HUNDREDS OF THOUSANDS OF TREES IN THE UNITED STATES ARE STORM DAMAGED BY WIND, ICE AND LIGHTNING EACH YEAR. WHILE LOSING ANY TREE IS CERTAINLY A TRAGEDY, THE RELATED PROPERTY DAMAGE AND INJURIES SOMETIMES CAUSED BY THESE TREES DURING A SEVERE STORM CAN MULTIPLY YOUR RECOVERY COSTS DRAMATICALLY. THERE ARE SEVERAL RECOMMENDED STEPS THAT YOU CAN TAKE TO PREVENT OR MINIMIZE THE DAMAGE CAUSED BY FALLING TREES DURING A STORM WHICH WILL ULTIMATELY BENEFIT YOU IN MANY WAYS.

PLANTING

PLANTING THE RIGHT TREE IN THE RIGHT PLACE CAN SAVE YOU A LOT OF WORK, EFFORT, AND EXPENSE.

DRY, WINDY PATCHES

PLANTS CAN SUFFICE IN DRY, WINDY PATCHES IF THE CORRECT PLANTS ARE USED.蘇CR ANGEL, 世TS, AS AN EXAMPLE, MAY GROW IN DRY, WINDY SPOTS IF YOUR GARDEN IS LARGE ENOUGH TO SUPPORT THEM.

TEMPERATE SPECIES

THESE SPECIES INCLUDE MAPLE, ASH, CHERRY, AND DOUGLAS FIR. THEY REQUIRE MORE HUMIDITY THAN THE DRY, WINDY SPECIES.

PLANTING LOCATIONS

PLANT TREES IN WINDY AREAS WHERE LEAVES AND BRANCHES WILL NOT HANG OVER WALKWAYS, ROOFTOPS, OR OTHER STRUCTURES OR STATUARY.

OTHER CONSIDERATIONS

PLANTS CAN ALSO BE PLANTED IN WINDY AREAS IF THE BOTTOM 2/3 OF THE TRUNK IS COVERED WITH MOSS OR OTHER SOIL. THIS CAN HELP TO BUILD UP THE SOIL AND PREVENT THE TREE FROM BEING DAMAGED BY THE WIND.

REMOVING TREES

REMOVING A TREE CAN BE A COMPLEX PROCESS THAT REQUIRES PROFESSIONAL HELP. IT IS IMPORTANT TO CONTACT A QUALIFIED TREE SERVICE TO ENSURE THE SAFETY OF YOUR PROPERTY AND THE SAFETY OF THE WORKERS.

EXPENSIVE TO REPLACE

REPLACING A TREE CAN BE EXPENSIVE, ESPECIALLY IF IT IS A LARGE TREE. IT IS IMPORTANT TO CONSIDER THE COSTS INVOLVED BEFORE DECIDING TO REPLACE A TREE.

PREVENTION

THE FOLLOWING STEPS CAN HELP TO PREVENT THE DAMAGE CAUSED BY FALLING TREES:

- PRUNE BRANCHES THAT ARE TOO CLOSE TO BUILDINGS, PLAYGROUNDS, OR OTHER STRUCTURES.
- STAKE TREES THAT ARE YOUNG OR WEAK.
- REMOVE DEAD, DISEASED, AND DAMAGED BRANCHES.
- CONSIDER REMOVING TREES WITH SPLIT OR WEAKENED TRUNKS.

PROPER TREE MAINTENANCE PREVENTS COSTLY CLAIMS

Hundreds of thousands of trees in the United States are storm damaged by wind, ice and lightning each year. While losing any tree is certainly a tragedy, the related property damage and injuries sometimes caused by these trees during a severe storm can multiply your recovery costs dramatically. There are several recommended steps that you can take to prevent or minimize the damage caused by falling trees during a storm which will ultimately benefit you in many ways.

**Planting**

Planting the right tree in the right place can save you a lot of work, effort, and expense should not be planted where breakage is a problem. Other examples include but are not limited to, elm, willow, box elder, poplar and silver maple. Where early ice or snow storms are common, avoid planting species that hold their leaves late into the fall.

**Prevention**

Once a tree has been established there are steps that can be taken to minimize any damages or injuries the tree may cause.

- With the help of a professional, inspect your trees on a regular basis, especially after a severe storm.
- Remove dead, diseased, and damaged branches.
- Consider removing trees with splits in the trunk, considering the type of the tree, the size of the tree when fully grown, and the location from where it is being removed, please call our Risk Management Department at 800-228-6108.

**Maintenance**

Proper maintenance of your trees will help your trees have a longer life and assist in their survival during a severe storm.

- Water and fertilize your trees on a regular basis, and protect the soil from compaction.
- Begin an annual pruning program when trees are young. Prune dead or weakened limbs and excessive branches from around limbs. If the tree has one or more splits in the trunk, consider pruning, staking or installing bracing rods or cabling to add extra support.
- Recognizing and reducing tree hazards not only increases the safety of your premises for your parishioners, students, and guests, but also can help limit additional damage to your property during a storm. Following the steps outlined above also improves your tree’s health, and may increase it’s longevity. When contracting with the recommended types of professionals above, it’s important to protect the diocese and your location from any liability that may result from their work for you. Additional information on how to select your professional and how to properly protect the diocese and your location from their activity, please call our Risk Management Department at 800-228-6108.

