

Risk Reporter

Winter
2012

Vol. 11
issue 1

A quarterly publication by Church Mutual Insurance Company



Ten money-saving tips for your congregation

Nearly every congregation is looking for ways to cut costs and save money. One of the best ways to save is with a proactive approach to maintenance. Here are 10 inexpensive maintenance projects that congregations can tackle without the help of a professional or investing in costly supplies:

1 Clearly mark uneven steps and areas

Slips, trips and falls are one of the most common liability claims for congregations. In fact, they account for approximately 50 percent of all injuries each year. However, in many cases, there are simple, inexpensive solutions that can help prevent a slip, trip and fall.

For example, use a can of yellow spray paint to clearly mark the edge of exterior steps or highlight uneven areas in the pavement. Indoors, mark the edge of steps with bright yellow caution tape.

"Fix small cracks in concrete promptly," said Danny Lipford, do-it-yourself home improvement expert and television host. "Water can seep into cracks and freeze, causing more damage. Use a concrete repair caulk to fill small cracks."

Each of these solutions costs less than \$5 but can save thousands in a potential liability claim.

2 Keep light fixtures clean and functional

Dedicating a few minutes each month to lighting maintenance can help prevent slips, falls and other injuries as well as save money on the utility bill.

"We recommend a monthly walk-through of all congregation buildings and lighted outdoor areas," said John McKittrick, estimating manager for Fitzgerald Lighting & Maintenance Co. in Aurora, Ill. "Note any burned-out light bulbs and the proper wattage required along with any additional lighting issues."

Replace all burned-out bulbs promptly with an ENERGY STAR-qualified fluorescent light bulb. It will last 10 times longer than an incandescent bulb, saving \$30 or more in electricity costs over the lifetime of the bulb.

"It also is important to perform a simple cleaning of all light fixtures several times a year," McKittrick said. "Carefully wipe down dusty fixtures or remove coverings to clean out dirt and debris."

3 Clear clutter from the boiler or furnace room

Storage space is often at a premium for many congregations. Over the years, items tend to accumulate and it's easy to want to stash these

Inside

Seasonal Spotlight

Tips for congregations without custodial staff

Managing Your Risks

Safety concerns involving electrical generators

Q I A

Risk Reporter talks with Patty Davis about product recalls

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(See Money-saving tips, Page 2)



(Money-saving tips)

supplies in a seldom-accessed space, such as the furnace or boiler room. However, this is one area that needs to be kept free of combustible materials and general clutter. Make a point to clean out the boiler or furnace room, removing all flammable or combustible materials, including paper, cardboard, paint or other solvents.

4 Reconfigure electrical cords

Outlets and electrical cords can be an area of concern for many congregations. Extension cords stretched across walkways present a tripping hazard, while overloaded power strips could cause a fire.

"Extension cords and power strips should be for temporary use and not a permanent power solution," McKittrick said. "If use persists, consider contacting an electrician to install additional power receptacles in more appropriate locations."

Adding a new power receptacle can be done relatively inexpensively, between \$1,000 and \$1,500 on average, and saves the hassle and potential risk of using extension cords or power strips.

5 Install or repair handrails

Stairs are a frequent cause for slips, trips and falls. Installing a handrail can help reduce this risk. Handrails should be installed on any stairway with more than four steps. Consider adding a second handrail for particularly long, wide or steep stairways.

"The handrail should be securely mounted 3 inches from the wall at a height that is no more than 34 inches or less than 30 inches from the upper surface of the handrail to the surface of the tread," Lipford said.

6 Clean gutters and downspouts

Seasonal debris, such as bark and twigs, has a tendency to accumulate in gutters, resulting in clogs and restricting normal water flow. Clogs can cause water damage, flooding and even foundation erosion. This damage is easily avoidable with a simple gutter cleaning.

"Gutters should be cleaned at least twice each year," Lipford said.

Safely set up a ladder that allows at least eye-level access with the roof. Gutters can be cleaned by hand wearing gloves or using a small shovel. Start cleaning closest to the downspout, removing all debris from the gutter. Move along the edge of the gutter, repositioning the ladder as needed. Once the debris is removed, use a hose to run water through the gutter and into the downspout to ensure water is moving freely, without disruption.

7 Set outdoor lights with a timer

Sufficient outdoor lighting helps protect a congregation from unwanted or unintended events. It's crucial for illuminating walkways and parking lots, while deterring potential theft or vandalism.

