

# Risk Reporter

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## A practical guide to peaceful protest

Free speech, freedom of religion and the right to assemble are cornerstones of American democracy. When planned carefully and performed peacefully, protests, sit-ins and marches can be a legitimate, powerful way to exercise these rights.

When planning a peaceful protest, it's essential that leaders of places of worship are focused on the safety of their members. With proper attention to details and strong leadership, participants can stay free from harm.

"Remind protesters of the theological grounding that calls them to speak out peaceably," said Rev. Bret Lortie, senior minister at The Unitarian Church of Evanston in Illinois. "Bringing in examples of those who have gone before — Dr. King, Gandhi, Cesar Chavez, Rosa Parks — can remind them of the power of peaceful protest."

### Stay peaceful with proper planning

Permits, communication and coordination are key in planning protests.

"Free speech activity is constitutionally protected, so you can go to any public forum — sidewalks, parks, plazas by government buildings — but you need to be cautious of violating laws," said Emilio De Torre, youth and programs director at the American Civil Liberties Union, ACLU, of Wisconsin. "You might need a permit for large groups to walk on the street or for police to coordinate traffic, for example."

De Torre recommends contacting a local council person or elected official to confirm any permit restrictions in your area. It also is smart to organize volunteer marshals to help control crowds and provide a safe march route, he said.

Notifying authorities prior to the event also provides other benefits. "Nobody likes surprises," Lortie said. "Showing up unannounced on the street surprises local officials who might then act poorly. Let the police chief's office know your intentions."

Lortie also recommends seeking guidance from other community organizations that have experience organizing peaceful protests.

To help manage the crowd, designate several leaders who can direct people, work with police and call off the action, if needed. Similarly,

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## ( Peaceful protest )

prepare a spokesperson or two who can answer questions from the media.

### Staying safe at the protest

On the day of your action, stay organized. "Prepare your people and display maps of the route or action area," Lortie said.

Protesters also should wear appropriate attire. At a march, for example, comfortable shoes and weather-appropriate clothing are a must. Keep participants hydrated — paying special attention to children or elderly people who might be participating. According to De Torre, there also are some basic items that protest organizers should have on hand to help keep their followers safe. Those include:

- Extra water bottles
- Energy snacks
- A basic first-aid kit
- Extra hats and gloves, depending on the weather
- Cellphones, to stay in communication with leaders and to document any questionable behavior

Along with acts of kindness from supporters, it is important to anticipate troublemakers. "If you know someone or a group of people plans on disrupting your action, explicitly uninvite them and let the police know that you'd like them removed from the protest, if needed," Lortie said.

Continuous information sharing and communication with law enforcement are important to keep the situation from escalating. Becoming confrontational with the police can turn a peaceful protest into a potentially dangerous situation.

"For personal physical safety — from a civil liberties perspective — you always want to make sure that you follow the direct orders of law enforcement," De Torre said. "If law enforcement tells you that something is illegal or that you're on private property, you should listen to them. That's not the time or place to argue. You can always debate those things in court later or by filing a complaint if you feel that law enforcement has acted unjustly."

### Know your rights

As part of your homework, it's important to understand your legal rights to free speech. The ACLU has compiled resources specifically for demonstrations and protests that outline what types of speech are protected, how to obtain permits, guidelines for interactions with police and more.

For even more hands-on help, organizations, such as the ACLU, offer nonviolence workshops and organized trainings and can even provide legal observers for your action. Information about these services and Know Your Rights guides can be found at [www.aclu-wi.org](http://www.aclu-wi.org).



## Protecting your congregation

In the event your congregation is picketed or protested or your members feel threatened, it's important that you understand both your rights and the rights of the protesters.

Just as you have the right to protest on behalf of your beliefs, so, too, do people who choose to demonstrate outside of your organization. Demonstrators are allowed to be on the public property surrounding your facility. They are allowed to have signs, chant and otherwise draw attention to their cause.

If you are being picketed and your members feel uncomfortable, De Torre recommends organizing volunteers to escort your members from their cars to make them feel safe.

That being said, criminal activity is illegal. "Damaging a building, breaking things, spray painting or putting up hurtful graffiti is all illegal," De Torre said. "If you have evidence of someone damaging your property or intimidating or harassing your members, you should call the police."

"Police also should be called if demonstrators have entered private property, are disturbing activities or do not leave a location when asked to do so," De Torre said. "Trespassing is a violation of the law, and the police can help you deal with the situation."



## Managing Your Risks

### Sweep hazards out of kitchens

Spring is a good time to conduct a thorough self-inspection of your commercial kitchen operations to ensure equipment and appliances are properly installed and in good working condition. Finding and correcting potential hazards ahead of time will help enhance the safety and security of your congregation, guests and staff members.

You should inspect all commercial cooking and kitchen equipment at least once a month. Your checklist should include the following actions:

- Remove grease buildup on appliances, walls and floors to reduce the chance of fire and the risk for slips and falls.
- Ensure cooking equipment is installed on a noncombustible floor surface with adequate clearances and away from combustible materials.
- Equip exhaust hoods with removable filters if frequent cooking takes place and install explosion-proof lights above the cooking equipment. Hoods, filters and exhaust ducts should be cleaned regularly to remove excess grease residue, a common cause of fires.
- Maintain fully charged automatic extinguishing systems within exhaust hoods and have them inspected twice a year.
- Ensure electrical outlets near sinks are equipped with ground-fault circuit interrupter-type — GFCI-type — receptacles to help reduce the potential for an electrical shock.
- Ensure flexible gas and electrical connections are properly hooked up to equipment and protected from damage.
- Provide appropriate fire extinguishers for cooking environments and make them readily available. Train staff on proper use of the extinguishers.

