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CATHOLIC MUTUAL GROUP

Serving the Temporal Needs of the Church Since 1889

This issue
Claim Story
Sleep Tight
Thou Shall Not Steal

Thou Shall Not Steal......

organizations reputation. If a parish employee is caught stealing from the offertory, for example, parish leader
ship will need to work to regain the trust of parishioners who may be reluct-
ant to continue their contributions. While your coverage/insurance pro-
gram may be available to provide some recovery for these various losses, taking proactive steps to protect parish
deny disposition or any type of fraud is the best defense. Our members
should implement safeguards designed to avoid situations that may tempt their
employees. Parishes and organizations that under-
stand fraud risks and take proactive steps to reduce its occurrence are the
most successful in preventing fraud, and reduce potential monetary and
reputational damages that result from a breach of trust. A policy that
clearly defines the steps that management, staff, and volunteers should take
if fraud is suspected helps those responsi-
ble for the stewardship of these assets to fulfill their duties. A formal policy
also shows staff and volunteers that the organization is serious about em-
ployee dishonesty and fraud and will not tolerate such behavior. In addition, implementing and moni-
toring internal controls will keep the parish in compliance with anti-fraud
recommendations and requirements that may be established and man-
dated by your Archdiocese or Reli-
gious Order.

Most certainly, separating important accounting procedures and providing employees with the necessary training is es-
ential to help prevent fraud. Fidelity exposure controls should be implemented in two impor-
tant areas: cash receipts and cash dis-
sbursements. Fund raising and special collections should be facilitated by fol-
lowing proper procedures. All assets
should be safeguarded. Any recom-
mended or mandated controls should ap-
ply equally to all employees whether sala-
ried or volunteer. Esteem, confidence,
and trust are valuable and are as much, or more, worthy of protection as money.

There are many ways to help prevent fidelity losses. Catholic Mutual has cre-
ated several documents to help you de-
develop policies and procedures to reduce the risk of fidelity losses.

Fidelity Control, Review of Parish Ac-
counts and Financial Control Guidelines and Script Handling Guidelines are some of the documents that can be ob-
tained on our website at www.catholicmutual.org under Risk Man-
agement CARES information. If you have any questions or concerns, please con-
act our Risk Management Department
at 1-800-228-6108. We want to assist you in protecting your church re-
sources.

Computers are getting faster and faster and the internet is becoming so widely available, one can watch streaming movies from their phone. However, amidst this electronic network phenomenon lies potential risks. Catholic churches and schools are not immune to legal liability and system interruption stemming from the internet. To help MIT-
gate system interruption and litigation, security and user rules should be implemented to reduce the likelihood of a claim.

For general use and ownership,
anyone using your net-
work or internet should be
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work, management cannot guarantee the confidentiality of
information stored on any network de-
vice and no rights of privacy exist. All
users must exercise good judgment re-
garding the reasonableness of personal use and any outside commercial use

should be prohibited. Those who minister and work in pastoral settings must take much care to be con-
sistent in representing their personal character online. Clear communication and respect for personal boundaries is needed at any level of contact. Emails, text messages, blog posting/comments and YouTube videos are all public for-
ums from which a permanent record can be obtained. As representatives of the Church, users should be diligent in
avoiding situations which might be the source of a scandal for themselves or others.

Email, Instant Messaging (IM) and Video Chatting allow flexibility and immediacy in communication. When
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in the workplace. 33% of the employees who have witnessed a workplace crime do not bother to report it
Further, a survey of the United States Catholic Arch/Diocesan Chief Financial Officer’s revealed that:

We would all really like to believe
no one would take advan-
tage of, or for that matter, actu-
ally steal from the Church. Sad-
ly, the reality is, fidelity
losses are becoming a more prevalent issue for Arch/Diocesan, parish, school and religious order locations. Em-
ployee thefts, also known as fi-
delity losses, can consist of em-
ployee dishonesty, embezzle-
ment, forgery, robbery, safe burg-
licity, computer fraud, wire
transfer fraud, counterfeiting and
other criminal acts. The state-
ment “our employees would
never steal from the Church” is
one we have heard numerous
times, and unfortunately, is a
misconception! Employees have been
stealing from the Church for decades, and the frequency of occurrences is ris-
ing. Statistically, United States accounting firms have reported that in the corporate workplace:

- 80% of workplace crime is carried out by employees
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ments within the past five years
- Only 39% of the Arch/Dioceses have a formal written fraud pol-
icy

In addition to the financial ramifications, acts of employee dishonesty and fraud can be damaging to an

For communication. These web
pages should be regularly updated and there should be an intentional
plan and set of goals on establishing
and maintaining a web presence. Great care is necessary to protect
people that are publicly accessible
and personal information should never be made available.

Facebook by now, you are one of the
working communities of people who share the same interest and activities.

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movies from their phone. However, amidst this
electronic network phenomenon lies potential risks. Catholic churches and schools are not immune
to legal liability and system interruption stemming from the internet. To help mitigate system interruption and litiga-
tion, security and user rules should be implemented to reduce the likelihood of a claim.

