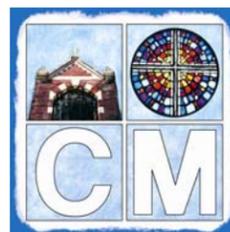


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Catholic Mutual CONNECTION



An informational newsletter provided to the members of Catholic Mutual Relief Society + Fall/Winter 2008

Everything you needed to know about space heaters, but were afraid to ask!

The Consumer Product Safety Commission (CPSC) estimates that more than 25,000 residential fires each year are associated with the use of space heaters. More than 300 people die in these fires. An estimated 6,000 people receive hospital emergency room care for burn injuries associated with contacting hot surfaces on space heaters.

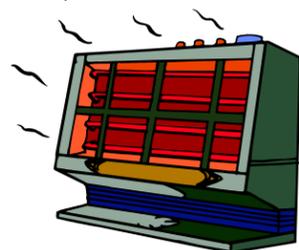


The following are some general suggestions by the CPSC for the selection, safe use, and maintenance of gas, wood, kerosene and electric space heaters:

- ◇ Select a space heater with a guard around the flame area or the heating element. This will help keep children, pets, and clothing away from the heat source.
- ◇ When selecting a heater, look for one that has been tested and certified by a nationally recognized testing laboratory. These heaters have been determined to meet specific safety standards, and manufacturers are required to provide important use and care information to the consumer.
- ◇ Buy a heater that is the correct size for the area you want to heat. The wrong size heater could produce more pollutants and may not be an efficient use of energy.
- ◇ Read and follow the manufacturer's operating instructions. Keep the owner's manual in a convenient place for reference when needed.
- ◇ Keep children and pets away from space heaters. Some heaters have very hot surfaces. Children should not be permitted to adjust the controls or move the heater.
- ◇ NEVER leave a space heater on when you leave the area. This would include lunch breaks or at the end of the day. A policy should be implemented to ensure all space heaters are unplugged when not in use.
- ◇ Never use or store flammable liquids around a space heater. The flammable vapors can flow from one part of the room

to another and be ignited by the open flame or by an electrical spark.

- ◇ Space heaters should be placed at least 3 feet away from objects such as bedding, furniture, drapes, boxes, etc. Never use heaters to dry clothes or shoes. Do not place heaters where objects could fall on the heater and start a fire.
- ◇ Electric space heaters must be plugged directly into a properly grounded outlet. NEVER use an extension cord with a space heater.



CLAIM STORY



St. Patrick's Parish was energized by their plan to use technology to enhance parish donations. After meeting with representatives from a local financial institution, a business plan was drafted, to allow parishioners to provide their offerings automatically through their checking account. The parish's initial role was to gather bank account information from parishioners.

Marilyn, the parish business manager, had successfully gathered the needed banking information from about one-third of the parishioners, and had entered the information into her laptop.

Marilyn planned to take her laptop home to work over the weekend. When she walked to her car and placed her purse and laptop on the passenger seat, she realized she had left some paperwork on her desk, and went back into the office to get the papers returning several minutes later. Her purse was still on the passenger seat, but the laptop was not.

The expensive laptop was missing, and all of her parish work stored on the computer was also gone, including the sensitive information concerning parishioners.

On Monday, the staff met with a sensitive information security professional who developed an action plan. They alerted parishioners that sensitive information may have been compromised. The parish arranged two years of free credit monitoring service for each affected parishioner. None of the parishioners sensitive information was affected. Swift action in dealing with the stolen laptop prevented any actual claim being submitted. Had the thief utilized the parishioner account information, claims likely would have been made for damages.

This incident could have been prevented. Computers, paper files or other media used to store sensitive information should always be secured. In this case, Marilyn left the laptop containing sensitive information in a compromised position allowing for a breach in security.

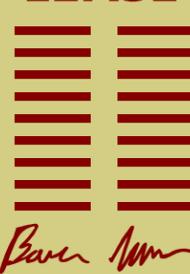
Leases—Who's responsible anyway?

