

BIG PROTECTION... SMALL PRICE

Carbon monoxide and smoke detectors are extremely important devices to keep your businesses and homes safe and sound. According to the Center for Disease Control,



nearly 500 unintentional deaths and more than 1,700 suicides are related to carbon monoxide poisoning each year in the U.S. An estimated 3,000 to 5,000 people are treated annually for carbon monoxide poisoning in hospital emergency rooms, but it is believed that many more are misdiagnosed. Carbon monoxide is the leading cause of accidental poisoning deaths, and is known as the “invisible killer” because it’s a colorless, odorless gas. The U.S. Consumer Product Safety Commission recommends the following:

Carbon Monoxide Safety Tips

- * Have heating systems (including chimneys and vents) inspected and serviced annually by a trained service technician.
- * Never use portable generators inside homes or garages, even if doors and windows are open. Use generators outside only, far away from the home.
- * Never bring a charcoal grill into the house for

heating or cooking. Do not barbeque in the garage.

- * Never use a gas range or oven for heating.
- * Open the fireplace damper before lighting a fire and keep it open until the ashes are cool. An open damper may help prevent build-up of poisonous gases inside the home.
- * Install battery-operated CO alarms or CO alarms with battery backup in your businesses and homes.
- * Know the symptoms of carbon monoxide poisoning: headache, dizziness, weakness, nausea, vomiting, sleepiness, and confusion. If you suspect CO poisoning, get outside to fresh air immediately, and then call 911.

In addition to carbon monoxide detectors, smoke alarms save lives as well by alerting people to danger and giving them time to escape. According to Consumer Reports, having smoke detectors in your buildings cuts the risk of death in a fire by half. However, the normal life span of a smoke detector is about ten years, according to the National Fire Protection Association (NFPA). It is also estimated that one in three detectors will not respond to a fire due to dead, missing, or improperly inserted batteries.

Proper installation and maintenance of these alarms is extremely important.

Smoke Alarm Safety Tips

- * Keep batteries in good order. We urge you to check your batteries monthly and change them twice a year when you “change your clocks” for daylight savings time.
- * The best way to check batteries is to use a broom handle to depress the test button. Do not use a smoke-substitute spray as it may harm the detector. After you replace the battery, press the

test button again. If the detector does not sound, check that the battery has been pushed forward far enough to insure a proper connection.

- * Strategically place your detectors. Where you place your smoke alarms could mean the difference between life and death, so place them wisely! We offer the following suggestions for placement, but the local fire department is an excellent resource for additional guidance.

Smoke Alarm Placement Tips

- * Install at least one alarm on every floor (including basements) and within 10’ of any sleeping areas.
- * If you have new construction, codes require hard-wired smoke alarms to be interconnected. This means if one is activated, all alarms will sound.
- * To avoid dead air spaces where walls meet ceilings, mount alarms on ceilings at least 12” from walls, or if you prefer, on a wall 6” and 12” from the ceiling. On vaulted ceilings, the alarm should be mounted at the highest point.

Proper installation, maintenance, and placement of carbon monoxide and smoke detector devices/alarms is essential in providing big protection for a very small price! You may access Catholic Mutual’s Risk Management “CARES” information via our website at www.catholicmutual.org, or please feel free to contact your Catholic Mutual Service Office or the Catholic Mutual Risk Management Department at 1-800-228-6108, if you have questions or concerns. Safety First!

Inside this issue

Claim Story

Stop a Lawsuit

Don't let your
Flammables





CLAIM STORY

St. Elizabeth's church is a beautiful building with very high rafters in the sanctuary. One of the priests was straining his eyes too much to read one Sunday and called upon Joe, the church's custodian to change the light bulbs in the sanctuary. The light bulbs are up really high and Joe likes to change them all at once, so he doesn't have to climb up that high all the time. There was a break between confession times, so Joe got the ladder out to change the bulbs. Joe started to come down from the ladder trying to balance the box, lost his balance and fell to the church floor. Matt, one of the office employees, heard him scream and called 911. Joe was hospitalized for two days and could not return to work for five months! Hospital bills and doctor bills began to add up and before long, the total was \$50,000! This accident could have been avoided if Joe would have followed proper ladder safety and had a co-worker help him with changing the bulbs.