For general use and ownership, anyone using your network or internet should be made aware that any data created on parish systems remains the property of the diocese, parish and/or school. Because of the need to protect the network, management cannot guarantee the confidentiality of information stored on any network device and no rights of privacy exist. All users must exercise good judgment regarding the reasonableness of personal use and any outside commercial use should be prohibited. Those who minister and work in pastoral settings must take great care to be consistent in representing their personal character online. Clear communication and respect for personal boundaries is needed at any level of contact. Emails, text messages, blog posting/comments and YouTube videos are all public forums from which a permanent record can be obtained. As representatives of the Church, users should be diligent in avoiding situations which might be the source of a scandal for themselves or others.

Email, Instant Messaging (IM) and Video Chatting allow flexibility and immediacy in communication. When combined with face-to-face communication, these electronic forms can significantly enhance how we minister to others. Keep in mind, the same boundary lies potential risks. Catholic churches and schools are not immune to legal liability and suffering, forgiveness, robbery, safe burglary, computer fraud, wire transfer fraud, counterfeiting and other criminal acts. The statement “our employees would never steal from the Church” is one we have heard numerous times, and unfortunately, is a misconception! Employees have been stealing from the Church for decades, and the frequency of occurrences is rising. Statistically, United States accounting firms have reported that in the corporate workplace:

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working communities of people who share the same interest and activities.
Eliminating bed bugs can be very difficult as they can live for more than a year without eating. The key is awareness, prevention, early detection and appropriate quick action. Knowledge is power, and education is most certainly the key to fighting these tiny terrors. Because identification techniques and treatment can vary based on facility type (i.e. office settings vs. residential), proper knowledge is needed to ensure safety. A recent study of 1,400 exterminators found that nearly 1 in 5 exterminators failed to adequately treat bed bug infestations. The Centers for Disease Control and Prevention offers a guide to bedbugs at www.cdc.gov/bedbugs. For additional information, please visit our website at www.catholicmutual.org. If you have additional questions, please contact the Risk Management Department.

Chaperones should be at least 21 years of age or older. At a minimum, a ratio of 1 adult per 5 youth should be maintained. Keep in mind, there should always be at least 2 adults. Chaperones must complete (Arch) Diocesan Safe Environment requirements (i.e. background check, training, etc.) and should also complete an Adult Hold Harmless/Indemnity Agreement. Chaperones should be aware of what is expected of them and must possess the necessary skills to carry out those tasks.

1. Parents should be notified of all details of the trip beforehand.
2. Written acknowledgement should be obtained by parents to show they have been made aware of the destination, date(s), timeframe, means of transportation, activities, names of chaperones, etc. A signed Parent/Guardian Consent Form and Liability Waiver, which includes medical information, should also be obtained.

If the camp has an agreement/contract that must be signed prior to using their facility, Catholic Mutual or the Chancery Office should review prior to signing to ensure it doesn’t contain unacceptable or unfavorable language on your behalf.

For purposes of transportation, 11-15 passenger vans are not allowed. Commercial or contracted transportation is the preferred method of travel whenever possible. If transportation is contracted, signed contracts should include a hold harmless agreement protecting the parish/school and the (Arch)Diocese. If a private passenger vehicle is used, then the following information must be supplied:

1. Driver must be 21 years of age or older and have a valid driver’s license.
2. Vehicle must have current registration and license plates.
3. Vehicle must carry minimum liability limits of $100,000 per person/$300,000 per occurrence.

To access the forms mentioned above, please visit our website at www.catholicmutual.org. Catholic Mutual highly recommends that you access this helpful information. Catholic Mutual Group

SLEEP TIGHT, CAUSE IF THE BED BUGS BITE…. A LAWSUIT CAN HATCH

Unfortunately, infestations can hatch lawsuits. Workers, residents, and visitors can be bitten or their new friends can hitch a ride and infest homes. There has been a steady stream of bed bug lawsuits in the U.S. over the past decade, and even the cost component to defending litiga-

tion where there is no negligence can be extremely expensive. Further, judgments where negligence is found are even more costly. Although insurance coverage may apply for liability suits, it should be noted that currently, most insurance policies exclude coverage for costs under property coverage forms and contain specific exclusionary language related to vermin, termites or other insects. This can result in high-dollar out-of-pocket costs for extermination, clean-up, and property replacement expenses. Our

PUBLICATIONS/Bed_Bugs_CDC-EPA_Statement.htm. We highly recommend you access this helpful information. As for all you travelers…the Bed Bug Registry is a free, public database of user-submitted bed bug reports from across the United States and Canada. Founded in 2006, the site has collected about 20,000 reports covering 12,000 locations (www.bedbugregistry.com). Don’t let your church property (or the suitcase you take home) become a bedbug battleground! If you have additional questions, please contact the Risk Management Department.

ANNUCING NEW ONLINE TRAINING

Preventing Slips, Trips & Falls

Fire Safety

Preventative Maintenance

And

Church Transportation—Is It Necessary and Ministry Based?