



Catholic Mutual
Connection

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DON'T LET LIQUOR LIABILITY DROWN HOLIDAY CHEER CONT' PAGE 3

to supersede any policies or procedures your Arch/Diocese may already have in effect.

- ⇒ Bartenders must be 21 years of age or older.
- ⇒ Never serve liquor to anyone younger than the legal drinking age (21). Ideally, a bracelet booth or beer garden should be set-up.
- ⇒ Drinks should be carefully measured, and no doubles of any drink should ever be served.
- ⇒ Food should be served constantly throughout the event.
- ⇒ Every precaution should be taken to ensure no alcoholic beverages are brought into the event, and the only alcoholic beverages consumed are the

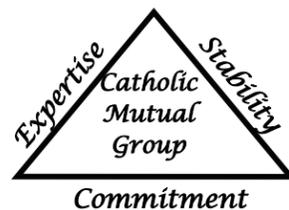
ones being distributed under the control of the staff members of the event.

- ⇒ A pre-existing plan should be devised to handle an individual who has had too much to drink. This plan should include:
 - ⇒ Providing alternative methods of transportation home after the event.
 - ⇒ A method to limit or stop an individual's consumption should he or she have too much to drink in the opinion of the bartender handling the event.
 - ⇒ At least 1 1/2 hours before the event ends, close the bar and serve coffee and food.

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.



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www.catholicmutual.org



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FESTIVAL FUN AND SAFETY

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.

Vendors 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 ven-

als 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 supervised by an adult and have their 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 their duties and the inherent risks of the task. If applicable, personal protective equipment needs to be used/supplied (as required) to perform some tasks.

Security:

Although everyone thinks that people will always be on their best behavior for a church function, the reality is this is not always the case. Festivals need a security plan. Formal security is necessary whenever there are large amounts of money, and a high volume of people attending the event. If confrontations between festival patrons occur, allow security to handle the altercation.

Volunteers and parish employees should never attempt to stop the altercation; they could be held liable in cases where the aggressive individual(s) is injured as a result of the employee/volunteer's attempt to break up a fight. Security should also be used during non festival hours to reduce the chance of theft and vandalism.

Money:

Hopefully, your parish festival will be enjoyable and a financial success. It is a good idea to have a pre-determined plan to deal with cash as it comes in.

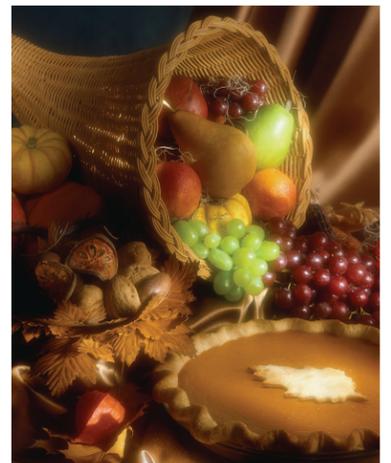
Ideally, at a minimum, your plan should consist of the following:

- ⇒ A ticket system should be used to limit the number of areas and people handling cash.
- ⇒ Background check of all individuals handling monies.
- ⇒ 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.



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Serving the Temporal Needs of the Church Since 1889

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Paul Peterson
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, Rick Gianficaro,
Ryan Dallan, and Coleen Triplett

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A HOLIDAY CLAIM STORY



With the annual Thanksgiving holiday rapidly approaching, Denny, a self proclaimed turkey connoisseur, eagerly awaited the annual Thanksgiving dinner at St. Rocco's. He excitedly anticipated his repeated trips through the buffet line. As he entered the dining hall, Denny commented to his wife, Tracy, on the unmistakable aroma of roast turkey, homemade stuffing, and gravy. With his exhilaration evident, other guests watched in amazement as Denny consumed mass quantities of his favorites. Early the next morning, as Denny prepared for his day, Tracy sensed he was not quite himself. Later that day, Denny phoned Tracy to let her know that the majority of the parishioners (whom had attended the Thanksgiving feast), had reported to the E.R., complaining of numerous symptoms. 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. Others sued the Church, requesting remuneration for pain and suffering, in addition to past and future medical costs.

While Medical Payments/General Liability coverage responded as designed, the Church was forced to defend lawsuits, pay claims, and incur legal expenses. While there is no guarantee that claims can be avoided, proper planning, diligence, and commitment can help to minimize exposures, as well as control costs.

As we prepare for upcoming holiday dinners, let's make certain the "Salmonella Grinch" is NOT on our invitation list. Happy Holidays!

