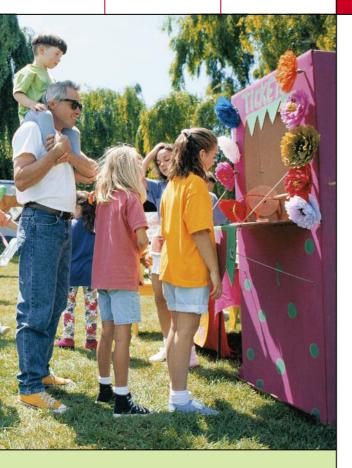
Spring 2011

Vol. 10 issue 2

Risk Reporter

A quarterly publication by Church Mutual Insurance Company



Seasonal Spotlight

Preventing foodborne illness

Managing Your Risks Avoiding slips and falls

Risk Reporter talks with Stacy Gray regarding inflatable ride safety



Now get your quarterly Risk Reporter via e-mail.

Sign up at www.churchmutual.com/risk

Successful festivals require proper planning and execution

As Jon Voet is rapidly learning, a festival certainly doesn't plan itself. Voet and his wife were selected as co-chairs of their congregation's annual event, the St. Joseph End of Summer Celebration Parish Festival in Crescent Springs, Ky.

The three-day August event, which brings in thousands of visitors, is the organization's largest fundraiser. Thankfully, with a congregation of about 1,500 families, Voet has backup. But to help the event go off without a hitch, it takes nearly a solid year of planning.

"We begin looking ahead to the next year's festival pretty much when the current one wraps up," Voet said. Prior to taking the reins as chairman for the 2011 festival, he spent several years as a volunteer.

Because much of the day-of work is handled by contracted workers and vendors — such as ride and game operations, beverage tents and musical entertainment — the key to successful planning is precise organization.

Prepare, prepare, prepare

Planning committees are essential to the success of any large-scale festival. The St. Joseph End of Summer Celebration utilizes the organization's executive committee for planning purposes but also has offshoots of smaller committees to handle individual aspects of the event, such as volunteer coordination, sponsorship, entertainment, grounds and food and beverage.

"Some of the things we have to take care of early in the planning process are contract negotiations and renewals for vendors," Voet said. "Without the vendors, there is no festival."

Many vendor contracts need to be renegotiated annually, but others are on a multiyear rotation, which eases some contractual burden. Corporate sponsorship is another logistical issue that needs to be addressed at the onset of planning. Since most worship center festivals are fundraising events and there is a limited output of dollars, securing sponsorship early will make financial planning for your festival much smoother.

Need volunteers or a work force? Ask.

The Minnesota State Fair is a historic annual festival that has been held every year but five since its inception in 1859. That kind of staying power is the result of excellent planning, execution and teamwork.

The 12-day event requires a staff of 2,700 (not including the supervisors), each of whom are paid minimum wage. While an event of state-fair

(See festivals, Page 2)

(festivals)

caliber can afford to pay its own workers, most worship center festivals continue to rely on a large network of volunteers aside from its vendors. But collecting the helping hands — be it paid staff or volunteers — requires similar effort. You need to ask and spread the word.

Pam Mix, employment services manager of the Minnesota State Fair, said many of the same staff members return each year simply for the tradition of it.

"Friends and family generally recruit people because they like their job so much. We're very lucky in that way," Mix said. "It's like magic. A month before the fair, people realize it's coming up, and we're inundated with applicants."

The Minnesota State Fair doesn't use volunteers for its day-to-day operations, but organizers do work with volunteer organizations throughout the event in various ways.

"While we don't pay the individuals, we do pay the volunteer group the money the individual volunteers earned," Mix said.

Voet said there are more than 900 volunteer slots to fill during the three days of his congregation's festival. While that can seem like a largely overwhelming number to him at times, he said that is one aspect of the festival that always seems to go off without a hitch — thanks to preparedness.

St. Joseph's subcommittee in charge of volunteer recruitment uses the trusted old-fashioned method of recruitment — sign-up sheets. E-mails are sent within the congregation, notices are included in the weekly bulletin and sign-up sheets are available on Sundays before and after services. They are called "Sign-Up Sundays."

New this year, the congregation is creating a web page so volunteers can sign up online and select their shifts. Some guidelines to keep in mind as you're scheduling volunteer shifts for your next festival:

- Volunteers or staff must be age 16 or older to comply with child labor laws.
- Consider placing teenage volunteers with at least one adult during their shifts.
- Schedule shifts for eight hours or less.
- Be sure volunteers know proper safety and emergency protocols.
- Ensure that there are volunteers who know CPR scheduled at all times.

To serve or not to serve?

It's entirely up to your congregation whether you choose to serve alcoholic beverages at your festival. But if so, there are regulations to adhere to and steps you can take to provide a safe and responsible environment for the attendees.

