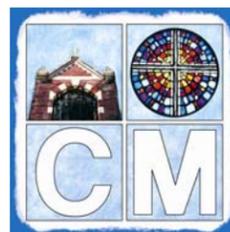


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Catholic Mutual CONNECTION



An informational newsletter provided to the members of Catholic Mutual Relief Society + Spring/Summer 2008

PREPARING FOR YOUR MISSION TRIPS

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(if participant is a minor) to fully explain all details of the trip clearly and specifically as well as answer any questions they may have. Written behavior standards should be distributed to each participant with signatures indicating they have read and understand what is expected of them. It should be mandatory that at least one parent/legal guardian attend this meeting with the participant.

- Remind participants to bring along any prescription medications or other health items regularly used, such as allergy medications or contact solutions.
- Training should be provided for the type of work and the equipment being used prior to the trip, especially if the work involves repair or construction.

During the Trip

- Proper supervision must be provided at all times. What is considered "proper" could vary according to the age of participants and the type of activity.
- Participants should be divided into smaller groups with a designated adult leader. A binder with medical release forms and emergency contact names/



numbers for each individual should be carried by the designated group leader at all times in case an injury occurs.

- Since these trips usually involve some type of repair or construction, the safety of the work-site should be determined. It is important to be aware of your surroundings at all times. There are certain types of job duties that would be considered unacceptable for a particular age group. (For a complete list of acceptable and non-acceptable work activities according to age, please contact the Risk Management Department.) If Personal Protective Equipment (PPE) is needed for a particular task, it should be provided by the group leader.

- Participants should dress appropriately for the work they are doing and according to the customs and dress standards of the country in which they are working. Shoes must be worn at all times.
- A well-stocked First Aid Kit should be present at the work-site.
- Rest breaks should be given to participants as needed. Meals should be provided as well as an adequate amount of fluids to ensure proper hydration.
- Be aware of the conditions of local tap water. Boiled or bottled water as well as bottled or canned beverages are safest. Select foods carefully and avoid raw foods that can't be peeled or boiled.

As with any activity involving our youth, safety should be the top priority. Extensive planning and taking proper precautions will help ensure a memorable and rewarding experience for your youth. If you have any questions or would like additional information, please contact the Risk Management Department

CLAIM STORY



On a crisp fall day, a clean-cut middle aged man dressed in a suit and tie entered St. Margaret Mary Daycare, and identified himself to the worker as Stan, and indicated that he was at the daycare to pick up April. Stan explained that April's mom and dad were working late and asked him to take her home.

Lois, the daycare worker was not sure what to do. It was obvious that April, recognized and knew Stan, but her parents had not mentioned anything about Stan picking April up. And April's file did not mention Stan. Lois made a quick decision and decided to allow April to leave with Stan, she just seemed to know him so well.

About 20 minutes later, April's mother arrived at the daycare. She became distressed when she learned that April had left shortly before with Stan.

The local police department was contacted. With luck and hard police work, April was recovered unharmed five hours later. It was later learned that April recognized Stan because he was a clerk at the bank April's family frequented.

April and her mother underwent counseling as a result of this incident. A claim was submitted to cover these costs. Stan also underwent counseling as a requirement of the five years of probation he received.

The above incident could have been prevented, had the Daycare had firm guidelines in place prohibiting the release of a child to anyone other than the parents or individuals that were preauthorized. The daycare worker felt comfortable because April recognized Stan. A process requiring Stan to be preauthorized to pick up April would have prevented this incident from taking place.

PREPARING FOR YOUR MISSION TRIPS

Youth ministers are constantly striving to look for ways to involve their youth in fun, yet challenging experiences. One particular activity growing in popularity is the participation in work mission trips or service projects.

While involvement in such activities can be rewarding both physically and spiritually for our youth, safety is the number one concern to ensure their missionary experience does not result in unpleasant consequences. The following guidelines should be followed for all work missions or service project trips:

Preparation for the Trip

- These trips should not be led by inexperienced leaders. There are many reputable organizations that provide the setup work. Take advantage of their expertise!
- If possible, the youth leader should make an advance visit to the area. This could assist in foreseeing potential risks that may be encountered. These risks should be properly accounted for to minimize problems. From a liability standpoint, it is important to plan for the safety and security of the participants. Things to keep in mind are: Will additional security need to be onsite? What is the distance to the nearest medical facility? What medical services are available? Will the participants require additional vaccinations depending on the location of the trip? (An updated tetanus shot should be required).
- Confirm there are adequate facilities for housing all the

participants of the group in one location, including all adult chaperones.

