

# risk reporter

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## Prepare for safe outdoor winter fun

Many congregations take advantage of winter weather by participating in outdoor activities exclusive to the season. Skiing, snowboarding, sledding and ice skating are all popular choices, but snow, ice and cold temperatures associated with winter activities also bring a high risk for accidents and injuries. The National SAFE KIDS Campaign reports that more than 800,000 children ages 4 to 15 are sent to hospital emergency rooms each year to treat injuries sustained while participating in common winter activities. However, with proper knowledge, planning, equipment and protection, your congregation can stay healthy and active — enjoying the outdoors all winter long. General recommendations exist to help ensure safety across a variety of winter activities. Susan Carter, executive director of the Lansing Area Safety Council, a division of the National Safety Council, recommends congregations begin by paying close attention to weather conditions

and forecasts in preparation for outdoor activities.

“Develop a plan in advance to ensure safety concerns are addressed when temperatures are dangerously low and the wind chill is high,” Carter said. “To ensure the safety of participants, you may need to schedule warm-up breaks, reduce the time spent outdoors or even cancel the outing.”

In addition to proper clothing (see *A Perspective*), it's important to shield eyes from winter's bright, reflective sun with proper eye protection, such as sunglasses or goggles with UV protection, and encourage participants to apply sunscreen to exposed skin.

The safety and enjoyment of many of winter's most popular activities, such as skating, skiing and

snowboarding, are dependent upon the use of one crucial piece of equipment — the boot. Responsible not only for keeping the foot warm and protected from ice and snow, boots also act as the point of control throughout the activity. Therefore, it is important that boots feel comfortable, yet snug, without loss of circulation to the feet. When boots are laced up, toes should be able to move up and down with no movement of the heel. For a proper fit, adult boots are generally one-half size to one-and-a-half sizes smaller than regular shoes, and children's boots are generally one-half size smaller.

Since many winter activities are strenuous and physically demanding, it is important to maintain an overall level of physical fitness. Begin outdoor activities with a basic warm-up to get the body accustomed

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## seasonal spotlight

# Maintaining heating/AC systems

Every year, malfunctioning heating and air-conditioning systems cause millions of dollars in damage to worship centers.

News stories tell of HVAC-related disasters:


- An oil-burner explosion severely damaged an Emmaus Pa., church, with renovation costs exceeding \$1 million for replacement and upgrading to today's required standards. Officials stated that explosions in an oil burner occur rarely.
- A faulty boiler caused a gas explosion at St. Albans Church on the grounds of Washington National Cathedral.
- A heavily corroded relief valve on the boiler at a church in Clifton, N.J., caused an explosion and extensive damage.
- Two dozen members of St. Laurence Episcopal Church in Denver became sick from exposure to carbon monoxide fumes due to a malfunctioning furnace.

Heating boilers, as well as forced-air systems found in most modern facilities, both require a rigorous maintenance regimen. These essential chores are crucial to the proper function of heating and air-conditioning systems and the comfort of parishioners. They also are important in maintaining the beauty of the worship center's murals, furnishings, and treasures such as the organ and other musical instruments.

Since each building is unique, there is no set procedure for maintaining HVAC systems. However, two things are universally required: regular inspection and a maintenance program that includes a log of weekly, monthly and annual duties that must be performed.

The log should track all activities, observations and repairs that are made and should be posted in the immediate vicinity of the heating system. Here are some of the basics for proper maintenance:

- A thorough HVAC system inspection and cleaning should be done every six months and needed cleaning or repairs should be completed immediately. This is especially important prior to heating season.
- Maintain close surveillance of your fuel supply.
- Don't use your heating room for storage of combustibles such as flammable holiday decorations.
- Check air-conditioning systems for proper connections and grounding.
- Place a smoke detector in your furnace room. Clean and test it regularly.
- Place a Class ABC fire extinguisher in your furnace room which can be used on the three most common types of fires.
- Maintain a minimum temperature of 50 degrees Fahrenheit inside all buildings.
- Do not leave heating systems unattended for long periods of time.
- Have someone present when heat is restored to the building to monitor the system's function.

For more information on HVAC maintenance, look in your area's Yellow Pages under "Heating Contractors." Before hiring, be sure that the HVAC maintenance professional is licensed, bonded and insured. 



## *Churches become safe havens*

October 2003 — California residents affected by the recent wave of deadly wildfires have turned to their religious communities for support and prayer. Local churches have become a much-needed refuge from the devastating fires, which burned more than 700,000 acres and 3,500 homes, causing the deaths of more than 20 people. The churches also have become centers of disaster relief, collecting donations of everything from shampoo to cell phone charges, to aid fire victims. Although the fires have now been contained, its aftermath has worshippers gathering by the hundreds to sadly reflect, pray and give thanks.

