

#METOO

Does your church have a policy addressing sexual harassment, bullying and abuse?

The #MeToo and #Timesup movements along with the allegations of misconduct in the six Pennsylvania Roman Catholic dioceses have led to the public's heightened awareness of and sensitivity to sexual harassment, bullying and abuse. Churches and their boards, employees and volunteers need to be prepared to operate in this new environment and ensure they are protecting those at risk for abuse, the interests of the church and themselves. The best place to start is to update or create an abuse prevention policy. This is not an easy task, but it need not be overwhelming.

When updating or drafting your policy, it is important not to be consumed by the procedural details. Focus on the fundamentals. Your abuse prevention policy should address, at a minimum, these nine components:

- Policy Statement - declaring the church (and its trustees, officers, directors, employees, representatives, volunteers and agents) is against sexual abuse, harassment, bullying and molestation;
- Definitions - Define sexual abuse, harassment, bullying and molestation so that all who read the statement can comprehend the disallowed activities;
- Screening - A requirement for regular background checks on all employees, volunteers, and individuals who come in contact with youths and at-risk adults;
- Training - require employees, volunteers and anyone who comes in contact with minors or at-risk adults;
 - These should be tailored to the specific role of each employee/volunteer.
 - Armatus has several modules that will be helpful for supervisors, employees and volunteers. Available through our website.
- Monitoring - Clear and concise prevention and supervision rules;
- Reporting Procedures - A clear and concise reporting system that does not obstruct nor dissuade anonymous reporters;
- Review Procedures - A clear and concise review system that allows for objective evaluation of every reported incident;
- Mandatory Reporter Requirements - An outline of which employees qualify under the jurisdiction's mandatory report laws (if any) and the time requirements for reporting;
- Consequences - Clear, concise and consistent standards for correction or elimination of undesired conduct should an employee, volunteer, or any other person be found to have acted in violation of the policy.

Insurance Board has several resources to offer when you decide to update or draft your abuse prevention policy. Visit the Safe Conduct Workbench at www.InsuranceBoard.org where you will find a sample policy, as well as information about background checks and training offered through Praesidium in partnership with the Insurance Board.

Acting as a Warming Shelter this Winter?

As winter weather sets in, and there are prolonged periods of extreme cold, some churches may choose to act as warming shelters for those impacted by power outages or for those who do not utilize homeless shelters. A warming center is a short-term emergency shelter that operates when temperatures or a combination of precipitation, wind chill, wind and temperature threaten to cause cold related harm, such as frostbite or hypothermia. Their purpose is the prevention of injury from exposure to the elements.

Before opening your doors to help those in the community, please make sure you take the following steps to protect your church and the individuals it helps.

- Take the time to develop a written policy documenting standards by which the person(s) in the warming center should abide. These should be similar to the conduct policy(s) you currently have for community events. It is best to consider prohibiting smoking and the consumption of alcohol. Once your policy is completed, be sure to post rules conspicuously for everyone.
- Make arrangements with law enforcement for periodic visits to the shelter while in operation. They will help ensure a safe environment and can help facilitate immediate medical attention if needed.
- Require volunteers & supervisors to be subject to application and background checks. Volunteers and staff should not be left alone with guests. This protects the volunteer(s), guests and staff from unfounded allegations. Secure from access those areas where a predator and victim might be concealed.
- Make sure the area where the individuals will be sheltered is in good repair and clean. The church will need to provide access to certain amenities that will help the displaced persons.
- Make sure Fire Exits are well marked and free of obstruction. In order to ensure safety in the event of an emergency, also be sure to post evacuation routes so they are easily identifiable.
- Make sure there is a well-stocked first aid kit. Staff and volunteers should have first aid training on treating common ailments and should know the signs of, and treatments for, frostbite and hypothermia.
- Make sure there are emergency supplies on site in case the individuals/volunteers are trapped in the church due to weather.

Equipment rooms - electric closets, utility rooms, boiler rooms, data closets, and phone rooms —hold the critical utilities that keep a building powered and connected. To eliminate fire hazards and allow safe access to workers, these rooms need to be kept clean and clear of clutter. The National Fire Prevention Association's (NFPA) fire code stresses that equipment rooms should be free of combustible materials and storage should be limited to only materials and supplies related to the operation and maintenance of the equipment in the room. While many of us view these areas as a great place to store old furniture, boxes and other items, it is best that these items be stored elsewhere. Some basic housekeeping practices to prevent fire hazards and ensure accessibility in equipment rooms are:

- Keeping flammable or combustible materials out of electrical closets.
- Maintain at least 36 inches of clearance from the equipment.
- Install equipment securely in racks or cabinets so that it is off the floor, if applicable.
- Cover all openings to the electrical equipment to prevent accidental contact.
- Periodically sweep and clean floor surfaces of dirt and debris.
- Ensure that there are fire-rated walls (or partitions) installed, depending on the equipment type and rating in the room.
- Install fire stops (such as fire caulk) in any wall penetrations or openings in the rooms.
- Installing a fire suppression system or keeping a fire extinguisher in the work area, depending on the equipment and room rating requirements.

Often, storage is at a premium, but the electrical and utility closets and rooms are NOT the places to store items. Keeping these rooms neat, orderly, and free of clutter and combustibles helps prevent catastrophic fire and protects employees and volunteers that access these areas.

What is an ice dam on my roof?