Ladder Safety

Making sure a ladder is in good condition is the first step to avoid falls that can cause injuries.

Only qualified employees should be allowed to climb ladders. It is not recommended for volunteers to be on ladders due to liability issues.

Safe Ladder use includes:

- ◇ Stand the ladder only on dry, level ground; never on mud, ice or snow. Inspect the ladder for any missing cleats, screws, bracing, or rung damage before using. Be sure to tag the ladder for any maintenance issues or destroy the ladder if it can't be repaired.
- ◇ Maintain a center of balance when getting onto or off of the ladder. Avoid over-reaching which can cause the ladder to tip

and throw you off balance. Use the "belt buckle rule" which is defined as "your belt buckle does not move past the frame of the ladder when reaching to the side".

- ◇ Do not hand-carry loads on the ladder.
- ◇ Each ladder should be labeled with safety warnings where to stop climbing, (generally never



above the last three rungs). The ladder should be braced by a co-worker. Make sure your ladder is in good condition and follow the guidelines set forth by OSHA.

- ◇ Electrical shock can occur with metal or wet, wooden ladders. Always be aware of potential electrical hazards when using ladders.
- ◇ Don't set up a ladder in a doorway or walkway where others may run into them, unless clearly marked.
- ◇ Do not try to increase the height of the ladder by standing it on boxes, barrels or other objects. Never splice two ladders together. Place the base

of the ladder one foot from the wall or edge for every four feet of vertical height.

Some basic regulations from OSHA 1910.26 – Portable Metal Ladders:

1. Protect the ladder against corrosion.
2. Spacing of the rungs shall be on 12 inch centers.
3. Rungs shall be corrugated, knurled, dimpled, and coated with skid-resistant material to minimize slipping.
4. The length of single ladders or individual sections of ladders shall not exceed 30 feet.
5. The bottoms of the four rails are to be supplied with insulating non-slip material.
6. A metal spreader or locking device of sufficient size and strength should be in place to securely hold the front and back sections in the open position.
7. You need 3 feet of overlap for ladders up to 36 feet, 4 feet of overlap for ladders 36 to 48 feet, and 5 feet of overlap for ladders 48 to 60 feet.

Please feel free to contact your Catholic Mutual Service Office or the Catholic Mutual Risk Management Department at 1-800-228-6108, if you have questions or concerns.

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A LAWSUIT BEFORE IT HAPPENS

Nonprofits including church organizations have seen a large increase in employment related lawsuits over the past 10 years. Catholic Mutual members have been no exception to this trend. In fact, the Nonprofit Insurance Alliance estimates that 60-70% of lawsuits filed are employment related.

The basis for these lawsuits typically falls into one of four categories; Harassment, Discrimination, Retaliation, or Wrongful Termination. Your actions from the pre-hiring process through the termination process can have an effect on whether your parish, school, or office sees a lawsuit from a prospective, current, or former employee. Even if the claim is fraudulent, defense alone can be expensive, not only financially, but also in lost time and resources. In addition, reputations are damaged and everyday operations can be disrupted.

There are many theories why employment related claims have increased dramatically, most include: the increase in mergers/closings resulting in lay-offs, the unemployment rate/recession, a lack of Human Resource staff/expertise, and the constant changes/requirements in employment law. Sound familiar? I think you'll agree the Catholic Church has certainly not been immune to these difficulties, but it's important to understand that even with these significant challenges there are steps you can take to mitigate, even eliminate employment related lawsuits. Prevention is something that can be accomplished anytime from hiring to termination and everything in between.

HIRING

- ◆ Adopt a well written employee handbook – This should include a statement confirming the employment as an “at-will” relationship, and include a solid “zero tolerance” discrimination and harassment policy as well as internal

grievance/complaint procedures. The handbook should be reviewed with the employee immediately after hire, confirmed in writing, and a review should be repeated again at least annually.

- ◆ Focus the hiring process on the skills required for the position, check references, and do background checks when warranted.
- ◆ Develop a standard list of interview questions that has been reviewed by an employment expert to eliminate any questions that might not be allowed.