"One simple way to save on outdoor electricity costs is to set lights to turn on and off with a timer or to install a photoelectric sensor that turns lights on during the hours of darkness," McKittrick said. "Lighting can be purchased with a photoelectric sensor, or you can retrofit existing lighting with one. They are sold separately and can be installed with minimal electrical work."

8 Maintain the playground surface

Falls from equipment account for more than 70 percent of all playground injuries, and 80 percent of those occur at playgrounds with unsuitable surfaces. Loose materials, such as sand, pea gravel, wood chips or wood mulch, make excellent playground surfaces, but they do require maintenance. Regularly rake or till the material and check to make sure there is at least 12 inches of loose material. Add additional material when needed.

9 Trim overgrown shrubs and tree limbs

Trees and shrubs add curb appeal to worship facilities, but if left unattended, they can lead to costly damage and repairs. Inexpensive, regular maintenance can help keep trees and shrubs looking beautiful. Trees should be inspected seasonally, as well as after a storm, to look for any dead limbs or damage and pruned annually.

"General pruning of trees and shrubs doesn't require a professional — you just need several inexpensive tools, including a pole pruner, a pruning saw and a sharp pair of hand shears," said Tom Brannigan Jr., owner of Home and Garden Supply Co. in Matteson, Ill.

Flowering trees and shrubs should be pruned within 14 days of when the flowering stops. Nonflowering trees or shrubs should be pruned right after or before their growth flush, generally in the spring and fall.

"In addition, any woody material that is pruned by hand should be cut at a 45-degree angle so water does not get into the cut and allow for rot," Brannigan said. "Cuts larger than 3 inches in diameter should be sealed with a pruning sealer to help heal the tree."

10 Keep walkways free of ice and snow

With cold weather comes the threat of ice and snow. Regular maintenance of walkways and parking lots can help prevent injuries or accidents. Shovel walkways as soon as possible after snow and use salt or sand on icy areas.

"You can reduce ice buildup by trying to prevent moisture from getting on pavement," Brannigan said.

Shovel and clear snow back away from walkways to prevent snow melt from running across and remove icicles or snow from the roof that might melt and drip onto the sidewalk.

"Salt and sand treat icy areas in different ways," Brannigan cautioned. "Use salt to help melt the ice and keep sand handy to quickly add traction to slippery spots."

■ **For more information** about these ideas and to find more money-saving tips, visit www.churchmutual.com.



Managing Your Risks

Safety concerns involving electrical generators

I recently received some important safety tips from Hartford Steam Boiler (HSB) that I want to pass along to our customers. Their tips cover risks to keep in mind when using backup generators.

With record power outages making the news the past few months, along with the winter storm season upon us, you might be thinking about purchasing a portable backup generator.

Improper installation or location of a generator can cause a fire or property damage or involve serious injuries or deaths due to carbon monoxide poisoning or electrocution. It is very important for you to follow proper precautions when using a portable generator. To begin with, fully read, understand and follow the manufacturer's instructions and warnings.

HSB warns that you should not connect a generator's outlet directly into a wall outlet. This is known as backfeeding and can cause an electrocution risk to utility employees working to restore power or others served by the same utility transformer.

There are two recommended methods to connect a generator. One way is to use a licensed electrical contractor to connect it with a transfer switch. Another method is to connect essential appliances directly into the outlets mounted on the generator, using properly rated extension cords (heavy-duty, outdoor-rated power cords with adequate wire gauge and grounding prongs).

When starting up a portable generator, never use one indoors or in an area where carbon monoxide combustion gas can build up. This includes basements, attached garages, crawlspaces or locations adjacent to open windows and doors. Also, check that hot exhaust gases are directed away from the building.

Before refueling a generator, turn it off and let it cool down. Gasoline spilled on a hot engine could ignite and cause damage. Also, never store fuel for your generator inside your house of worship or near a fuel-burning appliance, such as a natural gas water heater located in a garage.

When the power is out, be sure to follow safe operating procedures for using a generator.

Edward A. Steele
Risk Control Manager



Seasonal Spotlight Winter

Tips for congregations without custodial staff

In today's economy, congregations have to make difficult budget decisions. One area that is often affected is janitorial services. Custodial positions are either eliminated or no longer outsourced, leaving volunteers in charge of cleaning duties.

Although it might seem like an easy transition, volunteers can miss the often-overlooked parts of custodial work that are crucial to the safety and well-being of a congregation.

