



# Make Activities Safer For Your Congregation



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The Protection Series<sup>SM</sup>

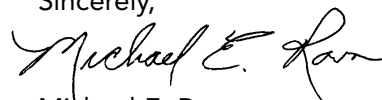
Making the  
full range  
of congregation  
activities safer  
and more  
enjoyable.

*Since 1897, Church Mutual has been protecting America's worship centers,* and we've seen congregations become increasingly active and dynamic. Today, young and old alike enrich and fulfill their lives through a wide range of activities — like social events, athletics and camping. And the nature of many of these activities involves travel.

As participation increases and the range of activities expands, unfortunately so does the potential for accident and injury. A serious accident is not only tragic for the individuals involved, it can force you to curtail activities and events your members find especially rewarding.

This booklet is designed to help reduce the chances for injuries during your activities on-premise and away. Please take a moment to look through this booklet and discover some of the easy, practical steps you and your congregation can take to make your activities safer — and more enjoyable — for everyone.

Sincerely,



Michael E. Ravn  
*President and CEO*

**Church Mutual Insurance Company**



## *Preventing accidents at your worship center.*

When you stop and think about it — your worship center is a prime location for an accident. Large numbers of people use your building. And your facility probably has stoves, kitchen utensils, ladders and other equipment that increase the risk of injury. But many potentially tragic accidents can be prevented with a bit of foresight and planning.

The best place to start is at the beginning: include safety in your plans for any activity. Being prepared is often as simple as having a first-aid kit available. And when you're concerned about safety from the very start, you've taken an important step in cutting down the chances of an accident.



## *Protection comes in a kit.*

Your building should have at least one fully equipped first-aid kit. Make sure everyone knows where it's located so you'll be able to take care of common minor accidents quickly and easily. You also should have a first-aid kit handy in the kitchen, workshop and at all athletic events. Inspect your kit from time to time to keep all your supplies complete.

First-aid kits should be visible and accessible. If kept in a cabinet, mark the door with a sign or red cross symbol.

Make a list of all members who have certified medical, first aid or CPR training. Try to have at least one of these people present at every activity.

If no one in your congregation has completed a first-aid course, ask for volunteers to enroll in a program. Training is readily available free or at low cost from the American Red Cross®.



## *Cooking with care.*

With bazaars, bake sales, club meetings and social events, a kitchen can be a busy place. The people using your facilities might not always be familiar with the type of equipment your kitchen has — especially if your kitchen is equipped with commercial stoves and ovens. Make sure someone knowledgeable is on hand to provide assistance and instruction when necessary.

### **OK    NEEDS WORK**

- Keep fire extinguishers handy. For kitchens, use Class K fire extinguishers. Multiple classification extinguishers, 2A20BC or 2A40BC, are appropriate elsewhere in your facility.
  - Keep a mop handy to wipe up spills quickly. Keep floors clean and dry at all times.
  - Provide plenty of hot pads and oven mitts. One or two just aren't enough when preparing food for a large number of people.
  - Surprisingly, dull knives cause more accidents than sharp ones, because they can stick and slip. Keep all knives properly sharpened.
  - Make sure pilot lights are in good working order in gas ovens and ranges.
  - Keep counters and work areas clean.
  - All kitchen doors and windows should have well-fitting screens.
  - Provide an adequate number of garbage cans, with tight-fitting lids.
- Be particularly careful when using power equipment — food processors, meat slicers, etc. Keep hands away from power-driven blades.
  - A busy kitchen is no place for a crowd. Give your cooks plenty of room to work.

- Wash dishes thoroughly — rinse well in water at least 170°F and air dry.
- The danger zone for prepared foods — where spoilage can occur — is between 45°F and 145°F. To prevent spoilage, try to maintain food temperatures above or below this temperature range.
- Be especially careful when handling hot liquids — soup, coffee, tea, hot chocolate. These can easily spill and scald someone.
- Use rubber gloves for protection and a firm grip when washing dishes.
- Never leave oven doors open. Whether placed high or low, they're a dangerous obstruction.
- Aprons provide extra protection. But be careful of dangling apron strings, ties and sleeves.
- All food handlers should wash their hands before beginning work and after using the restroom.