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 "Websters's Ninth New Collegiate Dictionary" defines copyright as "the

exclusive legal right to reproduce, publish, and sell the matter and form of a literary, musical, or artistic 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.

WHEN IN DOUBT.....THROW IT OUT!



cies, including the USDA, have established stricter testing and inspection requirements for food processors. Safety cannot, and should not, stop with the inspection process. It is imperative that good sanitation and safe food handling are practiced by those handling, storing, preparing, and serving food.

Many schools and parishes routinely prepare and serve food; those amounts increase significantly during the holidays. Two of the more common types of food poisoning are caused by salmonella and E.coli bacteria. At least 40,000 salmonella infections are reported annually. There are essential steps to follow in efforts to prevent foodborne illness. Catholic Mutual has provided the enclosed handy hanging guide with food preparation tips. Please use this for your holiday season, and all year long.

Additional information is available on the Internet from the USDA Food Safety and Inspection Service Home Page at <http://www.usda.gov/fsis>.

The holiday season is fast approaching. Parishes and Schools are already making plans for their holiday feasts, festivals, potluck dinners, and parties. These functions are a vital part of our Church fellowship. Although food safety is probably not the first topic that comes to mind when party planning, it is very important. It is essential to take appropriate precautions in order to prevent food-borne illnesses. You don't want your joyous events to be remembered for the wrong reasons! Please properly implement safeguards to reduce the potential of a food-borne illness.

Handle Food Safely

Meat and poultry processors provide additional labeling on packages to better educate and protect consumers. In efforts to assess food safety, government agen-

Silent night.....fiery night

Thanksgiving, Christmas, Easter, and other holidays during the year, have deep 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:

NFPA (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 regarding the use of real Christmas trees. Most of these states require the area to be protected by an approved automatic sprinkler system. For those with less stringent codes, use of natural cut trees should only be used when the following requirements are met:

- ◆ Live trees need to be placed in areas that are out of the way of normal foot traffic, away from all paths of exit, and near an outlet.
- ◆ No live tree should be allowed to be erected in a building longer than fifteen (15) days. Each tree should have a tag stating the date of placement and the name of the person affixing the tag.
- ◆ Where more than one live tree is permitted, such trees should be placed not less

than ten (10) feet between the outer extremities of the limbs of the other trees.

- ◆ Live trees need to be constantly watered. If a tree will no longer absorb water, remove it from the building immediately.
- ◆ Trees should never be placed near heat ducts, radiators, etc., as the heat will dry out a tree even faster.

Artificial trees may not have the character of a live tree; however, they do not require any special attention and can be reused each year. This would also apply to artificial wreaths and garland. When artificial trees are used, they should contain the label of a nationally recognized testing laboratory indicating a fire retardant approval.

Regardless of what type of tree is used, all trees should be properly secured to prevent the chance of tipping over. Trees should be held upright in sturdy stands having a base broad enough for the effective support. Larger trees may need to be secured with thin, strong wires, from points in the wall and ceiling.

Lights:

- ◆ Whether indoors or outdoors, use only lights that have been tested for safety and have been UL approved. Use only lights outside that have been certified for outdoor use.
- ◆ 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.
- ◆ Check each set of lights, new or old, for broken or cracked sockets, frayed or bare wires, or loose connections. Throw out damaged sets. Always replace burned-out bulbs promptly with the same wattage bulb.
- ◆ Use no more than three standard-size sets of lights per single extension cord. Make sure the extension cord is rated for

its intended use.

- ◆ 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 interrupters (GFCI's). Portable outdoor GFCI's can be purchased where electrical supplies are sold.
- ◆ Turn off and unplug all holiday lights when leaving the building and premises at night.
- ◆ When removing light displays, never pull or tug on lights.

Decorations:

- ◆ Use only non-combustible or flame-resistant materials to trim a tree. Choose tinsel or artificial nonleaded metals.
- ◆ Never use lighted candles on a tree or near other decorations. Always use non-flammable holders for candles, and place them away from combustible material and where they won't be knocked down. Make sure all candles are extinguished when no one is in the room.
- ◆ To protect small children, avoid decorations that are sharp or breakable. Keep trimming with small removable parts out of the reach of children to reduce choking hazard.

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, lights, and trees. Please remember to celebrate safely 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 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 have a plan in place to provide a safe and fun atmosphere whenever alcohol is involved. In order to minimize the risk, the following guidelines should be followed for a parish sponsored event, or if your facility is utilized by outside groups and liquor will be present. Keep in mind, these guidelines are not intended