- If the trip is to a non-English speaking location, arrange to have someone that speaks the language travel with you to translate.
- Inform parents in writing of all details regarding the activity their child will be involved in. This would include but not be limited to the following: the



types of work they would be expected to perform, other non-work related activities they may participate in, departure and arrival dates and times, names of chaperones, modes of transportation, parents responsibility, etc. Two common reasons parents decide to take legal action if their child is injured is a lack of communication and the element of surprise. The more information provided to the parents, the better.

- Create a plan of action to respond to any emergency. Even the worst case scenario should be thought through in order to plan a response.
- A waiver of all claims against the (Arch) Diocese and/or the parish for injury, accident,

illness, or death occurring during or by reason of the activity should be obtained from the parents/guardians of each participant under the age of 18. Your diocese may have an approved Parental Permission/ Indemnity Agreement or a sample can be obtained on the CMG website. It is important to ensure this form also includes a medical release and health information on the minor participant.

- All individuals 18 and older also need to complete a form or waiver of all claims which includes a medical release portion.
- All adult chaperones must follow (Arch) Diocesan requirements to comply with the **Bishop's Charter for the Protection of Children and Young People**. This would include having a criminal background check conducted and attending Safe Environment training.
- Determine if any additional insurance coverage will need to be obtained. If this trip will take place outside of the United States, all participants should check with their healthcare provider to find out if their coverage will follow them. If their coverage does not apply, arrangements should be made to acquire adequate health insurance coverage for the trip.
- Arrange a meeting with all participants and parents/legal guardians

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Keeping our children safe

One of the largest issues in church life today is child safety and security. While it is impossible to completely insulate your childcare programs from all liability, there are many practical steps you can take to minimize risk while children are in your care.

Many parishes supervise and care for young children in settings outside of a classroom, including babysitting during masses and Mother's Day Out programs. Fortunately, risks related to these types of operations can be managed through carefully monitored policies and procedures. Parents should feel comfortable that their children are cared for in a safe and secure environment.

Whether your program is large or small, anytime you take on the responsibility of childcare you should consider implementing strong risk management guidelines. We invite you to review the suggestions that follow and identify those that could improve the safety of your operation:

⇒ **Good Adult Supervision** – The ratio of adult supervisors to children is always affected by the children's ages, the activity taking place, and whether it is in a controlled area. For any operation, there should always be at least two supervisors present. The National Fire Protection Association's (N.F.P.A.) Life Safety Codes require that children up to age two have a ratio of one adult supervisor to three children; children age two to five should have a minimum ratio of one to five. Careful supervision is the most effective way to reduce the likelihood of accidental or intentional harm to children in your care. Review your adult-child ratios and determine what steps you can take to reduce those ratios.

⇒ **Mandate a Childcare Check-In System** – At a minimum, a sign-in and sign-out log should always be utilized. Many larger churches issue a card or similar item which must be presented by the parent or guardian when signing out the child

they signed in. Require your childcare program employees and volunteers to check the photo identification of any adult they do not recognize that arrives to pick up a child; do not allow a child to be released to anyone not authorized by the custodial parent. A good childcare check-in system protects children and families by monitoring a child's participation and preventing unauthorized persons from having accessibility to a child. Your policy should be strictly followed; an existence of a policy but failure to follow it, renders a policy virtually pointless.

⇒ **Screen Employees and Volunteers** – You must adhere to diocesan requirements for background screening and **safe environment** education in compliance with the Charter for the Protection of Children and Young People. There is a great deal of scrutiny placed on organizations, including churches, as a result of societal fears about the hiring of unsuitable persons for childcare positions.

⇒ **Premises Design and Care** – Carefully check the area children will be occupying and playing in. Is the space sufficient to allow safe play for the number of children? Are free standing shelves, floor cabinets, or other items stable and/or secured to eliminate tip-over potential? Consider the following:

1. You should conduct frequent inspections of the premises to make certain that no hazardous conditions are present or may have been created since you last scrutinized the area.
2. Control points of entry. In addition, ensure there are not areas that permit a child to become

isolated from others or be out of staff members sight.