### *Meeting with no accidents.*

Your building serves as a meeting place for prayer groups, clubs and social groups, but many worship centers also are places where nonrelated groups — like social organizations or adult education classes — get together. Here are a few hints to make these meetings safer.

#### **OK    NEEDS WORK**

- ○ Most groups meet in the evening. Make sure the meeting room and surrounding areas have adequate lighting — and that it's turned on in time for early arrivals.
- ○ When setting up folding chairs, keep them arranged in neat rows and aisles. This will help prevent people from stumbling or tripping over them.

#### **OK    NEEDS WORK**

- ○ If you're using a P.A. system, be sure it's properly grounded to prevent shocks. Don't use your P.A. outside in threatening weather — you could risk electrocution.
- ○ Keep extension cords from walkways — especially during slide shows or movies. It's a good idea to tape long cords down with masking tape or duct tape. This will help prevent falls.
- ○ Make certain all equipment is turned off, especially potential fire hazards like coffee makers, stoves, etc.
- ○ Protect all stairways, floor openings and elevated platforms with guardrails or handrails.
- ○ Have a trained operator on hand for any audiovisual equipment.
- ○ Consider the type of group when choosing a meeting place. For instance, you wouldn't want to hold a meeting of your "Over 65 Club" at the top of several flights of stairs.
- ○ Each group should leave the room as they found it, putting away folding chairs, books, tables, etc. This way your room is always clean and free of clutter.



### *Indoor athletics take a team effort.*

Athletics provide the opportunity for fun, fellowship and excitement for participants and spectators alike. Many worship centers now have gym facilities, as well as organized teams.

Athletics hold the potential for accidents and injuries. You can't eliminate injuries, but your efforts can help reduce them substantially.

## OK NEEDS WORK

- ○ Have all participants in athletic activities receive an appropriate physical exam.
- ○ Make sure all your equipment is in good condition. Inspect frequently for broken or worn equipment and repair or replace as needed.
- ○ Provide the right protective equipment for all sports — helmets, pads, etc. Make sure your team members wear proper shoes to prevent slips, falls and foot injuries.
- ○ Keep locker room floors clean and dry. Don't allow horseplay in the locker rooms.
- ○ Inspect bleacher seats and locker room benches for cracked and broken boards, splinters, etc.
- ○ Make sure pads are hung on walls under each basket. Also pad any unprotected wood or steel frame on perimeter walls of gym or multipurpose room.
- ○ Begin your athletic programs with basic conditioning exercises and training in the fundamentals of the sport.
- ○ Most athletic programs involve young people, so it's important to have proper adult coaching and supervision in the gym at all times.
- ○ Emphasize team play rather than individual "showing off," and encourage good sportsmanship.
- ○ Keep spectators clear of the playing area.



## *Preventing accidents away from your worship center.*

If your congregation is an active one, as most are these days, you're probably planning at least one off-site activity right now. Seemingly carefree activities like hiking, swimming and visiting a museum have nearly as great a potential for danger as other, more obviously risky activities — especially when groups are involved. Some forethought in the planning stage goes a long way toward sidestepping the hazards that exist when your group makes a field trip.

### Getting there the smart way.

If your group's adventuresome spirit leads you fairly far, no doubt you'll use a vehicle to get there — in many cases, a bus. Whether you provide the bus driver or an outside driver is contracted, remember that the responsibility of the driver is a great one. He or she is responsible for the safe transportation of many human lives. It is essential that the driver perform these few routine tasks to maximize the safety of the vehicle:

- Inspect vehicle (tires, brakes, lights, fluids, etc.) before each trip.
- Maintain good visibility at all times by keeping windows and mirrors clean.
- Keep doors closed when moving, except when crossing a railroad track.
- Never lock the emergency door with passengers on board.
- Transport authorized passengers only.
- Prohibit standing. Never transport more than the posted capacity of the vehicle.
- Keep children out of the back row of seats, except when the bus is filled, to protect against injury if another vehicle rear-ends the bus.
- Prohibit smoking.

- Because of fire hazard, fill the fuel tank only when there are no passengers on the bus.
- Make smooth starts and stops.
- Maintain your time schedule, but not at the expense of safety.
- Never leave the bus unattended.
- Create an atmosphere where passengers will willingly follow your instructions.