Source: *Daily News Los Angeles*

## *Hurricane Isabel damages buildings – not faith*

November 2003 — Hurricane Isabel swept through North Carolina damaging most everything in its path. High winds, falling trees and flooding caused severe damage to dozens of church buildings leaving many congregations without sanctuaries. Although churches can receive aid for buildings that provided services to the public, such as senior or day care centers, many worship centers are not eligible for most government disaster assistance because of the separation of church and state. This leaves many churches looking for private donations and the aid of other churches around the nation.

Source: *Associated Press*

## *Murder, suicide devastates Atlanta church*

October 2003 — Police continue to search for answers after a woman opened fire in her Atlanta church killing the church's minister and her mother before committing suicide. Shelia Chaney Wilson, 43, opened fire with a handgun before services started on Oct. 5. Police have yet to discover a motive behind the triple shooting which took place at Turner Monumental A.M.E. Church in east Atlanta.

Source: *Associated Press*

## *Catastrophic Violence Response Coverage*



Catastrophic Violence Response Coverage is a part of all commercial multi-peril policies offered by Church Mutual. The coverage is designed to assist when a violent incident occurs during an organized activity on an insured's property and results in the serious bodily injury (or death), or hostage situation of two or more individuals, not counting the perpetrator. The coverage assists policyholders with medical expenses, counseling, funeral expenses and lost wages. For a complete description of coverage, limitations and exclusions, please refer to your coverage form or contact your Church Mutual representative.

# A PERSPECTIVE

*The wind, snow, ice and cold temperatures of the winter season present new and dangerous challenges for outdoor activities, threatening the welfare of participants. Don't let inclement conditions keep your congregation indoors this winter — embrace the winter season with the knowledge and preparation necessary to keep members safe.*

*Risk Reporter spoke with Dr. Bill Roberts, M.D., at the American College of Sports Medicine, regarding safety concerns associated with outdoor winter activities. A longtime Minnesota resident and avid downhill skier, Dr. Roberts shares advice on preparing for participation in outdoor winter environments.*

**Risk Reporter:** How does winter weather affect the body during outdoor activity?

**Dr. Bill Roberts:** The most obvious effect of winter's cold temperatures is the loss of body heat during outdoor activities. Cold weather, compounded by dangerously low wind chills, makes it difficult to maintain a safe body temperature. Prolonged exposure to cool weather, wind and moisture all increase the risk for cold-related injuries such as frostbite and hypothermia.



**Dr. Bill Roberts**

body tissue as a result of exposure to severe cold.

The severity of frostbite varies depending on temperature and length of skin exposure. Superficial frostbite affects the skin's surface and is characterized by white or frozen-looking skin, accompanied at first by pain and later a cold numbness. If you notice signs of frostbite, immediately move to a warm place where you can begin to rewarm the frozen skin. Avoid rubbing frostbitten skin, or it may cause further skin damage. Frostbitten skin may be rewarmed in a warm-water bath of 102 to 106 degrees Fahrenheit — the water should feel warm but not hot. Rewarming generally takes 20 to 40 minutes. If a large portion of tissue is affected, seek medical attention.

Deep frostbite, a more serious frostbite condition, generally affects the feet and hands and is a deep freezing of the body tissue possibly involving the muscle and the bone. Deep frostbite is characterized by waxy, pale, solid skin that is blistering or a black color and should be treated by moving indoors and immediately seeking medical attention.

**RR:** Although frostbite generally occurs during bitter cold temperatures, the National Weather Service reports hypothermia is more likely to occur during mild winter temperatures of 30 and 40 degrees Fahrenheit. What are the symptoms of hypothermia, and how should it be treated?

**BR:** Hypothermia occurs when the body loses more heat than it produces resulting in a body temperature below 95 degrees Fahrenheit. Symptoms of this

condition include loss of energy, uncontrollable shivering, change in mental status, dark skin color, irregular respiration and heart rates and eventually unconsciousness.

If you recognize hypothermia in its early stages, move to a shelter to rewarm the body. Remove wet clothing and gradually rewarm the body with a warm-water bath, warm blankets, hot water bottles or warm drinks. If the victim's body temperature has dropped below 92 degrees Fahrenheit or the victim has lost consciousness, move the victim to a shelter, begin rewarming the core body area and seek medical attention immediately.

**RR:** What steps can be taken to reduce the risk for cold-related injuries such as frostbite and hypothermia?



**BR:** Proper dress is the most effective defense against cold weather injuries. I recommend a three-layered approach when dressing for outdoor winter activities. Layers allow the freedom to add and remove clothing as necessary during activity minimizing perspiration while maintaining a healthy body temperature.

The inner base layer should help manage moisture by moving perspiration away from the skin keeping it dry and warm. Good base-layer fabrics are synthetic materials such as polypropylene. The second layer is important for insulation, as it helps to trap warm air escaping from your body. Several middle layers may be necessary depending on the temperature. Wool, acrylic and polyester are excellent fabric choices for the second layer, since they all act as a good insulator and are capable of wicking water away from the body. Cotton materials, should be avoided for both the base and middle layers, since the fabric tends to absorb and retain moisture. The outer layer provides protection from winter's windy and wet conditions. Materials appropriate for the outer layer range from nylon to Gore-Tex®.