Ice dams are continuous chunks of ice that form along the edges of your roof. They form when snow melts, runs down your roof and refreezes near the edge. This can happen due to warming outdoor temperatures or as a result of heat escaping through ceiling and roofs and melting the snow directly above. When the water runs down the roof to areas not warmed by heat escape, it collects and freezes, creating a dam. As more snow begins melting off the roof, the melt water pools behind the ice and may begin to seep back up under the shingles. It may eventually drip through the roof into your building's walls and onto your ceilings.

The key to preventing ice dams is simply to keep heat from escaping through your ceilings and roofs. After a snowfall, a cold roof will have a thick blanket of snow. A building at risk of ice dam formation, will soon have clear spots in the middle where the snow has melted off, and may well have icicles hanging from the eaves.

To keep your heat from escaping and causing an ice dam, follow these three steps:

1. Identify and seal ceiling openings that allow heat to escape from the heated area of the building to the truss space. Check around vent pipes, electrical cables and other openings to ensure that all air flow is sealed off.
2. If your building has attic areas, have the insulation levels checked and any insufficiencies addressed.
3. If your building's attic venting is improper, consider fixing it to ensure that heat is not trapped.

Should an ice dam form despite your best efforts, it is recommended that you have it removed as quickly as possible. Not only could they cause damage to your building, but there is also a risk that the ice could come loose and cause injury to an individual walking below. Roofing companies can be contracted to safely remove the ice buildup in a short period of time and ensure that both your building and your congregants are safe.



What you need to know about snow load!



Yes, it looks pretty, but accumulated snow can add considerable strain to a church's roof load, and every year we see headlines detailing a roof that collapsed under the additional weight of snow. At Insurance Board, we have experienced ceiling collapse claims because of snow. Fortunately, in all of Insurance Board's ceiling collapse claims nobody was in the church at the time. Flat roofs are especially dangerous where snow may drift and accumulate in amounts much greater than seen on the ground. This usually happens downwind of a higher roof. Unless your roof was specifically designed to handle a snow load, it's important to get the snow off the roof as soon as possible, starting at the areas with the heaviest drifts or uneven accumulations. If you see drifting on your flat or low pitch roof, you must consider taking steps to reduce the snow load.

Removing snow from your roof can be a dangerous and costly activity. Rather than employ volunteers on a snow and ice covered roof, it is best if you contract with a local roofing company to safely remove excess snow load from your roof.

Frostbite and Hypothermia

Winter events can be an exciting way to bring church members together. Winter can also bring extended periods of extreme temperatures. Even short periods of exposure to this extreme cold can cause health problems. And while frostbite does require exposure to temperatures below freezing; hypothermia, a condition during which your body loses heat faster than it can produce it, can set in if temperatures are even above **50° F (10°C)** if it is wet and windy. Insurance Board wants to make sure everyone is safe as the temperatures fall. Here are some tips to cope.

Tips to prevent cold related illness:

- Wear several layers of loose-fitting clothing.
- Wear water-resistant boots.
- Wear mittens or gloves.

- Wear a scarf or mask that covers your face and mouth.
- Wear a hat.
- Wear a water-resistant coat.

Recognize the signs of frostbite:

- Redness or pain in any skin area.
- White or grayish skin.
- Skin that feels unusually firm or waxy.
- Numbness.

How you can treat frostbite:

- Seek medical attention as soon as possible.
- Get to a warm room or shelter and remove wet clothing.
- Remove jewelry that could impair circulation.
- Place dry gauze between toes and fingers to keep them from sticking together.
- Elevate the affected area.

Recognize the signs of hypothermia:

- Shivering.
- Exhaustion.
- Confusion.
- Fumbling when trying to use your hands.
- Memory Loss.
- Slurred Speech.
- Low body temperature (below 95 degrees).

How you can treat hyperthermia:

- Seek medical attention as soon as possible.
- Get to a warm room or shelter and remove wet clothing.
- Warm under several layers of dry blankets or clothing.
- Place areas affected by frostbite in warm water.
- If the person is conscious, provide them with warm non-alcoholic beverages.

2018 Art Contest!

Congratulations to all of the young artists who participated in our art contest. The theme was first safety! The entries were all very thoughtful and creative. A HUGE congratulations to our three winners! Keep an eye out for the next issue of the Steward for 2019's art contest!



7 and Under
Darrin from St. John
UCC Palatine's



8-11
Cassie from St. John
UCC Palatine's



12 and Over
Meadow from
Douglas Cong'l UCC

If you are in a position of leadership and contribute to setting the agenda for your church's management, here are topics you should consider for an upcoming Board meeting:

- Budgets for maintenance – Agree to a budget for maintenance including contingencies (your deductible). There's always something that needs fixing, and if you ignore it, it usually only gets worse and then more expensive.
- Financial Controls & Audit – Do you have a system of financial controls for your church with a clear separation of duties? When was your last financial audit?
- Safe Conduct – Abuse Prevention Training – If you have active youth programs there is no excuse for not initiating formal training of youth leaders and volunteers. As an Insurance Board participant, it's free for you! See InsuranceBoard.org and click on Safe Conduct Workbench for more information.
- Church Safety and Security Policy—Does your church have one? Does it address things like active intruders? Assign the writing of the policy to a Board Member and make it a priority. There is a template on Insurance Board's website.
- First Aid & CPR/AED Training & AED Investment – The availability of an AED (automated external defibrillator) in the hands of a trained operator is a proven life saver. Evaluate your congregation. Invest in an AED. Assure you have CPR/AED trained volunteers.