

# risk reporter

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## Planning prevents injury, not fun

Parades, hayrides and sleigh rides are enjoyable activities for adults and children alike; however, these activities can turn tragic when safety is not at the forefront of planning and participation. Consider the following incidents:

- A young girl sustains a broken leg when a driver turns a sharp corner causing the wagon to hit a building, crushing her overhanging leg against the building.
- A man sustains fatal injuries when he falls off a moving wagon after losing his balance while standing up to brush off his pants.

Unfortunately, these types of accidents are not uncommon, but most are easily prevented with proper planning and attention to safety details.

"Our planning and safety guidelines focus around three key areas: the participants, the driver and the moving vehicle," said Mike Matthiessen, chairman of the Parade Operations Committee for the Tournament of Roses Parade in Pasadena, Calif. "Designate a committee, or at least one individual, to oversee and implement safety guidelines for these activities."

### Rider regulations

Participant safety begins long before the parade or ride begins. It is important to establish guidelines for whom and how many riders can participate in the activity.

"We limit each hayride to a maximum of 20 participants," said Kent James, program coordinator for the St. Charles County Parks Department in Missouri. "We want to ensure that all participants fit safely on the wagon with ample room to remain comfortably seated throughout the ride."

"Rose Parade float participants must be at least 12 years old," Matthiessen said. "Children under 12 must be accompanied by an adult guardian."

Participants should be required to sign a release form and a contract stating they understand the rules of the ride or float. It is also important to enforce all safety guidelines during the ride.

"We require riders to remain seated with hands and feet behind a clearly marked line on the wagon," James said. "We do not allow food, drink or horseplay."

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### Seasonal Spotlight

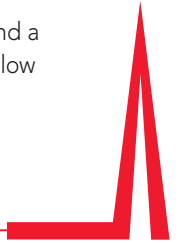
*Copper: A penny worth its weight in gold*

### Managing Your Risks

*Where are you vulnerable?*

### Q | A

*Risk Reporter talks with Tournament of Roses Parade chairman of operations, Mike Matthiessen*



## ( planning prevents injury )

### Proper supervision and operation

Every float, hayride or sleigh ride should have at least one adult supervisor in addition to the driver.

"We have one attendant on each hayride," James said. "The attendant is responsible for explaining the rules, properly seating participants and supervising during the ride."

Drivers should receive adequate training and be experienced in operating their particular vehicle. They should also carry a cell phone in the event emergency personnel need to be contacted.

"We require all drivers to pass a drug test and background check," James said.

### Floats, wagons and sleighs

All equipment and vehicles used for a float, hayride or sleigh ride needs to be properly maintained and well equipped.

"All vehicles should be licensed and insured," said Kevin Sherlock, parade coordinator for the St. Patrick's Day Parade in Chicago.

Specific safety guidelines exist for each vehicle type:

#### Floats

- Firmly attach all decorations to the float
- Secure riders with safety belts and handrails
- Equip the float with a warning horn for the driver
- Check all electrical equipment prior to the parade

#### Wagons

- Ensure the hitch attaching the tractor to the wagon is properly secured with a well-designed hitch pin and safety chains
- Never attach more than one wagon behind the pulling vehicle
- Never use a wagon that does not have side rails
- Inspect the wagon daily for any maintenance or safety issues, such as splinters, loose floorboards or exposed nails

#### Sleighs

- Ensure the sleigh is properly attached to the horses or vehicle pulling the sleigh
- Use extra precaution with sleighs pulled by horses; do not approach or touch the horses without permission
- Never use a sleigh that does not have side rails
- Inspect the sleigh daily for any maintenance or safety issues

All vehicles should be equipped with a fire extinguisher, flashlights and a first-aid kit.

### Plotting the course

Parades, hayrides and sleigh rides should all have a carefully plotted course with adequate loading and unloading areas. Emergency vehicles should have access to all areas of the course.

#### Floats

"The parade course should be carefully mapped out with the help of local law enforcement," Sherlock said. "They can help determine the safest streets for float travel and spectators, as well as areas for loading and unloading."

Along the parade route, floats should travel at a safe distance from one another. Matthiessen recommends about 165 feet.

"We have one central location for lining the parade up, but as each unit finishes, they are instructed to go to a specific unloading area," Matthiessen said. "To reduce confusion, we have separate locations for bands and floats."

#### Hayrides and sleigh rides

Proper conditioning of the trail is critical to safety. The trail should be free of hills, bumps and ruts; well lit; and groomed for any fallen or overhanging branches. Avoid traveling on busy roads.

Keep loading and unloading areas separate. Both should be flat areas with adequate lighting and support staff. If possible, loading and unloading areas should be fenced in and well defined to prevent riders from approaching wagons or sleighs before it is safe to do so.

- **For more information**, visit [www.hauntedhouseassociation.org](http://www.hauntedhouseassociation.org) or reference the Church Mutual Risk Alert for Wagon and Sleigh Ride Safety available at [www.churchmutual.com](http://www.churchmutual.com); select "Safety Resources" and click on "Risk Alerts."





## Managing Your Risks

### Where are you vulnerable?

Reducing the odds of your religious organization being a victim of crime is no easy task. The threats are all around and come from all directions. There are many ways to enhance general security, but the primary step to any theft prevention program is to identify what you're up against.