Understanding who is responsible when something does not go as planned is an important thing to think about when preparing to lease parish property to an outside organization or person. The lease agreement (contract) should clearly state that the lessee (outside party or person) agrees to defend, indemnify and hold harmless the diocese and parish should someone allege damages that resulted from the event for which the lease was drawn up. This lease language transfers the responsibility to provide a legal defense, pay on the diocese's/parish's behalf, and not look to the diocese/parish in any way if it was the lessee's actions that caused the injury/damages in the first place.

A lease agreement involving the rental of property, should address whether the landlord (lessor)(diocese/parish) or the tenant is responsible for maintenance and repairs of the interior and exterior of the property. This should include sidewalk repairs and snow removal. The lease agreement should also contain language clarifying the responsibilities of the landlord and the tenant in regard to their own

negligence. If you have plans to lease one of your facilities, please contact the Chancery Office to ensure language in the lease agreement is consistent with diocesan requirements.

LEASE



The following is an example of just how transferring liability in a lease agreement could save you both time and money:

- A parish leased their building to an outside organization which operated a senior center.
- The parish and the tenant signed a lease agreement that contained the necessary language mentioned above.
- The injured party tripped and fell on torn carpeting while attending a meeting at the senior center.
- The carpet was purchased by the senior center and under their exclusive control.
- **Positive Result...** Since the lease agreement contained the proper language, Catholic Mu-

tual was able, on behalf of the parish, to demand that the tenant defend, indemnify, and hold harmless our Member. The tenant, at its sole cost and expense, settled the claim and included our diocese/parish on the release.

By taking these few precautionary steps up front, Catholic Mutual hopes you will be in a better position to avoid costly and time consuming litigation should something that nobody ever plans for, actually happens. If you have any questions or would like additional information, please feel free to contact Catholic Mutual's Risk Management Department.



COPPER THEFTS ARE ON THE RISE!

All over the country, thieves are stealing metal for scrap. Copper water pipe, telephone wire, air conditioner coils, and electrical wire are some of the items sought after. Thieves are also brazen enough to steal gutters and downspouts right off the buildings, even in broad daylight. Bronze outdoor sculptures have been stolen and can be valued at tens of thousands of dollars. Copper plaques on grave stones are not immune to theft either. Metal thefts from vacant properties and construction sites are also on the increase.

Of the metals being stolen, copper is the top money producer. Since April 2005, copper prices have increased approximately 71% making this metal, as well as others, such as (brass and bronze), a hot item for thieves. The current value of copper ranges from \$3 - \$4 per pound. Many of our churches, schools, and other facilities have become victims of this crime.

Claim loss amounts due to metal thefts are often significantly higher than the value of the metals retrieved. The average air-conditioning unit has less than \$15.00 worth of copper in it. When stripped, damage caused trying to get at the copper can cost several thousands dollars to repair/replace the unit.

The following are some tips to assist you in reducing or preventing metal thefts at your facilities.

- ◇ As most thefts occur in the evening

- ◇ hours, invest in additional exterior lighting. Motion lights are also a good deterrent for high-risk areas such as where air-conditioning units are located.

- ◇ A/C units can be protected by installing a locked, gated enclosure. The enclosure should be of chain link construction in an effort not to provide cover for the thieves.

- ◇ If your building is equipped with



- ◇ a security alarm system, consider connecting the gated enclosures around A/C units or even gutters/downspouts to the security system.

- ◇ Consider relocating A/C units to the roof of your facility.

- ◇ Consider installing security cameras overlooking high-risk areas.

- ◇ For construction sites, request contractor not to bring metals to the jobsite until needed. If metals are on the jobsite, store in a secured area inside a building or trailer to avoid them from being seen/stolen by thieves that scope jobsites.