Dennis Larson, license administration manager for the Minnesota State Fair, said the two biggest issues facing festivals that choose to sell alcohol are the same as any restaurant or establishment — serving to minors and overserving patrons.

"We don't sell the beer ourselves; we contract the alcohol service out," Larson said. "However, those servers are required to only serve patrons of legal age as well as complete an accredited safe alcohol service training class."

Some additional ways to ensure you are only serving legal patrons is to have an ID check in place upon entrance of the festival. Ask attendees to show a photo ID to prove they are of age and provide them with a bracelet that must be shown to servers at the time of purchase.

Also make sure to check with your local governing body to find out what type of liquor license is required for your event. It is important to follow the necessary steps to ensure you are in compliance with any laws in your city, county or state.

In order to help create a safe environment for serving alcohol at your festival, Voet has a few additional tips:

- Designate an area or tent on the festival grounds for serving alcohol and fence in the area.
- Require festival attendees to remain within the designated area while consuming alcohol; do not allow alcohol outside the designated area.
- Have a security officer staff the beer tent to monitor unacceptable behavior or intoxication.

Creating a smooth operation

As festival weekend arrives, plans will have fallen into place, and vendors will have arrived to set up and manage operations. If you have rides and bounce houses, make sure you've planned ahead and rented or contracted from reputable companies that have insurance. Many companies will provide the staff as well as setup, management and teardown, which alleviates much of the pressure from festival organizers.

Whether you have a parking lot, street parking or another designated parking area for festival attendees, it's helpful to have the area staffed for organization and control purposes.

"We have a local Cub Scout troop and its leaders assist with parking," Voet said. "It's a partnership that benefits the festival and troop, both, as it provides the scouts with often-needed volunteer hours."

Planning a safe and organized festival takes work but is imperative to the overall success of your event. Check with your Church Mutual representative before you begin to be sure your policy covers each aspect of your festival.

"It really is a lot of work," Voet said of organizing his congregation's festival, "but I can't think of a better way to get to know the members of your congregation."

 For more information on planning and operating safe festivals, visit www.churchmutual.com.



Managing Your Risks Seasonal Spotlight PAGE 3



Avoiding slips and falls

Religious festivals bring to mind fun activities. The sharing of good times with family and friends. Enjoying food and refreshments. Raising funds for your congregation. Showing your skills on the dance floor or at a pie-eating contest.

With summer months soon approaching, many congregations will be planning festivals.

No one wants an employee, congregation member, volunteer or guest to be injured while on the premises. However, all too often, a serious injury can put a damper on the entire festival.

In 2010, Church Mutual customers experienced a variety of claims involving employees and the general public. Within both groups, a common cause of loss involved slip/fall claims. From an employee standpoint, slips/falls accounted for 39 percent of the claims and 46 percent of the dollar losses. In comparison, slips/falls involving volunteers, guests and members accounted for 61 percent of the claims and 63 percent of the losses. Some of these losses occurred during festival events and included both inside and outside activities.

If not properly managed, festive summer events can create a variety of slip/fall hazards in the form of:

- Tie-downs and stakes that support tent posts
- Electrical cords laid across walkways
- Navigating between walking surfaces (such as stepping from a grassy area onto a dance floor or from a carpeted surface onto a tiled surface)
- Stepping on/off stage platforms
- Exposed tree roots and stones or animal holes in the ground
- Congested areas around game booths, dunk tanks and inflatable jump houses
- Haphazardly arranged tables and chairs
- Inadequately illuminated parking lots, sidewalks and general festival areas

Identifying and controlling slip/fall exposures is an important step toward hosting a successful festival.

Edward A. Steele, CSP Risk Control Manager

To assist you with inspections of your facilities, order Church Mutual's Self-Inspection Safety Checklist for worship centers, schools and related facilities. Go to www.churchmutual.com and select "Safety Resources."



Safe handling can prevent foodborne illnesses

Centers for Disease Control and Prevention estimates that each year roughly one out of six Americans (about 48 million people) will get sick as a result of a foodborne illness. Potlucks, after-service meals, picnics and festivals, which are all common activities for congregations, offer prime opportunities for foodborne pathogens to develop and spread if safety regulations are not upheld.

Diane Van, manager at the United States Department of Agriculture (USDA)

Meat and Poultry Hotline and member of its Food Safety education staff, says when preparing, storing and transporting food, it is imperative to maintain safety guidelines.

"Any perishable food can cause foodborne illness," Van said. "Practicing safe handling procedures is the best way to avoid sickness from foodborne disease."

Do not cross-contaminate

Wash hands with soap and warm water for at least 20 seconds before and after handling food. Make sure any utensils or dishes that come in contact with food are clean. Wash cutting boards, dishes, utensils and countertops with hot, soapy water before and after preparing each food item.

