As the winter season approaches, we tend to find ourselves gearing up for our annual Holiday Festivals. These festivals/events promote a fun, friendly and family atmosphere. In addition, the funds and proceeds benefit the causes we support. To ensure festivals are successful and safe, there are many issues that need to be addressed. Volunteers and Insurance: Many times, we use outside (third party) vendors as participants in our festivals. Contracts/Agreements are necessary for food vendors, amusement rides, security personnel and bands/entertainers (just to name a few). Catholic Mutual’s Parish Festival Vendor Hold Harmless/Indemnity Agreement should be used when contracting with vendors driving to pick up supplies or other errands needs to be limited. If an individual is driving on behalf of the parish, the parish could be held responsible in the event of an accident. We recommend any individual that will be driving fill out a Volunteer Driver Form. They should also view CMG’s online training titled “Be Smart – Drive Safe”, accessible on our website.

Volunteers: Our festivals could never happen without the hard work and support of volunteers. However, we must make sure we do not ask volunteers to perform tasks they may not be physically and mentally qualified to perform. Volunteers should be at least 18 years of age or parent’s permission. Each volunteer should be selected and matched to tasks according to their training and/or skills. They should have a clear understanding of the task. If applicable, personal protective equipment needs to be used/supplied (as required) to perform tasks.

A ticket system should be planned to deal with cash as it comes in. Ideal, at a minimum, your plan should consist of the following:

- A ticket system should be used to limit the number of areas and people handling cash.
- Background check of all individuals handling money.
- Cash should be collected from festival stands at regular intervals. Tamper-proof bags should be used and taken to a centralized location and locked in a safe.
- Cash should always be counted by multiple teams of at least two people and bank deposits should be made regularly.

Alcohol: Please refer to Liquor liability article on page 3. With proper planning, you can achieve your goal for the parish festival, and keep the “fun” in your fundraiser event. For more information, please contact the Risk Management Department.

Remember: for every one drink you consume, regardless of the type of drink it may be (12 ounces of beer, 4 to 5 ounces of wine or 1 1/2 ounces of whiskey), it will take at least one hour for that drink to be eliminated from your system.

Catholic Mutual Group

Serving the Temporal Needs of the Church Since 1889

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A Holiday Claim Story
Copyright
When in Doubt.... Silent night
Liquor Liability
Beware of Copyrights

In recent months Catholic Mutual has become aware of numerous copyright issues related to the unauthorized use of poems found on the internet. It has been brought to our attention that active litigation is being pursued, specifically with regard to a poem entitled “The Dash”. “The Dash” originally copyrighted by Linda M. Ellis, June 15, 1988, uses the dash between birth and death dates as a metaphor for life. The author’s company is enforcing its rights to the poem. Some Churches have used this piece in their bulletins and on their websites. The “Webster’s Ninth New Collegiate Dictionary” defines copyright as “the exclusive legal right to reproduce, publish, perform in public, distribute, and sell the matter and derivative works based on the copyrighted work.” Infringement occurs when a copyrighted work is reproduced, distributed, performed, publicly displayed or made into a derivative work without the permission of the copyright owner. Keep in mind that religious organizations are able to purchase licenses that allow them to use some copyrighted works for an annual fee.

Silent night…fiery night

Thanksgiving, Christmas, Easter, and other holiday celebrations give us a time to reflect on our religious values and to observe religious significance and involve time honored traditions. They are also times of increased activity within the church and require additional attention to safety when planning events. Some types of losses are unique to the Christmas season. As you will see below, significant injuries and/or damage can occur.

According to the U.S. Consumer Product Safety Commission, emergency rooms treat about 12,500 people annually for injuries. Accidents occur from falls, cuts, and shocks, and are related to Christmas lights, decorations, and trees. Further, Christmas trees are involved in 300 fires a year and result in an average of over $10 Million in property loss and damage. At Catholic Mutual, we see the same trends each year during the holiday season. Here are a few tips from the CPSC that can assist in making this holiday season a much safer one:

Trees:
- NFP (National Fire Protection Association) codes prohibit the use of natural cut Christmas trees and other combustible vegetation in assembly, educational, nursing home and daycare facilities. Some states and local fire marshals have adopted less stringent codes. The test results confirmed Salmonella as the cause. Thankfully, all involved recovered, but the story does not end there. In the next several weeks, the church received numerous requests for reimbursement related to out-of-pocket medical expenses, and lost wages.
- Accidents occur from falls, cuts, and shocks, and are related to Christmas lights, decorations, and trees. Further, Christmas trees are involved in 300 fires a year and result in an average of over $10 Million in property loss and damage.
- As we prepare for upcoming holiday dinners, let’s make certain the “Salmonella Grinch” is NOT on our invitation list. Happy Holidays!

WHEN IN DOUBT...THROW IT OUT!

Lights:
- Use only lights with fused plugs. When purchasing lights, consider using LED-type lights which use less power and burn cooler than traditional incandescent lights.
- Never use lighted candles on a tree or place them away from combustible materials and where they won’t be knocked down. Make sure all candles are extinguished when no one is in the room.
- Check each set of lights, new or old, for broken or cracked sockets, frayed or out damaged sets. Always replace burned-out bulbs promptly with the same wattage bulb.
- Keep in mind that religious organizations are able to purchase licenses that allow them to use some copyrighted works for an annual fee.
- Never use electric lights on a metallic tree. This creates an electrocution hazard.
- Fasten outdoor lights securely, to protect the lights from damage. Use only insulated staples, not nails or tacks (or use light hooks that are made for this purpose).
- Outdoor electric lights and decorations should be plugged into circuits protected by ground fault circuit interrupter (GFCI’s). Portable outdoor GFCI’s can be purchased where electrical supplies are sold at night.
- Turn off and unplug all holiday lights when leaving the building and premises at night.
- Remove holiday decorations at the end of the Christmas season.
- Always check with your local fire department and Arch/Diocese to make sure you are following all rules and regulations that may exist pertaining to holiday decorations.
- Please remember to celebrate safety during the upcoming months and have a blessed and joyous holiday season!

Don’t let liquor liability drown holiday cheer

Liquor liability has long been an exposure for retailers of alcoholic beverages (such as bars and taverns). Changes in social attitudes have significantly impacted legislation and there have been precedent setting legal decisions. These changes have resulted in leaving anyone who sells, serves, or distributes alcoholic beverages open to liability. The theory of liability advanced in some of these cases is that the party providing the alcoholic beverages should have known the intoxicated person would be operating a vehicle upon leaving the premises. Therefore, it could be alleged that the server is negligent for the injuries that may be incurred not only to the intoxicated person, but to any innocent third parties. This is why it is so important to place in place to provide a safe and fun atmosphere when alcohol is involved. In order to minimize the risk, the following guidelines should be followed:

1. Hire competent bartenders.
2. Use only those who have a state or better sponsored training event, or if your facility is utilized by outside groups and liquor will be present.
3. Have a blessed and joyous holiday season!

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