Cheerleading drills, thrills and serious spills

Frank looked out the window to determine if the weather would allow him to go to Sunday mass. The night before, the city had been blanketed by fresh snow. Soon Frank decided to put on his boots and go mass as usual. After arriving at church, Frank carefully walked through the snow and reached the front steps. As he began climbing the stairs, suddenly, his legs flew out from under him. He found himself lying flat on his back at the bottom of the stairs. The pain in his hip was unbearable.

Frank fractured his hip and required hip replacement surgery. Medical costs exceeded $50,000, much of which were not covered by Medicare. As a result, Frank pursued a claim against the parish. A settlement was eventually reached with Frank’s attorney in the amount of $125,000. This claim could have been prevented if the parish had implemented proper snow and ice removal procedures. The parish had contracted to have the walk and stairs removed. There was a miscommunication regarding who was responsible to shovel the walk and stairs. The parish maintenance man believed the ushers were responsible, while the ushers believed the maintenance man was. 

“Cheerleading is considered by many to be the fastest growing sport in the nation. Cheerleading has also become one of the most dangerous sports/activities. In fact, the numbers speak for themselves. According to the U.S. Consumer Product Safety Commission, emergency room visits for cheerleading injuries jumped from 15,700 in 1994 to more than 28,000 in 2004. Even more troubling, the National Center for Catastrophic Sports Injuries reports that high school and college cheerleaders now account for more than half of the catastrophic injuries to female athletes (primarily spinal injuries and skull fractures). Further, the American Academy of Pediatrics conducted a 13-year study analyzing (1990 to 2002) that concluded cheerleading-related injuries had more than doubled without the enforcement of rules, regulations, and safety guidelines. As a final precaution, unplug all electrical decorations before leaving the premises. Common sense is the key to help celebrate the holiday spirit without posing a risk to ourselves, our parishioners, or our buildings.

We apologize

The Diocese of Lafayette, LA, was inadvertently left off the list of locations affected by last year’s hurricanes. Please remember them in your prayers as they continue to recover.

Catholic Mutual Connection
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Please contact us if your mailing address is incorrect.
The confusion, and may lead to poor public perception of the recovery are overwhelmed by the sheer number and importance of decisions they need to make, or, they may be unavailability following the event.

⇒ There is no clear understanding of which services/functions are critical, and which should receive priority when utilizing the remaining manpower and resources. The result is resources being directed to the wrong place with more and lengthier delays.

⇒ Vital documents/records/calendar systems that the organization cannot operate effectively without, are destroyed and cannot be reproduced.

⇒ Important electronic documents, software programs, etc. are not backed up, are backed up, but kept on site and destroyed, or they simply do not work when the recovery process begins.

⇒ There are no suitable alternative sites for the organization to utilize during the recovery, or, those available are cost prohibitive.

⇒ Without a Business Continuation Plan, some of the challenges that are faced by organizations in their attempt to recover are:

⇒ The person(s) assumed to lead the recovery are overwhelmed by the sheer number and importance of decisions they need to make, or, they may be unavailability following the event.

⇒ The office equipment, supplies, hardware, etc. needed to recover can’t be replaced immediately, resulting in a delay in recovery.

⇒ There is very little internal or external contact information concerning vital employees, suppliers, business partners, volunteers, etc. that exists, or, that is available when needed.

These are just a few of the problems organizations must overcome. As you can see, these are common problems that can be avoided by developing a Business Continuation Plan before an event occurs. It is only with a plan that an organization will be able to respond to an event in such a manner that critical and essential services and functions remain/continue with minimal interruption.

If you would like more information on developing your own business continuation plan, please contact the Risk Management Department at Catholic Mutual.

Catholic Mutual welcomes new members

We at Catholic Mutual would like to take this opportunity to welcome two new members; The Diocese of Columbus, OH and the Diocese of Victoria, TX.

Reminder

As the cold weather approaches, please ensure that an effective ice and snow removal program is in place at your facility. Implementation of a program is important to ensure ice is properly treated and snow is removed from your premises prior to visitors/employees arriving for mass or any other function at your facility. We recommend keeping a maintenance log that will document shoveling, salting and sanding activities. Catholic Mutual has developed new "CARES" materials regarding ice and snow removal procedures which includes a sample Winter Maintenance Log. This information can be accessed through our website at www.catholicmutual.org or by contacting the Risk Management Department.

Be Aware of the Fire Code “Grinch”

There’s nothing as heartwarming as the traditional smell of pine from a freshly cut Christmas tree during mass on Christmas morning. Unfortunately, National Fire Protection Association Life Safety Codes (NFPA) prohibit the use of natural cut Christmas trees and other combustible vegetation (i.e. fresh Advent wreaths, fresh garland, etc.) in assembly, educational, nursing home and day-care facilities. This certainly could hamper the way churches and schools decorate for the holiday season!

Some state and local fire marshals have adopted less stringent codes regarding the use of real Christmas trees. Most states with less stringent codes require that the area be protected by an approved automatic sprinkler system. We suggest you check with your local fire marshal prior to decorating for the Christmas season, so you will not be disappointed by the fire code “grinch” stealing your tree.

For those of you with less stringent codes, use of natural cut trees should only be used when the following requirements are met:

Live trees need to be placed in areas that are: out of the way of normal foot traffic, away from all paths of exit, and near an outlet to eliminate the use of multiple extension cords.

• No live tree should be allowed to be erected in a building longer than fifteen (15) days. Each tree should have a tag stating the date of placement and the name of the person affixing the tag.

• Where more than one live tree is permitted to be used, such trees should be placed maintaining a clearance of not less than ten (10) feet between the outer extremities of the limits of the trees.

• Live trees should have the trunk sawed off at least one inch above the original cut end. The end should be cut immediately prior to being placed in a water-bearing stand.

• Live trees need to be constantly watered as they absorb a large supply of water. If a tree will no longer absorb water, remove it from the building immediately.

• Trees should never be placed near heat ducts, radiators, etc. as the heat will dry out a tree even faster.

Artificial trees may not have the character of a live tree; however, they do not require any special attention and can be reused each year.

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