- ◇ When planning renovations or new construction, discuss these concerns with the contractor and consider budgeting for added measures to help prevent these thefts.

- ◇ Ensure that your vacant or seldom used properties are secured and ask neighbors to be vigilant with watching for suspicious activity. Check the property frequently for any signs of unusual activity.

- ◇ Secure your sculptures by providing adequate lighting and reinforced mounting.

If you have any questions regarding this information, please contact Catholic Mutual Group's Risk Management Department.

A LIFE SAVED!

Sondra Rieder, Finance Officer for the Diocese of La Crosse, reported that a HeartStart Automated External Defibrillator (AED) purchased from LifeGuard MD was used to save a life. Diocesan staff learned about the equipment in literature received from Catholic Mutual Group. The Diocese combined part of its \$1,000 CUP II Safety Grant for 2006/2007 to purchase the AED device for the Chancery.

In early June, a Diocesan employee suffered a heart attack while at

work. A member of the Diocese's maintenance staff used the AED to save the employee's life. The emergency room doctor stated that the employee would not have survived had it not been for the staff member's quick reaction and the use of the AED.

Ms. Rieder encourages the use of AED's in as many locations as possible. On behalf of the Diocese of La Crosse, Ms. Rieder expresses thanks to Catholic Mutual Group for its assistance in obtaining this life-saving equipment.

For more information on the HeartStart AED's, please contact the Risk Management Department.



Philips, Defibrillator

IDENTITY THEFT—CAN HAPPEN TO ANYONE!



reports that 1 in 12 people will be victims of identity theft; others feel that projection may be conservative. It's hard to pick up the newspaper these days without reading about another victim of identity theft, or how someone breached the security at a major retailer and stole important personal information of thousands, if not hundreds of thousands of private citizens. Your identity can also be stolen by someone obtaining your bank statement or credit card application from the trash or mailbox. Since it may be weeks or months before identity theft is discovered, numerous crimes may already have been committed, and potentially could take you years to repair.

Just like you can take steps to prevent someone from breaking into your house, you can also take steps to make it more difficult to steal your identity. Some



of those steps are:

- ⇒ Never leave your purse or wallet unattended and only carry the credit cards and I.D. that is absolutely necessary.
- ⇒ Destroy/shred all documents containing personal information as soon as you are finished with them. This includes checks (cancelled or unused), pre-approved credit card or loan applications, credit card or ATM receipts, tax documents, W-2's, bank statements, etc.
- ⇒ Limit the number of credit cards you have, and cancel any that are inactive.
- ⇒ Reconcile your check and credit card statements regularly.
- ⇒ Never give out important information over the phone to anyone you do not know.
- ⇒ Don't give out your PIN or write it down, memorize it.
- ⇒ In a safe place, keep a photocopy (front and back) of all the credit and I.D. cards you carry in case they are lost or stolen. Report them lost or stolen as soon as possible.
- ⇒ Obtain copies of your credit reports periodically to uncover any suspicious activity.
- ⇒ Do not click on any links in



emails from financial institutions even when you feel they are legitimate. Instead, use your browser to go to that institution's website and log in. Some emails you receive may look authentic but actually may be fake, and are called "phishing" emails.

- ⇒ Make sure your computer is set to automatically download the latest patches and fixes in order to ensure you have the latest security gaps repaired.

If you have additional questions or concerns about identity theft, contact Catholic Mutual's Risk Management Department.

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Catholic Mutual Connection is published twice a year by Catholic Mutual Group and is dedicated to presenting relevant and useful information for our membership.

Suggestions or questions may be directed to:

Paul Peterson
Assistant Vice President
Catholic Mutual Group
10843 Old Mill Road
Omaha, NE 68154
(402) 551-8765, or (800) 228-6108,
Fax: (402) 551-2943.

Newsletter Committee Members:

Paul Peterson, Michele DeGeorge,
Greg Standish, Tony McLaughlin,
DeAnn Bianchette, and Coleen Triplett

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