## And away we go!

Informing your group about the safest ways to behave aboard a bus is one of the most important responsibilities of the supervisor. Neglecting to tell them even one of the following rules can make the difference between a smooth trip and a rough one.

Use these pointers to remind yourself of everything your group should know before you drive away. And use them on the road to make note of what needs reviewing.

- Keep hands and head inside the bus at all times.
- Remember to keep voices low. Loud talking can distract the driver and cause an accident.
- Keep packages, coats and other objects out of the aisle.
- Do not leave your seat while the bus is in motion.
- Never throw anything out of the bus window.
- Remember, the bus driver has complete authority over everything that happens on the bus.

## Emergency precautions.

Make sure your bus is equipped with:

- Cellular phone
- An approved fire extinguisher
- A first-aid kit
- Three bi-directional emergency triangles
- Emergency flares

If your bus breaks down on the highway, place traffic warning signals at these three locations:

- At the traffic side of the bus about 10 feet from approaching traffic.
- Approximately 100 feet to the rear in the center of the occupied lane.
- Approximately 200 feet to the rear in the center of the occupied lane.
- Use flares at the intervals described above, on the shoulder of the road.

## Maintaining safety means maintaining discipline.

Common sense and some basic psychology can help keep little problems from becoming big ones while traveling with children. Here are a few helpful suggestions for the road:

- Address problems. When a child exhibits unacceptable behavior, talk to him or her about it.
- Use a positive approach. Let children know how you'd like them to behave, rather than ways you don't want them to act. Look for good qualities, and let the group know when you're pleased with their behavior.
- Maintain a calm attitude. A driver who stays calm in an emotional situation has a stabilizing effect. Shouting or engaging in an argument is usually not effective.
- Reprimand in private. Never embarrass or humiliate someone in front of their friends, or you could compound the entire problem.
- Discipline safely. A driver of a moving bus or car must concentrate on the road. If it becomes necessary to enforce discipline, stop in a safe place off the road. The mere act of stopping might help correct a situation.



## *Outings in the city.*

If you are going someplace in a metropolitan area, like a museum or theater, it is crucial that you plan your outing with safety in mind from the start. Even with the most attentive supervision, it is always possible for a member of your group to wander off and get lost. Be sure to instruct your group of the following important rules.

- Have an agreed-upon meeting place and time. Don't be late!
- If lost, stay in one spot.
- After a long period, look for help. If you're at the beach, a lifeguard will help you. On the street, ask a police officer. In a park, go to the administration building.
- Always have money — at least enough to make a phone call. If you have no money, find the nearest police officer or police station and they'll let you make a call.
- Never ask strangers for money.
- Always carry some form of ID.

### *Avoiding trouble with strangers.*

- Don't ever get into a stranger's vehicle or offer to show the way if asked for directions. If you are invited into a stranger's vehicle, don't go, but do remember the license plate — as much of it as you can.
- If someone annoys you on the street, walk away to where there are other people. If the person is persistent or annoying, open your mouth and scream.
- Use the buddy system while walking in public or going to public restrooms.



## *Outings in the great outdoors.*

### **Campsites.**

If your organization owns, manages or maintains a campsite, here are some helpful tips you can use to organize maintenance duties as you check your grounds before and during camping season.

#### **OK    NEEDS WORK**

- Make sure proper trash receptacles are liberally distributed throughout your campground.
- Clean up any boards, blocks or other debris, and get rid of any dangerous protrusions such as nails, splinters, etc.
- Clean weeds, brush and leaves away from areas adjacent to buildings.
- Remove any dead trees from your campground.
- Check playground equipment thoroughly and make sure it is anchored firmly to the ground.
- Examine and maintain playground equipment periodically throughout the year.
- Make sure all roofs can handle snow weight.
- Attach flags to any high guy wires.
- Never use rope or twine to mark yard boundaries.
- Run clotheslines parallel to buildings.

## Hazardous materials.

### OK NEEDS WORK

- Secure all individual propane tanks to the wall of a building.
- Guard all gas pumps and storage tanks with NO SMOKING signs.
- Make sure parking facilities are located safely away from children's play areas.

## Exterior lighting.

Keep in mind all your needs for exterior lighting. Be sure adequate lighting is furnished for:

### OK NEEDS WORK

- Night activities.
- Night arrivals.
- Waterfront activities.
- Stairways.