Craig Oehrlein, owner of Tommy Tucker Vacuum & Janitorial in Madison, Wis., stresses that the safety of congregation members should be the primary focus for volunteer custodial staff.

Oehrlein recommends the following tips to help volunteers get situated with their new role and clean effectively and safely:

Create checklists

"One of the benefits of having a janitorial services company is the formation of cleaning plans and scope of work," Oehrlein said. "One effective tool we implement is a location-specific checklist."

Checklists make sure tasks are not overlooked, and implementing a daily, weekly and quarterly checklist ensures comprehensiveness. The checklist also provides an opportunity to assign who at the congregation is in charge of completing each task.

A daily checklist should include sanitation measures, such as vacuuming, disinfecting and mopping. Weekly tasks should include checking for carpet stains and dusting. Vacuuming vent covers and dusting hard-to-reach places, like above doorways, are suitable items for quarterly checklists.

Focus on restroom cleaning

"This is one of the most important tasks to perform; yet it also is one of the most overlooked areas," Oehrlein said. "Restrooms should be cleaned daily, including mopping, disinfecting and cleaning mirrors."

Disinfect partitions, surfaces and sink faucets. Use professional-grade chemicals for harsher stains, like hard water. Do not forget to vacuum and dust restrooms daily.

Organize and simplify supplies

Most professional cleaners carry all the products they need in one tray to avoid unnecessary trips to the supply room. Carry a light evaporating cleaner, heavy-duty degreasing cleaner, tile cleaner and powdered abrasive cleaner. Avoid gimmicky products or gadgets; rely on sturdy, well-made cleaning supplies.

Winter brings unique challenges

Cold weather and snow impacts daily janitorial responsibilities. Driveways, sidewalks and stairs should be salted after shoveling. Clean entryways before and after service; put up signs indicating slippery or wet surfaces.

"For salt stains, add neutralizers to mopping solutions," Oehrlein said. "They help dissolve the white film that builds up in high-traffic areas."

Q | A

A Perspective

Many people come in and out of your worship center each week. Children sleep in cribs in the child care center, volunteers use kitchen equipment to prepare meals and congregation and staff members go about their day-to-day routines. It's important that their safety and the safety of the products they use are top of mind. Risk Reporter spoke with Patty Davis, spokeswoman for the United States Consumer Product Safety Commission (CPSC), which is charged with protecting the public from unreasonable risks of injury or death from thousands of types of consumer products under the agency's jurisdiction. Davis offers insight on ensuring the products inside your worship center are safe for those who use them.



Risk Reporter: Why is it important for members of a congregation to be mindful of product recalls?

Davis: Recalled products can be dangerous to you and members of your congregation. In addition, you want to be careful that you don't use or pass along a dangerous recalled product to another person, especially a product that could harm a child.

Risk Reporter: What are some commonly recalled items that a congregation should be aware of?

Davis: Keep an eye out for recalled cribs, toys and appliances. There are numerous recalls for these types of items each year. Also, if you are planning to hold a congregation yard sale, check the items you are planning to sell to make sure nothing has been recalled. It is illegal to resell a recalled product.

Risk Reporter: If someone has a question about a recalled or potentially recalled product, what is the first thing they should do?

Davis: Check our new website, www.saferproducts.gov, to see if a particular product has been recalled. If it has been recalled, you will receive a refund, a replacement or a repair. You also can check our website for incidents that other consumers have reported about a product that you might own, and you can report safety concerns or incidents you have had with a product. Reporting your incidents or safety concerns to CPSC is really important as it helps us protect other consumers. It could lead to a recall.

Risk Reporter: What is the best source for the public to use to stay on top of product recalls?

Davis: There are several ways to keep up to date with recalls from CPSC. The first is to sign up for our recall notices at www.cpsc.gov/cpsclist.aspx, and they will be sent directly to your email inbox. Second, if you have an Android phone, there is a government recall smartphone app. It can be found by searching for recalls.gov in the Android Market. The app can be helpful if you are out shopping and away from a computer. Third, you can visit our website, www.saferproducts.gov, to see the latest recalls.

Risk Reporter: How else can the CPSC be of use to the public?

Davis: You might be familiar with us in connection with product recalls. But we do much more. We work to make products safer before they reach consumers, such as the new federal safety standard for cribs. We also alert the public to hazards they can find in their own homes and give them tips to prevent those hazards, including furniture, television and appliance tip-overs and fire and carbon monoxide poisoning.