who are at increased risk of serious flu complications, such as pregnant women, young children and those with chronic health conditions.
- For treatment, antiviral drugs work best if started within the first 2 days of symptoms.
- Flu-like symptoms include fever (usually high), headache, extreme tiredness, dry cough, sore throat, runny or stuffy nose muscle aches, and sometimes diarrhea and vomiting.

**Though the scientific evidence is not as extensive as that on hand washing and alcohol-based sanitizers, other hand sanitizers that do not contain alcohol may be useful for killing flu germs on hands in settings where alcohol-based products are prohibited.*

<http://www.cdc.gov/flu/protect/preventing.htm>

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National Center for Immunization and Respiratory Diseases (NCIRD)

8 Ways You Can Stay Healthy at Work

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You can protect yourself and others by following these key action steps.

1. **Maintain a healthy lifestyle** through rest, diet, exercise, and relaxation.
2. **Wash your hands frequently** with soap and water for 20 seconds or use an alcohol-based hand cleaner if soap and water are not available. Be sure to wash your hands after coughing, sneezing, or blowing your nose.
3. **Avoid touching your nose, mouth, and eyes.** Germs spread this way.
4. **Cover your coughs and sneezes with a tissue,** or cough and sneeze into your elbow. Dispose of tissues in no-touch trash receptacles.
5. **Keep frequently touched common surfaces clean,** such as telephones, computer keyboards, doorknobs, etc.
6. **Do not use other workers' phones, desks, offices, or other work tools and equipment.** If you need to use a co-worker's phone, desk, or other equipment, clean it first.
7. **Don't spread the flu! If you are sick with flu-like illness, stay home.** Symptoms of flu include fever (100 degrees Fahrenheit or 38 degrees Celsius) or chills *and* cough or sore throat. In addition, symptoms of flu can include runny nose, body aches, headache, tiredness, diarrhea, or vomiting. CDC recommends that sick workers stay home if they are sick with flu-like illness until at least 24 hours after they are free of fever without the use of fever-reducing medicines.
8. **Get vaccinated against seasonal flu,** when vaccine is available in your area. If you are at higher risk for 2009 H1N1 flu complications you should receive the 2009 H1N1 flu vaccine when it becomes available. People at higher risk for 2009 H1N1 flu complications include pregnant women and people with chronic medical conditions (such as asthma, heart disease, or diabetes). For more information about priority groups for vaccination, visit www.cdc.gov/h1n1flu/vaccination/acip.htm.

For more information:

- **Visit:** www.flu.gov
- Contact CDC 24 Hours/Every Day
 - 1-800-CDC-INFO (232-4636)
 - TTY: (888) 232-6348
 - cdcinfo@cdc.gov