Furnish sturdy handrails or guardrails on:

### OK NEEDS WORK

- All stairways.
- Cliffs or steep bank edges.
- Elevated platforms.

## Electricity.

Faulty installation, care and handling of appliances and connections is a major cause of electrical shocks AND fire. Here are some practical ways to avoid these dangers at your camp.

### OK NEEDS WORK

- Never overload electrical circuits.
- Check that your electrical cords are all in good condition — not frayed.
- Repair faulty appliances.
- Position appliances away from hot surfaces.
- Keep cloth and paper items away from light bulbs.

### OK NEEDS WORK

- Use caution with appliance and extension cords.
- Avoid a short circuit by never forcing a plug into a socket.
- Avoid "spaghetti hookups" and don't plug too many items into one extension cord.
- Make sure your television antenna is grounded in case of lightning.

## Water heaters.

Hot water is essential. But the hazards involved with it are not! Check this list carefully when you inspect your water heater.

### OK NEEDS WORK

- Make sure the unit is set on a protected or a noncombustible floor.
- Leave the required amount of clearance for the vent or smoke pipe.
- Install a thermostat to protect against overheating.

## Safety's place in the camp kitchen.

Here are some ways to cut down on accidents in your camp's kitchen.

### OK NEEDS WORK

- Place all cooking equipment on protected or noncombustible floors, with adequate clearance from combustible walls.
- Practice good housekeeping in your kitchen.
- Make sure to clean up any grease that might accumulate as a result of cooking.
- Equip stoves with a filtered hood and vent system.
- Clean filters, hood and interior duct systems regularly.
- Make sure kitchen is equipped with a Class K (such as 2ACK or 2A1BCK) fire extinguisher and a fire blanket.

## In case of fire.

The effects of fire can devastate a camp. So guard against fire hazards now! Follow these important safety tips in each of your buildings.

### OK NEEDS WORK

- Have "all purpose" 2A20BC or 2A40BC fire extinguishers in each building.
- Allow no more than 75 feet of travel distance to each fire extinguisher.
- In larger buildings, designate one extinguisher for every 2,500 square feet of space.
- Have equipment serviced annually and dated.
- Each month, check extinguishers for tampering or removal.
- Have the fire department's emergency phone number clearly marked on every telephone in your camp. Where available, specify calling 911.

## Exits.

### OK NEEDS WORK

- In buildings occupied by groups, all secondary doors should be marked "Exit."
- At least two exits should be accessible from each floor of a building.
- Do not obstruct exits.
- If possible, keep stairwells closed off.

## Storage and workshop areas.

### OK NEEDS WORK

- Keep area clean and free of clutter and debris.
- Use OSHA approved protective apparatus on machines.
- Allow only qualified workers to operate chain saws and other potentially dangerous equipment.

### OK NEEDS WORK

- Ground all machines according to OSHA regulations.
- Store gasoline in approved containers.
- Keep your inventory of combustible materials to a minimum.
- Every time a machine or tool is used, keep a record of who used it.

## Staff.

### OK NEEDS WORK

- Before hiring, verify the employment history of every applicant. Be especially thorough when hiring for lifeguards, medical personnel and riflery/archery instructors. Select your volunteers with the same caution.
- Have one staff member for every six campers.
- Use a roll call to keep track of campers. If somebody is absent, find out where they are!
- Have staff members learn each camper's abilities and gauge activities accordingly.
- Be sure each activity is supervised by two adults.

## Emergency measures.

Each of your staff members should know beforehand what to do in an emergency. Be sure to train them on emergency procedures and assign specific responsibilities to each before the first camper arrives.

## Water sports.

Swimming, water-skiing, boating, canoeing and other water-related activities are great on warm summer days — unless the rules of water safety are ignored. Be sure to memorize them, and take these necessary precautions while you enjoy your activities on the water.

## Swimming areas.

Remember, the physical condition of a camp's swimming area should be meticulously maintained to eliminate safety hazards.