Transport foods safely

Bacteria multiply rapidly between 40 degrees Fahrenheit and 140 degrees Fahrenheit. Avoid this danger zone by keeping hot foods hot and cold foods cold during transportation and serving. A cold food should remain in a cooler with a cold source until it is ready to serve. If the food is being served outside on a hot day, make sure the cooler is kept in the shade and not left in the car. Keep hot foods above 140 degrees by wrapping serving dishes in newspapers or blankets during transportation.

"The item might need to be reheated once it reaches its final destination if the temperature has fallen," Van said. "Make sure there is a heat source available."

Use a food thermometer

Use a food thermometer when cooking meat to make sure it reaches a safe internal temperature. Large cuts of meat should have measurements taken from multiple areas — not just at the surface. If food is served buffet style, monitor hot foods to make sure the temperature is at least 140 degrees. Surround cold foods with a nest of ice.

"We recommend serving smaller portions of food on a buffet, so it can be replaced or discarded easily if the temperature reaches the danger zone," Van said.

Report any incident

Signs of foodborne illness include vomiting, low-grade fever, diarrhea and nausea. If a person shows signs of food poisoning after eating, contact a state or local health department to report the incident. Although anyone can get sick, older adults and those with compromised immune systems are most susceptible to foodborne illness.

■ For more safety resources, visit www.churchmutual.com, click on "Safety Resources" and select "Food Safety." Find additional food safety resources and safe food temperature guidelines at www.fsis.usda.gov.

A Perspective

As members of your organization come together with friends and family at your next festival gathering, remember it's a time of celebration and worship. But don't forget to keep the safety of your congregation top of mind when planning for festival rides and entertainment.

> Risk Reporter spoke with Stacy Gray, manager of Inflatable 2000, regarding

important planning steps and safety precautions to consider when providing inflatable activities and rides at your next festival or special event. Inflatables are becoming



an increasingly popular entertainment option that, without proper planning and safe operation, could pose a risk. Inflatable 2000, a California-based company, provides rentals of custom inflatables, including bounce houses, interactive inflatables, obstacle courses, jumpers, inflatable slides and waterslides.

■ For further questions about safety or rental procedures of inflatable rides, contact Stacy Gray at stacy@inflatable2000.com.

Risk Reporter: How can a religious organization determine which inflatables or rides will best suit their needs?

S. Gray: We recommend you begin by evaluating the size of the event. Our company has rented to organizations that hold extremely large events where a combination of slides, obstacle courses, jumpers and interactive games are a fit. If the event is smaller, you might consider selecting one or two key pieces of equipment. Space also affects this consideration. In addition to the size requirement for the equipment, we recommend at least a 10-foot space between each unit for safety. You also should consider the general age of the event attendees. Although most of our items suit all age ranges, some items, such as obstacle courses and waterslides, are typically recommended for ages 13 and under.

Risk Reporter: What safety precautions need to be taken to ensure safe and proper use of the equipment?

S. Gray: The most important safety precaution is having trained staff available to set up, operate and supervise all rides. When we ship an inflatable to a customer, we send operating and safety instructions, but we also provide delivery and staffing of the rides if desired. This allows organizations to educate their own volunteer staff to operate the equipment or hire our trained staff to assist with the event. In addition, inflatables need to be properly secured. Our operating instructions advise to stake all inflatables down according to the manufacturer's guidelines. While stakes work well on grass, a bigger concern is if the inflatables are being set up on asphalt, cement or indoors, as more severe injuries can occur. Then water bags or sandbags can be used.

Verify that the equipment you rent is constructed to endure heavy use and is sewn with double and quadruple stitching in the serious stress areas. We find this type of construction slows deflation time, ensuring that all riders can safely exit the game and not run the risk of the inflatable collapsing on them.

Finally, the blower used to inflate the equipment needs to be located within 50 feet of an outlet. If the equipment is set up in a park or area not within 50 feet of an outlet, do not use an extension cord. Rather, bring a generator on-site for power. Make sure the cord and power outlet or generator are out of the general activity area.

Risk Reporter: Are there any additional requirements that should be observed during operation of inflatables or rides?

S. Gray: The main requirement is proper weight and height. All of our equipment comes with what's called a data plate that states the weight and height requirements. These requirements are specific to each individual piece of equipment. The height requirement refers to the minimum height required to use the inflatable or ride. The weight requirement is a total weight of users for the piece of equipment. For example, our backyard slide has a maximum weight of 600 pounds. The operator should be trained to keep the number of participants on the equipment well under the maximum weight restriction.



Church Mutual Insurance Company | www.churchmutual.com

3000 Schuster Lane | P.O. Box 357 | Merrill, WI 54452-0357

Listening. Learning. Leading.

Editor: Jay Lillge | (800) 554-2642 Ext. 4503 | jlillge@churchmutual.com Advisor: Edward A. Steele | (800) 554-2642 Ext. 4403 | esteele@churchmutual.com