Church Mutual provides to customers a *Self-Inspection Safety Checklist for Worship Centers and Related Facilities* to help guide them through the process of inspecting their kitchens and other parts of their worship centers. To view and download a copy, visit [www.churchmutual.com](http://www.churchmutual.com), click on "Safety Resources," then "General Risks." Once there, scroll down and select the Self-Inspection Safety Checklist.

**Edward A. Steele**  
Risk Control Manager



# Seasonal Spotlight

### Host a safe, successful yard sale

As we march into spring, your congregation might be planning to hold a yard sale. When executed well, these sales can be a fun way to engage the community and raise money. When done poorly, they can be frustrating and potentially dangerous.

"A great location, proper planning and an excellent volunteer staff can help make a sale both safe and successful," said Justin Marty, information services coordinator at Cornerstone Covenant Church in Turlock, California. Marty oversees a community sale with more than 75 vendors each year.

#### Location, location, location

A successful sale needs to be held in a place that can accommodate a large number of guests as safely as possible.

"Consider both traffic flow and pedestrian access when selecting a location," Marty said. "You need a location that allows easy access for vehicle and pedestrian traffic."

Clearly mark loading and unloading zones as "no traffic" areas to help keep pedestrians safe and enlist volunteers to act as parking attendants to ensure smooth traffic flow. Ensure guests can safely access the sales location from parking areas.

"If you are hosting the sale at your facility, consider restricting the access visitors have to your building and grounds," Marty said.

Keep visitors contained within the sale area, even if that means renting portable restrooms.

#### Permits and coverage

"Check with your local government to identify any restrictions or permits necessary for the event you are planning," Marty said.

It also is important to determine if your current insurance covers this type of event.

"If not, consider purchasing one day special event insurance to help protect your organization in the event of an unfortunate accident," Marty said.

#### Safety and security

"Assign volunteers to work in pairs or small groups, particularly in high-traffic areas, and make sure they have adequate training before the sale begins," Marty said.

Keep a well-stocked first-aid kit on site and begin each volunteer shift with a short safety briefing about the kit location and emergency contact information.

Have at least three volunteers available at the checkout to ensure the cash box is not left unattended. Throughout the sale, regularly remove any large amounts of cash from the box and transfer it to a locked safe or other secure location.

Make sure electrical cords that are strung to the sale area are not in foot traffic areas where they might create tripping hazards.

If the sale is held two or more consecutive days, determine how items will be secured overnight and protected from inclement weather if it is held outside.

# Q | A

## A Perspective

*When an employee is injured at work, it often is hard to know what to do. Should you take the employee to the hospital for care?*

*Or will an ice pack and rest be a better treatment? You can take away the guesswork with the Church Mutual Nurse Hotline, powered by Medcor®.*

*Risk Reporter spoke with Patrick Clohessy, broker claim service coordinator at Church Mutual, to learn more about the*

*Nurse Hotline program, a value-added service Church Mutual provides to our workers' compensation insurance policyholders.*



■ For more information, visit [www.churchmutual.com/nursehotline](http://www.churchmutual.com/nursehotline), send an email to [nursehotline@churchmutual.com](mailto:nursehotline@churchmutual.com) or call (715) 539-5212.

### **Risk Reporter: How does the Church Mutual Nurse Hotline work?**

**Patrick Clohessy:** If an employee experiences a non-life-threatening injury on the job, the injured employee and ideally a supervisor or manager can call the hotline at (844) 322-4662. After just a minute or two, the supervisor drops off, and the call continues between the nurse and the employee. They discuss the event, symptoms and pain level — all while the nurse uses sophisticated software to help reach the best possible recommendation for care. Next, they determine the level of care, if needed. We have found that the employee and nurse agree on the type of treatment 98 percent of the time. On average, the entire call takes just 15 minutes.

### **Risk Reporter: If someone gets injured, shouldn't he or she be taken to the doctor?**

**Clohessy:** That often is the instinctual response, but it's not always the right one. Most employers have the best of intentions when confronted with an injury — they want to show they care, and they want to do the right thing. But for many of us, it's hard to know what the right thing is. There is a tendency to err on the side of caution, which can lead to unnecessary and costly care.

### **Risk Reporter: How can the Nurse Hotline benefit an employee?**

**Clohessy:** An employee gets his or her concerns addressed quickly and expertly during a moment of need. The nurse covers a lot of ground in the brief call and ensures the employee knows he or she can call back at any time. The feedback has shown consistently that an employee views this service as a benefit and likes the dialogue that almost always leads to consensus on next steps.

### **Risk Reporter: How can organizations enroll in the program, and how much does it cost?**

**Clohessy:** There is no additional cost to Church Mutual policyholders or enrollment process for the service. There also is no limit of the maximum number of injuries an employer can have or a maximum number of times a specific injured employee can call for help.