### OK NEEDS WORK

- All stairs, piers and platforms are structurally sound.
- Handrails are provided on stairs.
- Stairs and walkways surrounding and adjacent to the swimming area have nonskid surfaces.
- Walkways are of uniform level to avoid tripping.
- Swimming areas are kept clear of clutter and debris.
- Swimming areas are well marked.
- Swimming supervisors are officially certified in lifesaving techniques.
- Staff are educated in preplanned emergency procedures and elementary rescue techniques.

During swimming activities.

- Designate specific swim areas for each category:
  - Nonswimmers
  - Intermediate
  - Swimmers/Advanced
- Designate specific areas for each lifeguard to watch.
- Supervisors should check all swimmers' ability levels and physical fitness the first time out.
- Control swimmers' access to the water with a check-in/check-out board.
- Only experienced swimmers should venture past the 3 1/2-foot level.
- Don't dive into unfamiliar water. There could be rocks, submerged objects or an undertow below.
- Maintain established water safety rules.

- Avoid horseplay at the edge of a pool, or showing off on a diving board.
- Pair swimmers off as "buddies." Buddies stay together during the entire swim.
- Use the "buddy system" for periodic ability checks.
- Wait an hour after eating to swim. (Tired muscles are more likely to cramp.)

## Boating basics.

Making sure boats are properly handled and equipped is the first line of accident prevention.

### OK NEEDS WORK

- Each boat is assigned a mooring space.
- Storage space is designated for lifesaving equipment aboard each boat.
- Fuel is stored only in marked containers.
- Fuel storage areas are isolated from the rest of the camp.
- Adequate ventilation is provided in fuel storage areas, and NO SMOKING warnings are posted.
- All motorized boats are equipped with an approved fire extinguisher.
- All camp boating activities require the following personnel:
  - Activity leader
  - Helpers for leader
  - Supervisors familiar with the equipment

Checklist of boat safety equipment.

- An approved life preserver for every passenger
- Oars and paddles
- Pump or bailer
- A throwable ring or cushion
- Horn or whistle
- Fire extinguisher (boats with motors only)

- Compass
- Drinking water
- Docking lines
- A chart of the area
- Anchor and line
- Extra fuel (motor boats)
- A flashlight with good batteries
- First-aid kit

### What each boat operator should know.

Each boat operator at camp takes on a great responsibility. Here are imperative points everyone involved with boats should know:

- Who is qualified to use boats.
- How to procure permission to use boats.
- What is the maximum capacity of each boat (never overload a boat!)
- Location of lifesaving equipment.
- Designated areas for boat operation.
- Assigned locations for returning boats and equipment.
- Preplanned time schedule for boat return.
- Small craft warning signals.
- Make sure boat lights comply with Coast Guard regulations.

### Preventing boating emergencies.

#### Remember...

The “captain” is in charge at all times. He or she runs the boat, gives the orders and is ultimately responsible for the safety of the passengers.

- Don't overload. The waterline should not be underwater.
- Don't go out in bad weather or without checking the weather report, especially if your boat is small.

In an emergency, use any of these distress signals:

- A constant horn, bell or whistle.
- Someone waving a flag or shirt or anything else.
- A flag flying upside down.
- A white flag flying from a mast.

### Water-skiing.

- At camp, all water-skiing must be adequately supervised.
  - Your boat's driver should be qualified and experienced.
  - Water-skiing must never be permitted unless there are two people in the boat pulling the skier — one to drive and one to observe the skier.
  - There also should be someone on shore supervising those waiting to ski.
- Water-skiing areas should be isolated from other water activities.
- Plan emergency procedures before you start out.
- Make sure all skiers wear proper flotation devices.

### What to do in a canoe.

Avoid canoeing accidents by taking time to instruct campers well. Be sure to point out the following:

- Distribute weight equally from bow to stern and from side to side to avoid tipping over.
- Should you capsize, always stay with the canoe, because it will float.
- Contrary to popular opinion, canoes can be operated safely. Accidents usually result from horseplay or from standing up in the canoe.

### Off-season care.

During the off-season, employ a caretaker. Your camp's caretaker will not only maintain buildings and grounds, and keep a close check of snow weight on roofs, but his or her presence will deter theft and vandalism.