3. Toys and play equipment should be cleaned and disinfected to reduce the transfer of germs.
4. Diaper changing tables should be disinfected after each use and should have a rail along the edges to prevent an infant from rolling off (infants should never be left alone on the table!).
5. Ensure all cribs are in good condition and the latches/locks for any adjustable side rails work properly.
6. Electrical outlet safety caps should be placed over all unused outlets.
7. Make sure all safety equipment is in working order (e.g. exterior lighting, fire, smoke alarms, and portable fire extinguishers).
8. For programs that involve childcare for extended periods of time and hours (such as Mother's Day Out programs), all parents and guardians must provide a completed and signed form listing medical and health information on the child, as well as consent for medical treatment. This form would be similar to what is required by a school or day care facility and is necessary as the parent/guardian will be leaving the premises. Obtain written parental permission if someone other than the custodial parent is authorized to pick up a child.
9. Incident reports should be kept to document any accident. The information on the form should include what happened, whether there was any injury, and names of witnesses.

We hope this information is helpful as you take the time to reflect on the risks associated with your childcare programs. If you have any questions, or feel you may need additional guidance or direction, please contact Catholic Mutual's Risk Management Department.



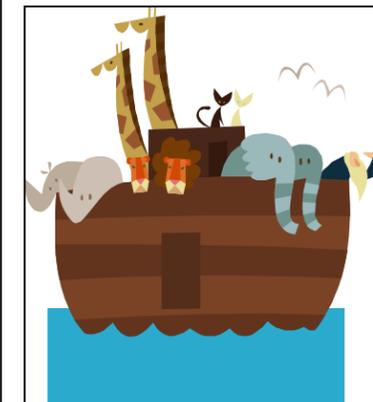
Advice for upcoming bible school or summer camp

Summer is just around the corner and many parishes and schools are gearing up for a fun-filled week of vacation bible school or summer camp. While these events are important in keeping children connected to their parish and school, there are certain factors that must be considered in preparation for these events.

- ◆ A registration packet should be given out to parents/legal guardians well in advance. This packet should include the following: detailed itinerary of the vacation bible school or summer camp sessions; parent permission form which includes a waiver and release of claims against the (Arch) Diocese and the parish/school; a press/photo release clause; emergency contact numbers; and appropriate medical information of participant such as food allergies or other allergies (i.e. bee, hay fever). Children should not be allowed to participate unless this information is on file for each participant.
- ◆ All adult volunteers and employees must meet (Arch) Diocesan requirements for background

screening and safe environment education when working with children.

- ◆ Each adult volunteer/employee should be provided with a job description listing their duties so they know their responsibilities before,



during and after the event. This helps reduce confusion and avoids gaps in responsibilities which could lead to potential liability exposures.

- ◆ Appropriate adult to child ratios must be maintained. This ratio may vary depending on the children's ages, the activity taking place, and whether it is in a controlled area.

Older children are often recruited to assist with the younger children in these types of programs; however, they must be supervised by an adult at all times. An adult is considered 21 years of age or older.

- ◆ Each adult volunteer/employee should be provided with a brightly-colored shirt, hat, or badge to make them easily identifiable by the participants.
- ◆ Designated individuals should be responsible for overseeing maintenance and security of the premises, keeping first aid kits stocked, and processing accident/injury incident reporting forms.
- ◆ Designated individuals should be responsible for overseeing drop off/pick up of the participants. A child should only be released to an individual designated in writing by the parent/legal guardian.
- ◆ Dangerous or high-risk activities should not be allowed during vacation bible school or summer camp. If you question whether a certain activity would be considered dangerous or high risk, contact Catholic Mutual's Risk Management Department.

SUMMERTIME SAFETY REMINDERS



To minimize the risk of heat-related illness, follow this advice from the American Red Cross:

- ⇒ **Dress for the heat.** Wear lightweight, light-colored clothing. Light colors will reflect away some of the sun's energy. It is also a good idea to wear hats or use an umbrella.
- ⇒ **Drink water.** Carry water or juice with you and drink continuously even if you do not feel thirsty. Avoid alcohol and caffeine, which dehydrate the body.
- ⇒ **Eat small meals and eat more often.** Avoid foods that are high

in protein which increase metabolic heat.

- ⇒ **Slow down.** Avoid strenuous activity. If you must do strenuous activity, do it during the coolest part of the day.
- ⇒ **Take regular breaks,** when engaged in physical activity on warm days. Take time out to find a cool place.
- ⇒ **Wear sunscreen,** with an SPF of 15 or higher.



Do you have a question, or an article you'd like to see? Let us know, by contacting anyone on the Newsletter Committee!

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