- What do you have that a criminal wants most?
- How will criminals gain access to your facility?
- What's preventing a theft or other criminal act from taking place?
- Where or when are you most vulnerable?

An analysis of theft claims filed by Church Mutual customers over the past five years reveals some interesting facts. Thieves target items they can easily steal and use immediately or sell. The most popular items stolen include cash, laptops and other computer equipment, sound equipment and musical instruments.

Look around your facility. What has high monetary or sentimental value? What can easily be replaced vs. impossible to replace? What should be protected vs. locked in a safe place?

Answering these questions is not easy. One tool available for you is a frequency/severity chart. Assess your valuables and plot them on a chart, probability being the Y axis and severity being the X axis. Protecting items rated as highly probable to theft, or those carrying a high severity rating if stolen, should be your first priority.

Solutions can range from installing an alarm system, to simply improving your procedures such as always locking doors, limiting access points and removing valuable items from your premises.

For many congregations, the hardest part of creating a theft-prevention program is admitting there is a need for one. If you think it can't happen to you, keep in mind that more than 12,000 religious organizations insured by Church Mutual were victims of theft in the last five years.

Richard J. Schaber, CPCU  
Risk Control Manager

- **For more information** on crime prevention, visit [www.churchmutual.com](http://www.churchmutual.com); select "Safety Resources" and click on "Protection Series Booklets" "Crime-Proof Your Worship Center."



# seasonal spotlight fall

### Copper: a penny worth its weight in gold

Congregations across the country are seeing an increase in theft — not in gold or silver but in another naturally occurring element, copper. In bold moves, thieves are stealing air conditioning units, electrical wiring, pipe systems and gutters all because of their copper value.

Copper is 100 percent recyclable, and selling scrap pieces can be lucrative. Recyclers on average pay 90 percent — or approximately \$3 per pound — of the new copper price, according to the Copper Development Association.



This past summer, sections of copper drainpipes on the outside of St. Mary's Cathedral in downtown Colorado Springs were stolen with damages estimated at \$1,800.

"Unfortunately, we really have no chance in finding the people responsible," said Mary Cortese, business manager for St. Mary's Cathedral. "The

metal has most likely already been melted down or cut into pieces, making it impossible to identify."

"In order to prevent this kind of loss again, we opted to replace the downspouts with a material that matches the appearance of copper but clearly isn't when viewed up close," she said.

Copper theft not only produces the problem of replacing the missing pieces but also can lead to flooding from missing pipes and electrocution due to the high-risk situations thieves put themselves in.

Businesses and city officials across the United States also are experiencing problems with wires from electrical lighting being stripped. This spring, 1,500 people were without power in Georgia when thieves stole copper components at an electrical substation.

To help combat the crime, individuals should give immediate notice to recycling centers of what has been stolen with a very detailed description of the materials. Scrap metal yards are instructed to take the names of individuals that bring in materials. Thieves might be caught by taking this step.

### Prevention tips

- Request law enforcement officers to patrol your facilities on a regular basis
- Install motion sensor lighting near outside equipment
- Cut back trees and shrubbery around outside equipment
- Don't leave ladders outside which can be used by thieves
- Install chain-linked fencing or cages around equipment and wiring
- Consider installing air conditioning units on walls or roofs of your buildings

# q|a

## A Perspective



*Each New Year's Day, nearly 50 floats participate in the Tournament of Roses Parade in Pasadena, Calif. The parade is known for its impressive floats, each ornately decorated with flowers, seeds, bark and other organic materials. Attendance for the parade surpasses 1 million people, with an additional 40 million television viewers.*

*The safety of participants and floats is the focus of parade planning each year. Risk Reporter spoke with Mike Matthiessen, chairman of the Parade Operations Committee, about the safety challenges and procedures he faces when organizing such a high-profile parade.*

### **Risk Reporter: What types of security measures does the Tournament of Roses Parade have in place to enhance the safety of parade float participants?**

**M. Matthiessen:** Our main concern is with securing participants to the float itself. All seated participants are secured with a safety belt to chairs that are bolted to the float. Standing participants are anchored with a safety belt to a bolted brace, and float riders who move during the parade do so in an area surrounded by handrails. Participants are not allowed to stand or sit within two feet of any animated or moving areas on the float.

In addition, participants must remain on the float at all times, with arms and legs contained within the float. An adult guardian must accompany any participants under 12 years old. We require all float participants sign a release form.

### **Risk Reporter: Do you conduct a practice run for the floats and riders?**

**M. Matthiessen:** We conduct three test runs prior to parade day. The first two test runs are mechanical to ensure the float is built correctly and functioning properly. The third test run includes float riders in full costume for a practice run of the parade route. During the final test run, we conduct a random fire drill to ensure all riders and drivers can exit the float within 45 seconds in case of emergency.

### **Risk Reporter: What other parade-day precautions does the Tournament of Roses have in place to ensure participant safety?**

**M. Matthiessen:** We assign each float at least one volunteer liaison to offer assistance along the parade route. The volunteer liaison is responsible for supervising float riders, monitoring float spacing and managing any crowd issues. The liaison also communicates directly with the float driver, making the driver aware of emergencies and helping control float speed.

■ **For more information** about the Tournament of Roses Parade, visit [www.tournamentofroses.com](http://www.tournamentofroses.com).