**Dry, windy patches**

Plants can suffice in dry, windy patches if the correct plants are used. Aspen, angel, and cypress may grow in dry, windy spots if your garden is large enough to support them.

**Temperate species**

These species include maple, ash, cherry, and Douglas fir. They require more humidity than the dry, windy species.

**Planting locations**

Plant trees in windy areas where leaves and branches will not hang over walkways, rooftops, or other structures or statuary.

**Other considerations**

Plants can also be planted in windy areas if the bottom 2/3 of the trunk is covered with moss or other soil. This can help to build up the soil and prevent the tree from being damaged by the wind.

**Removing trees**

Removing a tree can be a complex process that requires professional help. It is important to contact a qualified tree service to ensure the safety of your property and the safety of the workers.

**Expensive to replace**

Replacing a tree can be expensive, especially if it is a large tree. It is important to consider the costs involved before deciding to replace a tree.

**Prevention**

The following steps can help to prevent the damage caused by falling trees:

- Prune branches that are too close to buildings, playgrounds, fences, or other structures or statuary.
- Branches too close to or touching utility lines need to be pruned or removed. If this type of work is needed, report it to your local utility company- DO NOT prune or remove the tree yourself.

**Maintenance**

Proper maintenance of your trees will help your trees have a longer life and assist in their survival during a severe storm.

- Water and fertilize your trees on a regular basis, and protect the soil from compaction.
- Begin an annual pruning program when trees are young. Prune dead or weakened limbs and excessive branches from around limbs. If the tree has one or more splits in the trunk, consider pruning, staking or installing bracing rods or cabling to add extra support.
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was one of the most venerated religious figures in history. and Janett Wohlers researched the project and made the statue happen. St. Francis cis at St. John the Baptist Church in Crawford. Faye Braaten of Loveland, Colo., constructed a life-like representation of St. Francis. As you can see from the pictures, these creative parishioners turned a large liability exposure for the church into a unique and beautiful statue!

St. Theresa the Little Flower School—Minot, ND

Stormy weather was a force to be reckoned with during 2011 and early 2012. Approximately 1,300 tornados occur each year in the U.S.; however, 2011 was a little different with a near record year of 1,817 tornados. In addition to tornados, the Missouri, Souris, and Mississippi rivers were significantly above flood stage and caused widespread flooding. Inter-state systems were disconnected, towns were evacuated and several parish churches, homes and businesses were overwhelmed by the floods.

Fortunately, 2012 began with a little good news, and a mild winter; however, things changed rapidly when severe spring type storms ravaged parts of the country. According to NOAA’s Storm Prediction Center, there were 57 tornados during February. Twice the 1991-2010 average of 29. On February 28th & 29th, a massive and powerful storm system moved through the South Central U.S. leading to multiple tornado reports from Nebraska all the way to Tennessee. Unfortunately, February tornados across Missouri, Illinois, Kentucky and Tennessee led to 13 fatalities.

The month of March “came in like a lion” with multiple tornados in Alabama, Indiana, Kentucky, Ohio and Tennessee. According to NOAA’s Storm Prediction Center, the preliminary report as of 3/14/2012 indicates 152 tornados for the first two weeks of the month.

A year in review – We obtained permission from a few of our Diocesan members to share their stories about the direct impact storms had on their locations:

**Diocese of Springfield Cape Girardeau**
Joplin, MO: An EF-5 tornado touched down in Joplin, Missouri on May 22, 2011 was featured in news stories for days and months after the storm. Our protected location, St. Mary’s Parish, was completely destroyed. The church, rectory, convent and grade school were lost to the tornado. The pastor at St. Mary's used the bathtub to shield himself from debris and was found by parishioners with minor injuries. The Diocese, through all their trials, worked with the parish to provide facilities for the next school term. This was accomplished within ninety days by converting an old warehouse into a school. At this time, the diocese is looking for property to rebuild; as they pick up the pieces and the community continues to rebuild and support each other. The attached photo helps illustrate the destruction that an F-5 tornado can cause. A team of Joplin community leaders recently traveled to New Orleans to learn from the Katrina survivors about the steps they took to rebuild their communities.

**Archdiocese of Denver**
Allenspark, CO: The St. Malo Retreat Center in Allenspark, CO caught on fire on November 14, 2011. It took fourteen separate fire agencies to bring the 49 room lodge and conference center under control. The six staff members whom were in the facility at the time of the fire, were able to escape safely. At one point the firefighters did not have enough water to fight the fire, and had to break the ice on the lake to pump more. The Archdiocese of Denver states that it will take up to three years to rebuild the retreat center and are currently researching this project. Room 316 where the Pope stayed in 1993 was undamaged; however, some artifacts from his visit were destroyed in the fire. Fortunately, The Chapel on the Rock, a well known Colorado Landmark, was not damaged by the fire. A relief fund was established on January 25, 2012 to help the 12 former St. Malo’s employees whom are out of work. The fire was ruled accidental and is believed to have started from a grease fire in the kitchen. The building was using the fire place as the main heat source since the electricity was out due to strong winds.

**Diocese of Bismarck**
Minot, ND: On June 22, 2011, the Souris River overflowed the levees five hours before the evacuation deadline was set for residents. St. Theresa the Little Flower Parish was saved thanks to parishioners taking the time to prepare for the flood-