WHO WILL STEP UP?
Adventist Risk Management, Inc.  |  Weekly Newsletter

Who will STEP UP?

PEOPLE, NOT ORGANIZATIONS
Safeguard the Resources of the Church

By Bob Kyte, President of Adventist Risk Management®, Inc.
STOP AND THINK ABOUT THIS

As a lawyer and president for ARM, I review many claims that are based on negligence. Being negligent from a legal perspective happens when someone fails to provide the duty of care of a reasonable person in those circumstances. One online dictionary defines negligence as “a person being habitually careless or irresponsible.” While the latter definition is not based on law, it is an apt description of how mishaps and problems in prevention and loss control occur.

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Safety Webinar
December 12TH  2:30 pm ET

Mission Trip Planning
Key to Successful Ministries

By Julio C. Muñoz,
Client Care Manager at Adventist Risk Management® Inc.

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https://www1.gotomeeting.com/register/793171968

A Mission Trip for many people is the opportunity of a lifetime. It is an opportunity to learn about other cultures, create lasting change in the lives of those they meet, and to experience a transformation in the participant’s own life.

Taking a group of people on a mission trip, to another country, outside of one’s comfort zone, requires very careful planning. Planning includes everything from deciding what skills are needed to calculating cost for travel, food, lodging, and other resources…planning ahead will make your trip a great success! Join us to discuss tips for planning a safe and successful mission trip.
Title: Mission Trip Planning
Date: Thursday, December 12, 2013
Time: 2:30 PM - 3:30 PM ET

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A colleague, a division president who I respect very much, commented on my recent (September 3, 2013) Solutions article about the costs of insurance. He suggested we also discuss how we prepare to minimize the losses as much as possible, particularly in the case of catastrophes, which often cannot be prevented. Adventist Risk Management (ARM) produces a lot of information in these areas, but it is not something you do one time and call it finished.

In his email, my colleague made the following observation:

“Providing education and requiring our personnel to take responsibility for their own workplaces and their own actions is part of that prevention program.”

I wish I had said that!

Stop and think about this. As a lawyer and president for ARM, I review many claims that are based on negligence. Being negligent from a legal perspective happens when someone fails to provide the duty of care of a reasonable person in those circumstances. One online dictionary defines negligence as “a person being habitually careless or irresponsible.” While the latter definition is not based on law, it is an apt description of how mishaps and problems in prevention and loss control occur.

Most mishaps that cause losses and injuries are related to negligence by an individual. So my colleague is very
correct–each person who works or volunteers for the church must first take ownership of their own work and actions. This begins with putting in place best practices for safety and training employees and volunteers in how to best fulfill their work requirements in a safe manner. This can be as varied as helping pastors understand how to best handle physical work at “camp pitch,” to making sure that ergonomics are being considered in the office place. Safety must be our first priority.

Taking “ownership” of a local church or school property is not something that comes naturally. Unlike our own homes, where we know the property belongs to us, or we are responsible under the terms of a tenant rental agreement, the ownership of risk management issues in local settings of churches and schools is not as clear-cut. Is the local church pastor responsible for preventing risks of loss and preparing the church property and members for what to do in a catastrophic situation? Is that the role of the principal in the local school?

One thing ARM encourages you to do is name a safety officer for your local church and
school. In fact, we have provided a lot of guidance to assist in this process and actual template inspection forms to help Safety Officers in fulfilling their duties [http://www.adventistrisk.org/Forms/RiskControlForms.aspx].

Some time ago, I walked through a church office building. I was there as a visitor, not involved in doing an inspection. The entrance area was beautiful and represented the Seventh-day Adventist Church as a professional organization. However, I noted a number of areas in the floor that included small ridges where parts of the floor joined together. As I walked across the floor, these joints had a small piece of tile raised about a half an inch high by about a half inch wide. I could see why this happened but clearly it created a tripping hazard for anyone walking through the lobby. I brought this to the attention of the person responsible. The man I spoke with recognized the problem immediately.

I recently returned to that same building. I looked to see how the floor had been adjusted to remove this hazard. Nothing had been done. I inquired about it again and this time the interest was clearly underwhelming. The response was along the line… “Well, no one has been injured yet.”

Let me share another scenario with a far different outcome. Recently, in the General Conference building, a number of panels with historical information and pictures were hung for display in the main public area of the building. These were professionally done. They were installed after hours to avoid a lot of congestion in the area where they are displayed. Each panel was mounted to a large pillar in the building with the panel bottom about three feet off the floor. The panels are wider than the pillars so the bottom corner on each panel protrudes in the walkway. A five or six foot person would have no safety hazard with these panels. But a young child walking (or running, as often happens) through that area would be just the right height to catch the sharp corner of the panel potentially causing serious head injury or damage to an eye. When we saw this we immediately raised the concern. The response was quick and appropriate with the panels being removed and the sharp corners and edges buffed out and rounded to prevent injury.

People, not organizations, are the ones who safeguard resources for both people and property. It falls on each of us to take ownership of loss potential when we see it in church. It also takes people who are willing to step up and become Safety Officers to address potential hazards and prevent such losses. To do otherwise is not good stewardship.

At ARM our ministry is to protect your ministry. Let us know how we can be of assistance.

By Bob Kyte, President of Adventist Risk Management, Inc