## *Going camping.*

In order for a camping experience to be rewarding, it helps to take along a few of the comforts of home. Copy this checklist and give it to your campers a few weeks before the session starts to give them time to collect the items. Each camper should bring the following personal items and supplies from home for camping out:

- o Backpack
- o Sleeping bag or two to three blankets
- o Foam pad or air mattress
- o Plastic ground sheet
- o Sweater or jacket
- o Poncho or raincoat and rain hat
- o Pair of lightweight rubber boots
- o Pair of sneakers
- o Compass
- o Long pants
- o Shorts
- o Shirts
- o Bathing suit
- o Extra underwear
- o Extra socks

Eating kit, containing:

- o Cup
- o Bowl
- o Fork
- o Plate
- o Knife
- o Spoon

Toilet kit, containing:

- o Soap in a box
- o Comb
- o Hand towels
- o Laundry materials
- o Toothbrush/toothpaste
- o Plastic washbasin
- o Bath towel
- o Toilet paper, in plastic wrap

Repair kit, containing:

- o Needles
- o Safety pins
- o Shoelaces
- o Thread
- o Buttons
- o Flashlight

Optional items:

- o Watch
- o Notebook/pencil or pen
- o Money and identification
- o Camera/film
- o Nylon line
- o Bible or prayer book
- o Musical instrument
- o Insect repellent
- o Canteen
- o Songbook

- Campers should be taught how to use the right tool for their outdoor needs (a can opener, not a knife, should be used to open cans).
- Tools should be kept sharp and ready for use, but always sheathed when not in use.

## Know how to build a safe fire.

One of the most enjoyable parts of camping, the comforting glow of the campfire, also is one of the most potentially dangerous. Make your campfire experiences all pleasant ones by following these fire safety rules:

- Check the weather before building a fire. Never build a fire on a dry, windy day!
- Choose a spot for your fire that's level and away from trees, logs, stumps, overhanging branches, dense dry grass and forest litter.
- Clear a 10-foot circle of bare soil and dig a shallow fire pit in the center. Circle the pit with rocks to shelter the fire from the wind. (On open prairie, it might be necessary to dig a pit to shield fire from the wind.)
- Never leave your campfire unattended! Fire moves quickly.
- Keep your campfire small (better for cooking and warming).
- Keep a shovel, rake, axe and water bucket handy for fire fighting.

- Make sure your fire is out before you leave it. Drown it in water and check all sticks and charred materials to make sure they are cool. Check your entire campsite for possible sparks or embers.
- When striking matches, be careful that part of the match head doesn't go flying off into grass or bushes.
- Always break your matches in half and feel their tips before throwing them away.

### Do your part.

One basic rule of the wilderness is to leave an area in better shape than you found it. Stack up unused firewood and be sure to pick up all your garbage, jars, cans and everything else you've used, and take it all with you. Be especially cautious about items that are not biodegradable.

### Don't drink the water!

Even the purest looking mountain water might be contaminated by the waste of some careless person upstream from you. Always disinfect your drinking water with water purification tablets.

### Take a hike.

But don't forget your safety rules on the way! Here are some important tips for all hikers:

- When walking along a road, keep to the left. That way you can see oncoming traffic and get out of the way.
- For night hiking, carry a flashlight. Also, tie a white handkerchief around your lower right leg. Or wear reflective tape around your leg and on the back of your shirt.
- Bring along a compass and a detailed map of the area.
- Set your pace to accommodate the weakest member of the group.
- No hiker should be allowed to run ahead of the lead staff member or fall behind the rear staff member.
- Be able to recognize poisonous plants and animals.

- Plan your hike in advance, using your map.
- Campers who become lost should try to avoid panicking.
- Campers should be aware of the universal distress signal — a group of three. Three blasts of a whistle, three smoky fires, etc.



### *Riflery and archery.*

A camp's archery and rifle ranges can be the site of many proud moments and hours of enjoyment for campers. By exercising a few practical safety measures, you can keep the areas from being the site of tragic shooting accidents.

#### OK NEEDS WORK

- ○ Keep your shooting ranges well away from the rest of the camp.
- ○ Shooting ranges must have strict supervision at all times.
- ○ Rifle ranges must be supervised by BOTH a trained N.R.A. approved instructor AND a trained assistant.
- ○ Have a safe facility available near the rifle range.
- ○ Provide effective backstops. Hills and clay banks should have a crest at least 30 feet above the level of the firing point.
- ○ An area at least 10 feet high should be scooped out of the base of a hill to provide a vertical backstop.
- ○ Archery areas should be large enough to provide at least 15 feet between targets and 25 yards of clearing behind each target.
- ○ Post safety rules at target sites and discuss them thoroughly with campers.
- ○ Control access to weapons and ammunition.



