

The **RISK** FACTOR[®]



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Landscaping Safety: Beautiful Grounds, Protected People

As nature renews itself in spring and summer, the need to dig, trench, edge, trim, prune, till, blow, mow and clean keeps the grounds crew busy. Much landscaping involves heavy, manual tasks as well as operating powered equipment. Preventing injuries is a fundamental requirement.

Before using powered equipment like edgers, trimmers, chainsaws, mowers and others, grounds staff should be familiar with the owners manuals and operating instructions. Each brand and type of equipment has its unique controls and safety features. The supervisor should conduct a safety orientation on the use of new equipment and train summer help on the proper use of all equipment. Operators should survey the area and plan the path of use to remove any debris, clutter or other obstacles that could jam the equipment or cause loss of control. Children and pets should be kept out of the area when powered equipment or chemicals are used.

Wearing the proper safety equipment is essential. Sturdy clothing, boots and gloves should be used when using powered equipment. When using equipment that can cause flying debris, like wood chips, dirt or dust, eye protection such as safety goggles should be worn. Extensive use of noisy equipment like chainsaws may require hearing protection. Steel-toed boots should be worn when working around heavy objects that could injure the

foot if dropped. When applying pesticides and some types of herbicides, an approved face mask should be worn to prevent inhalation. Aprons or other garments should be worn to prevent skin contamination. Depending on the amount of pesticides used, you may need an applicator's license.

All equipment should be properly maintained and cleaned after each use. When cleaning or repairing mowers or other gas-powered equipment, the spark plug should be disconnected before service or adjustment. Collection bags should be securely connected to prevent flying debris. All parts should be checked for tight connections, especially those with high vibrations, such as trimmers, edgers and blowers. Fueling gas-operated equipment should take care to avoid spills, leaks or overflows.

Electrical power equipment, like trimmers, edgers, blowers, or some mowers, should be properly grounded, with properly insulated and rated electrical cords. Electrical equipment should not be used in wet conditions to avoid the risk of electrocution. Connecting electrical power equipment to ground fault interrupted circuits provides a greater degree of safety.

The National Ag Safety Database, a part of the U.S. Government offers several on-line safety fact sheets for landscape safety. You these fact sheets at their web-site:

<http://www.cdc.gov/niosh/nasd/nasdhome.html>

Be Aware of
"Limitation of
Liability"
Clauses

The Answer
Box

Employee
Focus

New Trust
Members

Summer Help:
Laws for Child
Labor

Fall 2001 Seminar
Schedule

Spring
2001

BE AWARE OF "LIMITATION OF LIABILITY" CLAUSES

If a contractor damages your property are they responsible for 100% of the replacement or repair costs? Maybe not. Check the Limitation of Liability clause in the contract. Some contracts limit the liability of the contractor to a service fee as low as \$250. If your organization signs the contract without negotiating this amount, then you accept the limit stated.

To avoid this situation, have all vendor service contracts reviewed for stated limits of liability. The contractor's limits of liability should not be limited to an amount less than the limit of their liability insurance policy. These limits should be endorsed on a Certificate of Insurance that adds your organization as an additional insured. Christian Brothers Risk Management Services offers contract review services. Please forward your contracts to your Underwriting Representative for assistance.

The Answer Box

Q.) We're taking down our boilers for the summer. How do I obtain a boiler inspection?

A.) Summer time is a great time for a boiler inspection. For Trust members with boiler & machinery coverage, Hartford Steam & Boiler Company conducts a free, annual boiler inspection. State laws require that a current Certificate should be attached to each boiler at all times. When you need a boiler inspection, call Hartford at (800) 333-4677 to request an inspection. Identify your organization as a member of the Christian Brothers Risk Pooling Trust and provide the current policy number. The U.S. policy number is FBP4909989; the Canadian policy number is FBP98990953. Hartford will schedule an inspection and complete the application for the Certificate's renewal.

What would you prefer?

How would you like to receive Trust-related information? Your invoice? Your claim reports? Publications like risk control manuals, the Risk Factor, the annual Ministry Report, and others? What is your information delivery preference, mail, fax, e-mail or web-site viewing? Would you like printed materials or electronic copies on CD?

As the Trust Administrator, we are here to serve you, giving you the information that you need, when you need it and how you want to receive it. We want to know how we can serve your information needs better. Please visit the RPT "Members Only" website and let us know what your information preferences are. Log on at: <https://www.cbsservices.org/cbsadmin.nsf/signin>
Thank you!



EMPLOYEE FOCUS:

Br. Mark Emken

RMS welcomes Br. Mark Emken, OSA, as our new Development Associate. In his current role, Br. Mark will be the ombudsperson to new and existing Trust members.

He will act as a liaison between the Risk Pooling Trust, Risk Management Services and religious institutes. Br. Mark has a wide variety of business and financial experience, including budgetary control for diocesan schools, business manager for high schools and an extensive computer background. Br. Mark worked with the Risk Pooling Trust in its initial stages in the early 1980's and also managed the religious medical plans in the mid-1980's. Br. Mark is an avid reader and enjoys bike riding.

Speaking of his experience with Christian Brothers Services, Br. Mark says "During the establishment of the two trusts, Religious Comprehensive and Stop Loss, it was a wonderful experience working with the religious women and men's groups. The spirit and mission of these programs was evidenced in these truly committed people. Returning to Risk Management Services will be an opportunity to reconnect with old friends, make new ones, and continue the mission established many years ago."