Foot gear also is based on a layer system — a thin sock made from synthetic materials, such as polypropylene, should be worn next to the foot followed by a wool sock for insulation and a waterproof boot. Hat and gloves offer additional cold weather protection during outdoor activities.

For more information on preparing for outdoor winter activities, visit the American College of Sports Medicine Web site at [www.acsm.org](http://www.acsm.org). 



Wind Speed (mph)	Temperature °F						
	10	5	0	-5	-10	-15	-20
Wind Chill Factor							
5	1	-5	-11	-16	-22	-28	-34
10	-4	-10	-16	-22	-28	-35	-41
15	-7	-13	-19	-26	-32	-39	-45
20	-9	-15	-22	-29	-35	-42	-48
Frost Bite Occurs In:							
 30 Minutes							
 10 Minutes							

This chart provides helpful information in determining the severity of the temperature and wind chill.

to performing in the cold, and encourage participants to rest when fatigued. Rest is crucial since a vast majority of injuries are sustained during winter activities when the individual has been participating in the activity for an extended period of time. Additional safety advice is specific to each winter sport.

### Ice skating

Ice skating is a popular outdoor winter activity

for many congregations and can involve members of all ages and skill levels. The difference in ability creates a safety concern for anyone planning or supervising the event.

“The fit and maintenance of the ice skate is crucial for comfort and control,” Carter said. “Ice skates should have sharp blades and provide adequate ankle support. It is also a good idea for beginning skaters to learn basic skating skills such as how to stop and fall safely.”

Those engaging in ice hockey should have proper equipment to avoid injury including a face mask and helmet. All equipment should fit correctly and any unnecessary roughness, such as body checking, should be avoided during play.

Skating on a frozen lake or pond creates additional concerns.

“It is important for congregations to choose well-maintained and supervised skating areas or rinks that are thoroughly inspected by an adult from the group for thickness, cracks, holes, partially submerged objects and other debris before skating begins,” Carter said. “Ice should be at least four inches thick, and skaters should stay clear of cracks, seams, pressure ridges, slushy areas and darker areas that may signify thinner ice.”

If someone does fall through thin ice, the skater should stretch his or her arms over the ice and kick as if swimming in an attempt to crawl back onto solid ice. A rope or pole should be nearby that can reach out to the victim while keeping the rescuer out of danger.

### Sledding

By following a few simple safety rules, sledding can provide hours of fast-paced and exciting winter fun for congregation

members of all ages. Begin by selecting a safe sledding site, with spacious sloping hills that end in a flat, open space, free from traffic or other obstacles. Check the slopes for bare spots and other obstructions, such as rocks or trees, before sledding.

“Choose a sledding device with a steering mechanism for additional control and always sled facing forward,” Carter said. “Young children should sled with an adult who can help control the sled.”

### Skiing and snowboarding


Downhill skiing and snowboarding are common winter excursions and provide the challenge and thrill of great speed. However, the National SAFE KIDS Campaign reports that in 1999, excess speed and loss of control on the slopes landed more than 16,300 children in emergency rooms with snow skiing-related injuries and more than 19,000 children with snowboarding-related injuries. Proper equipment and safety precautions can help take the danger out of ski and snowboard activities.

Mike Mettler, director of skiing at Perfect North Slopes in Lawrenceburg, Ind., and member of the Professional Ski Instructors of America, stresses the importance of ski and snowboard lessons for beginners and those returning to the sport.

“We recommend at least a one-hour group lesson for all beginners or those becoming reacquainted with skiing or snowboarding,” Mettler said. “Lessons teach the basic skills needed to ski or snowboard in a controlled and safe manner. Things we cover include turning left and right, falling correctly and stopping.”

Mettler also emphasized the importance of proper equipment for safe and enjoyable skiing. Since winter weather can change quickly, it is important to be prepared to ski in all conditions. Follow this checklist of recommended equipment to help keep ski and snowboard participants safe:

- Snug-fitting boots and bindings that are adjusted specifically for each individual.
- Poles and skis or snowboards of the proper length matching the participant's ability level.
- A helmet to prevent head injuries, the leading cause of ski and snowboard fatalities.

“Pay close attention to ski conditions and signs marking the difficulty of the runs,” Mettler said. “Learn to ski smoothly and in control before tackling more difficult courses. The biggest safety threat with skiing or snowboarding is when participants find themselves on terrain above their ability level.” 

## FOR MORE INFORMATION

*The National Safety Council offers helpful tips and information for safe winter sports and activities on its Web site at [www.nsc.org](http://www.nsc.org) as well as contact information for local Safety Council chapters nationwide.*



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