## *Horseback riding.*

All riding and instruction should be supervised by a trained instructor, or an expert equestrian who follows safe riding practices. Make sure the following precautions are taken:

- Give each rider a horse he or she can handle with confidence. For example, an inexperienced rider should not ride a high-strung, spirited horse.
- Require that riders wear helmets.
- Riders should wear comfortable clothing that allows free movement. Clothing that is too loose, however, can flap in the wind and frighten the horse.
- Shoes or boots should have heels so the rider's feet stay firmly in the stirrups.
- Keep riding equipment in the best possible condition. Equipment breakage can cause serious, even fatal accidents. Any worn or frayed materials should be replaced immediately.

## Summertime can bite and sting.

In the summertime, bites and stings are often unavoidable. And even though it might not seem serious, the sting of a bee or a wasp can be deadly! Fifty percent of the deaths from poisonous animal bites are from bee or wasp stings. If a person is stung the first time, there is little to worry about. But a second sting requires observation. Look for these symptoms:

- Red and irritated skin
- Cramps
- Dizziness or nausea

As long as these symptoms are treated by a doctor, the person stung likely will be free from danger.

In the winter, the biggest outdoor dangers are frostbite and hypothermia. Identified by light or white patches of skin, the surface of which is

wood-like to the touch, frostbite can cause serious complications if not treated properly. Here's what to do:

- Immerse the affected area in warm water for approximately 30 minutes.
- If no water is available, use body heat from armpits to defrost the area.
- Never rub the frostbitten area. The tissues have been severely damaged and are very tender.
- Get the person to a doctor as soon as possible.



## *Winter sports.*

No winter camping experience is complete without the thrill of downhill or cross-country skiing, skating, sledding or tubing. Winter sports are a lot of fun — unless you forget to put safety first. Keep your winter activities as accident-free as possible with the following general tips:

- Take appropriate clothing and equipment.
- Recognize hazardous weather conditions and limit activity accordingly.
- Stay on your predetermined route, and don't wander into unfamiliar territory.
- Avoid the winter hazards of water and thin ice.
- Avoid hills with obstacles such as trees, cables, fences, wires or pipes.
- When visibility is poor, such as in fog, heavy snowstorms or at night, stay indoors.
- Absolutely avoid hills that are too steep for adequate downhill control.
- Campers should never venture out alone. Use the "buddy system."
- Take careful precaution when crossing roads.
- Before you plan outdoor activities in cold weather, stress the importance of proper attire, as well as proper nutrition to all participants.

## Ice skating.

- Warm, comfortable clothes should always be worn.
- Be sure gloves are warm enough to prevent frostbite.
- Skates should always be laced loosely enough to provide proper circulation to the feet.
- The ice should be at least four inches thick for skating.
- Skate only where the ice has been tested.
- Members of your group should always skate with a "buddy."
- Never build a fire on the ice for warmth.
- Try not to gather in large groups or in one spot on the ice.
- Skaters must be alert to avoid collisions or dangerous falls.
- Indoors, skaters should be aware of the locations of walls, railings and other obstacles.
- Horseplay should be kept to a minimum while skating.

## Skiing.

- Never allow skiers on slopes beyond their ability levels.
- Skiers should never ski alone.
- Encourage skiers not to take that "one last run" if they're tired.
- Be sure equipment is properly fitted and in good condition.
- If someone is injured on the slope, do not try to move them. Barricade the injured person with skis (so other skiers can avoid the area), and send for the ski patrol.

## Cold weather risks.

Make sure to take these precautions against cold weather injuries:

- Do not wash hands, face or feet excessively or shave before going out into the cold. This

removes the protective layer of skin that guards against frostbite.