DURING EMPLOYMENT

- ◆ Treat all employees with fairness, dignity, and respect.
- ◆ Communicate company policies on a continual basis, not just once at hiring.
- ◆ Develop performance evaluation procedures and have a written performance evaluation once each year.
- ◆ Document everything. Keep a written record of any unacceptable workplace behavior, concerns raised during the employment evaluation, extended absences or insufficient work. Put the employee on notice and give them an opportunity to improve.
- ◆ Investigate all employee complaints thoroughly and, if the situation warrants, deal with those responsible in accordance with your written guidelines.
- ◆ Consult with an expert regarding any employment issue for which you are not 100% sure. This may be an attorney, your HR manager or director, or for many Catholic Mutual members, the Workplace Helpline.

TERMINATIONS

- ◆ Document everything relating to the problems with the employee and the dismissal. You must consult an attorney or HR director/manager before proceeding.
- ◆ Concerns/issues should have al-

ready been reviewed with the employee, and the employee should have been given a chance to improve.

- ◆ If improvement hasn't occurred, the reason for termination should incorporate the prior concerns/issues and the fact there has been no improvement.
- ◆ Make sure a witness is present at the meeting during which the employee is dismissed.

Following the steps above in the hiring, employment, and termination process can go a long way in reducing the likelihood that your location will experience an employment related lawsuit. Many of you have HR departments at the chancery level that can assist with this, and they may already have developed the proper documents for you. At the chancery level, some of our members have access to our “Workplace Helpline”. Helpline provides an 800 number that can be called with employment related questions. As illustrated, there are resources that are available to you when any type of employment issue arises. We urge you to follow your diocese's instructions, use the documents they provide, and keep in mind the ideas shared in this article. Whether you decide to do so or not may be what ultimately makes the difference for you. These are just a few ideas that can help you prevent employee issues from developing into a bigger problem.

If you would like additional information on the resources available to you, please contact our Risk Management Department at 800-228-6108.



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Connection

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DON'T LET YOUR FLAMMABLES GO UP IN FLAMES

In our efforts to care for our church, schools and grounds, we use a wide variety of chemicals and fuels, both flammable and combustible. We need to be aware of the hazards in the use and storage of these materials.

The first thing we need to do is become familiar with all of the products we use around our facilities. The best way to do this is to simply read the labels. Product labels are there to inform the consumer of the safe use and storage of the product. Additionally, any product considered a hazardous material that is purchased from a vendor must be accompanied by a Material Safety Data Sheet (MSDS).

Some examples of combustible and flammable liquids are gasoline, diesel fuel, paint thinners, solvents, cleaning chemicals, pesticides, and paint. Gasoline must not be stored inside our school and church buildings, no matter what the quantities. Gasoline vapors can be ignited with a spark or from static electricity, which makes it unsafe to store anywhere except in approved containers in a shed or a properly constructed garage. Diesel fuel should also be stored in a similar manner as gasoline since it is usually only used as a motor vehicle fuel. Gasoline powered snow blowers and lawn mowers are

also prohibited from being stored inside our buildings, except for sheds or properly constructed garages. Paints and paint thinners are a common material in our buildings. In small quantities, these are quite safe to store inside. However, they should be neatly stored away from other chemicals, and either on non-combustible shelving or inside metal lockers in their original sealed containers. Some paints can react with other common chemicals we use around our facilities, which can cause a dangerous vapor to be produced or can cause a chemical reaction that will produce enough heat to start a fire. One example is linseed or flaxseed oil. This material is used in wood finishing projects and is considered a fire hazard if this product is used or spilled on cloth rags and left in a bunch or pile. The oil can chemically react with the cloth in a concentrated area and can heat to a point of causing a fire. This is another example of the need to read and follow manufacturer's label recommendations.

If you are a large facility and have over 60 gallons of flammable and combustible liquids, you are required by fire regulations to have a properly

designed, built, and installed flammable liquids cabinet. Schools may also be required to have a corrosive material storage cabinet for their school chemistry labs.

This article is meant to provide basic



guidelines for the materials you keep and store, and to help you identify what type of materials you use around your facilities. As always, for specific information on the products you use and store, refer to the product labels and MSDS materials provided by your vendor. For additional information and guidance, please contact your local fire authorities or the Risk Management Department at Catholic Mutual.

Visit us on the web at
www.catholicmutual.org

