



Catholic Mutual
Connection

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THRIFT STORE SAFETY

Thrift stores and church rummage sales have always been popular with the Catholic Church. With the economy floundering these last three years, they have been even more successful. Unfortunately, there are liabilities that we must be aware of and proper precautions should be taken. One of the largest liabilities resale stores and rummage sales face is product liability and the resale of recalled products.

In 2009, the U.S. Consumer Product Safety Commission (CPSC), created its "Top Ten list of recalled children's products" as part of the agency's "Resale Roundup" campaign. The CPSC's primary goal with this campaign is to protect consumers by getting dangerous recalled products out of resale stores and off the Internet. Re-selling recalled products is against federal law and non-profit and religious entities are not exempt and can be charged. Before re-selling products, CPSC encourages re-sellers to check its Web site, www.cpsc.gov, to determine if the product has been recalled. CPSC Chairman Inez Tenenbaum released the following statement that, "Resale stores should make safety their business and check for recalled products and hazard to children." The CPSC conducted a study in 1999 found that nearly 70 percent of resale stores sold at least one recalled or otherwise hazardous product. Since the study, the CPSC has

partnered with the National Association of Resale & Thrift Shops (NARTS), the Salvation Army and other state agencies to alert re-sellers about recalled products. Some of the product hazards reported include cribs that do not meet current safety standards, drawstrings in children's clothing, and children's products that do not follow the Consumer Product Safety Improvement Act (CPSIA).

The CPSC has also set up an Internet surveillance team to monitor online retailers and auction sites for sales of recalled and hazardous products. Re-sellers are reminded that they must comply with the federal law which will be enforced for in-store and online sales. Below is CPSC's current "Top Ten" list of recalled children's products:

- ◆ Playskool Travel-Lite Play Yards – Recalled in 1993. CPSC release #: [93-043](#)
- ◆ Evenflo Happy Camper Play Yards – Recalled in 1997 and again in 2006. CPSC release #: [97-146](#)
- ◆ Baby Trend Home and Roam and Baby Express Portable Cribs and Play Yards – Recalled in 1994 and 2003. CPSC release #: [95-056](#) & [01-094](#)
- ◆ Magnetix Magnetic Building Sets – Recalled in 2006 and 2007. CPSC release #: [06-127](#) & [07-164](#)

- ◆ Easy Bake Ovens – Recalled in 2007. CPSC release #: [07-245](#)
- ◆ Polly Pocket Dolls with Magnets – recalled in 2006 and 2007. CPSC release #: [07-273](#) & [07-039](#)
- ◆ Simplicity Drop Side Cribs – Recalled in 2009. CPSC release #: [09-260](#), [08-401](#) & [07-307](#)
- ◆ Simplicity Bassinets – Recalled in 2008 and 2009. CPSC release #: [08-396](#), [08-378](#) & [08-381](#)



Examples of Drop Side Cribs with External Plastic Hardware

- ◆ Hill Sportswear hooded drawstring-sweatshirts – Recalled in 2009. CPSC release #: [09-129](#)
- ◆ Evenflo Envision High Chairs – Recalled in 2009. CPSC release #: [09-178](#)



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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 limbs.
- ◆ Consider removing trees with



later.

Think about the size of the tree when fully grown when you are planting. Trees will mature and grow tall, so avoid planting near wires, too close to buildings, fences, and other property that is in shallow soil or steep banks. Think about the characteristics of the tree your planting; brittle species, as an example,

large amounts of decay.

- ◆ Check leaning trees for root problems or loose/wet soil.
- ◆ Prune branches 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.

- ◆ During excavation around trees, avoid damaging or cutting roots.

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 crowns.

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 its 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.



Serving the Temporal Needs of the Church Since 1889

CATHOLIC MUTUAL GROUP

An informational newsletter provided to the members of
Catholic Mutual Relief Society + Spring/Summer 2012

MEMBER SPOTLIGHT—ST JOHN THE BAPTIST



During an onsite risk management inspection at St. John the Baptist Church in Crawford, NE, CMG's Loss Control Representative noticed a large spruce tree (roughly 45'-50' high) had grown too large and its limbs needed to be trimmed down at the base to keep the them from hitting both the church and the rectory. Additionally, there was a runoff be-

tween the two buildings that fed right to the tree's roots causing the roots to be shallow and exposed. Since high winds and severe thunderstorms are common in western Nebraska, the Loss Control Representative recommended removal of the tree. Instead of just cutting the tree down and turning it into mulch, parishioners did some

research and decided to create a statue 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!



Faye Braaten of Loveland, Colo., constructed a life-like representation of St. Francis at St. John the Baptist Church in Crawford. The spruce tree between the rectory and church was removed due to insurer recommendations. Parishioners Eldon and Janett Wohlers researched the project and made the statue happen. St. Francis was one of the most venerated religious figures in history. (Photo by Diane Clark, Crawford Clipper)

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WEATHERING THE STORMS OF 2011



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. Interstate systems were disconnected, towns were evacuated and several parishes, schools, 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 that 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.

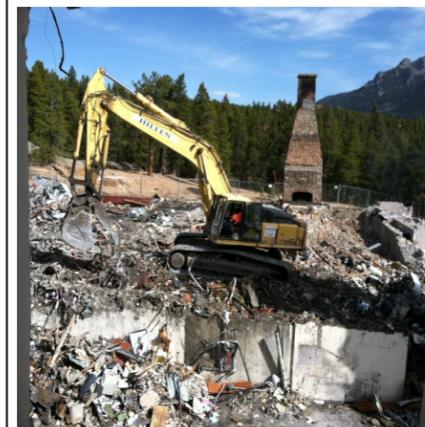
Archdiocese of Denver

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 1992 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 around a fireplace chimney. 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 overpowered 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-

ing. The support was overwhelming and volunteers continued to build a levee around the church that stopped most of the floodwaters. The levee around the church included a wood cross and a banner stating "In God We Trust". The church suffered minimal damage. The school was damaged on the first floor but all of the contents were moved to the second floor and secured. There was 8 feet of water inside the school and the required repairs included contents removal, cleaning, pressure washing, carpentry, and restoration services. The students have been graciously taken in by Bishop Ryan High School until the renovations are completed. The offices for the parish were also relocated to Bishop Ryan High School. Catholic United Response also put a call out for volunteers and worked with Catholic United Financial to provide relief for Minot. Each parish location is thankful for the support from their communities, donations from outside sources, other diocesan resources and other community leaders to help with relocation, rebuilding and support for those affected. Prayers for them continue as they close a chapter of destruction and open a chapter of new beginnings.



St. Malo—Allenspark, Co