- Check campers for blanching in the facial area. This is the first sign of frostbite. If detected, place a warm hand on the spot until it thaws, and try to improve his/her face protection.
- Serious permanent eye injuries can occur from being splashed with highly volatile fluids (such as cooking stove fuel) in cold temperatures. Avoid rubbing the eye. Flush with water at 70°F to 80°F, and seek immediate medical help.
- Gasoline can cause instant frostbite if splashed on bare skin. Be very careful!
  - Treatment should include blindfolding and complete rest.
  - Healing takes a few days, but the eyes will remain susceptible to bright light for up to five years or more.
- Avoid dehydration, which speeds up the onslaught of exhaustion, hypothermia, frostbite, altitude sickness, etc.
- A person with hypothermia will usually be somewhat disoriented and will shiver and shake. Another symptom is loss of motor coordination. The best ways to help a person who has suffered from overexposure are:
  - Always rewarm the core of the body before you warm the extremities. The extremities must have blood recirculated to them before they are thawed.
  - Give the victim warm fluids to drink.
  - If you are warming the victim in a bathtub, have someone assist you in keeping the legs and arms out of the water until the torso has been rewarmed.
  - If no water is available, use the body heat from two people sandwiched around the victim to warm the torso.
  - Consult a doctor as soon as possible.



### *Campers with special needs.*

For information pertaining to appropriate facilities, staff, diet, equipment, etc., for those with special health needs, write or call the national organization associated with the specific health problem.

#### **Remember...**

Some activities are simply too dangerous, regardless of the quality of supervision.

These include rock climbing, severe obstacle courses, mudsliding, trampolining and using motorcycles and/or all-terrain vehicles.



### *What to do in case of an accident.*

You can set up your own emergency procedure and distribute it at the organizational meetings for all activities. That way, everyone will know what to do if an accident or injury should occur, and the victim will receive help as quickly as possible. In case of serious accidents, even a few minutes can be critical.

1. First, make the victim as comfortable as possible. **DO NOT ATTEMPT TO MOVE THE VICTIM.** Keep him or her warm. Administer first aid only if you have the proper training.
2. Next, call an ambulance and the police or fire departments as necessary. Where available, call 911. Otherwise, it's best to call directly, rather than dialing the operator. Don't forget to give the address clearly and distinctly.
3. Get the names and telephone numbers of any witnesses.
4. Notify the victim's family. Avoid undue panic — explain the situation calmly. Tell the family that you have called an ambulance and that help is on the way. If the ambulance has already

arrived, tell the family which hospital the victim is being taken to.

5. Cooperate with police and fire department investigators. If you are a witness, you can answer questions about the accident. Provide investigators with your list of witnesses.
6. As soon as possible after the victim has been provided for, and a preliminary investigation has been made, inform your insurance agent of the accident. Tell what happened simply and factually. Provide the names of any witnesses. This will facilitate fast, equitable settlement of claims for those injured.



### *For additional safety information, contact:*

Church Mutual's Risk Management Department, The National Safety Council, your local chapter of the American Red Cross® or your local police and fire departments. In most cases, information is free.

For additional information, contact:

**The National Program for Playground Safety**  
School of HPELS  
University of Northern Iowa  
Cedar Falls, Iowa 50614-0618  
(800) 554-7529  
[www.uni.edu/playground](http://www.uni.edu/playground)

**U.S. Consumer Product Safety Commission**  
Washington, D.C. 20207  
(800) 638-2772  
[www.cpsc.gov](http://www.cpsc.gov)

### **Emergency Telephone Numbers:**

Police: \_\_\_\_\_

Fire: \_\_\_\_\_

Ambulance: \_\_\_\_\_

Hospital: \_\_\_\_\_

Pastor: \_\_\_\_\_

Church Mutual Insurance Company: (800) 554-2642

## *Other Protection Series Booklets.*

Contact Church Mutual or your Church Mutual representative or agent for additional copies of this booklet and for other booklets in the Church Mutual Protection Series.

- Crime-Proof Your Worship Center
- Fire Safety At Your Worship Center
- Recognizing Your Liability Risks
- The Road To Safer Transportation
- Safety At Your Playground
- Safety Begins With People
- Safety Outside Your Worship Center
- Safety Tips On A Sensitive Subject:  
Child Sexual Abuse
- Weather Protection For Your Ministry
- Youth Safety And Your Congregation

Para obtener asistencia inicial en español puede telefonar al (800) 241-9848 o enviar un correo electrónico a la dirección [espanol@churchmutual.com](mailto:espanol@churchmutual.com).

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