Welcome

new

RISK POOLING TRUST MEMBERS

Like the Catholic Church, the Risk Pooling Trust is based on collaboration. We welcome the following new members to the Trust family. Please keep their ministries in your prayers.

Abbey of Gethsemani, Inc., Trappist, KY

Brothers of the Poor of St. Francis, Cincinnati, OH

Christian Brothers Foundation, New Rochelle, NY

Czech Catholic Home, El Campo, TX

Franciscan Connection, St. Louis, MO

Franciscan Sisters of the Poor, Brooklyn, NY

Little Flower Missionary House, Los Angeles, CA

Marianists of Ohio, Dayton, OH

Marist Society, Inc., Rapid City, SD

Marist Fathers, Rapid City, SD

Sacred Heart Nativity School, San Jose, CA

Saint Joseph's Home of Chicago, Chicago, IL

Salesian Society, San Francisco, CA

Seraphic Sisters, Inc., San Antonio, TX

Sisters of the Presentation of Mary, Inc., Manchester, NH

Villa Maria Residential Services, Inc., Villa Maria, PA

Summer Help: Laws for Child Labor

Summer is here at last! And with three months of “freedom” before them, industrious adolescents will be looking for ways to earn extra cash.

Before hiring someone under the age of 18 for those miscellaneous chores and errands, the Fair Labor Standards Act (FLSA) sets employment regulations which affect the types of jobs that people under the age of 18 are allowed to perform. These standards include, but may not be limited to, the following:

Anyone that is 18 years old may work any time in any job.

Anyone that is 16 or 17 years old may work in any occupation *except* those declared hazardous by the Secretary of Labor, such as the following operations involving the following occupations: *roofing, excavation, wrecking, demolition, and shipbreaking; manufacturing of brick, tile, and related products; meat packing or processing; mining, including coal mining, logging, sawmilling; manufacturing or storing explosives.*

The 16 or 17 year old employee may not operate the following power driven machinery, such as: *bakery machines, wood working machines, hoisting apparatus, paper products machines, circular saws, band saws or guillotine shears.*

Driving a motor vehicle and being an outside helper are considered hazardous occupations. However, a minor may perform incidental or occasional driving if the driving is done during daylight hours and with a valid drivers license.

In addition, exposure to radioactive substances and to ionizing radiations is prohibited.

Employees that are 14 or 15 may work in office, clerical and sales jobs. They may also work in retail, food service, and gasoline service establishments such as: *cashiering, price marking, and tagging; assembling orders, packing, and shelving; bagging and carrying out orders; serving foods and beverages; cleanup work; car washing and polishing; operating a gas pump; errand and delivery work by foot, bicycle or public transportation.*

Employees that are 14 or 15 may *not* work in: *Any manufacturing, mining or processing or any position where the duties are in a workroom where manufacturing, mining or processing takes place; any non-office position in a warehouse; any position that requires baking or cooking; any position that requires the operation of power-driven machinery other than office machines; any position as a public service messenger; any of the occupations declared hazardous by the Secretary of Labor; any work in connection with the maintenance or repair of a building, machine or equipment.*

In addition, anyone that is 14 or 15 may *not* work: *During school hours; before 7 a.m. or after 7 p.m. (9 p.m. from June 1 through Labor Day); more than 18 hours per week during school weeks; more than 40 hours per week in nonschool weeks; more than 3 hours on a school day; for more than 8 hours on a nonschool day.*

For more information on the Federal child labor law, contact the Wage and Hour office nearest you.

Addresses and phone numbers can be found on the Internet: www.dol.gov/dol/opa/public/aboutdol/offices.htm

The entire text of Child Labor Regulations is available from the DOL website: www.dol.gov/dol/allcfr/Title_29/Part_570/toc.htm

Fall 2001 Seminar Schedule

NEW! *Preventing School Violence* is offered to Trust members, providing an overview to the challenges that schools face in identifying, anticipating and preventing episodes of violence. The seminar will profile the red flag indicators, environmental and behavioral improvements that can be implemented to thwart developments that can lead to disruption in schools. Specific topics include psychological needs and expectations of students, identifying and dealing with high risk factors such as gangs, intrusion, substance abuse, suicidal students, discipline and other topics. Attention will be given to developing an Action Plan to create a safer environment.

Schedule: **October 10, 2001**
November 14, 2001

Chicago, IL
New York City, NY

NEW! *Joint Risk Management/Health Care Seminars.* Catholic business managers and treasurers often wear many hats in administering their ministries. We are offering two seminars that feature a morning session with the latest issues in risk management and an afternoon session on managing the rising costs of pharmaceuticals in health care.

Schedule: **Workers' Compensation/Health Care**
September 19, 2001

Chicago, IL


Managing the Risks of e-Ministry/Health Care
October 30, 2001
(day before NATRI)

Milwaukee, WI

If you know
of a Catholic Organization
that would like to receive information
about the services provided by
Christian Brothers Risk Management
Services, please call
Mike Vollmer at
800-807-0100
extension 3024.



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 Christian Brothers Services
 1205 Windham Parkway
 Romeville, IL 60446-1679
 phone: 630-378-2900
 fax: 630-378-2501
 e-mail: info@observers.org
 web: www.observers.org
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 Services Division at the above address.