

## ARCHDIOCESE OF INDIANAPOLIS

## **Safety and Loss Control News**

September 2017

Michael J. Witka, Director of Parish Financial Services and Risk Management Archdiocese of Indianapolis • (317) 236-1558 Prepared by Gallagher Bassett Services, Inc.

# Fire Prevention Week is October 8-14— "Every Second Counts: Plan 2 Ways Out"

The National Fire Protection Association's annual **Fire Prevention Week** will take place **October 8-14, 2017**. This year's theme is "Every Second Counts: Plan 2 Ways Out!" and reinforces the importance of having an escape plan in the event of a fire and practicing it. For more information on Fire Prevention Week log on to http://www.nfpa.org/public-education/campaigns/fire-prevention-week.

### Do You Know What to Do in a Fire Emergency?

It's easy to overlook or put off fire safety (we all want to believe that it will never happen to us). Failing to take reasonable precautions greatly increases the potential for a fire to occur. Take the time now to prevent needless pain, suffering and loss. Review the following tips so that if a fire does occur in your business or home, you know what to do.

#### The Alarm

Once the fire is detected, the fire department should be called immediately, no matter how small the fire may seem. This should be done even if you are in a building with an alarm system directly tied to the fire department (sometimes these systems fail).

Many fire catastrophes could have been avoided if only the fire department had been called right away. There will be a natural hesitation by some persons to call right away, but the fire department can always be called back after they are enroute. The longer the delay in calling them, the more time a small fire has to grow and get out of control.

#### Evacuation

Once the alarm has been sounded, evacuation should be initiated. Persons should have access to at least two evacuation routes from any general area (in the event one of the exits is involved in the fire and unavailable). If you have a multiple story home with limited means of exit, consider window mounted evacuation ladders. Approved ladder units are available from a wide range of home improvement centers, safety equipment vendors, etc. Be sure to purchase a ladder that has stops at each rung to hold the steps away from the side of the building.

After the evacuation, everyone should report to a pre-designated assembly area well away from the building. This allows a head count and will help keep persons out of the fire department's way. Any missing persons should be reported immediately to the fire department (do not go back into the building). If you have young children at home, make sure they understand what to do and where to go—conduct an at-home practice drill.



Fall Clean-up Safety

Tips

## **Financial Safeguards**

The following information is a tool that parish leadership can use to implement safeguards for detecting fraud and protecting the financial assets of your parish. Implementing internal controls, knowing how to handle money received from church offerings and recognizing the red flags denoting fraudulent behavior are all safety measures you can implement to protect the financial assets of your parish.

#### **Internal Controls:**

- Make certain that the same person does not have responsibility for more than one of the following tasks: counting the offering, writing checks, recording individual contributions, and reconciling bank statements.
  - Checks and balances should be implemented between those who collect, count, write checks, file reports, and make deposits. Having effective checks and balances in place limits the chances for fraud or theft to occur in the parish.
  - Develop multiple counting teams. Counting teams should be rotated within each other so that the same counters aren't consistently counting together.
- At least two people who are unrelated adults should be in custody of the offering at all times until it has been safely deposited in the bank, placed in a night depository or safe.
  - Counters should always complete and sign a counter's sheet. One copy should stay with the cash for the deposit and a second copy should be kept for parish records.
  - Members of the finance committee or those responsible for financial recordkeeping should keep these records and make sure that all counter's sheets are reconciled and reported.
- 3. Promptly deposit (same day if possible) all cash/checks/ money orders collected during church services or from other activities during the week. Vary the deposit times to avoid establishing a set pattern of when money is deposited. A list of checks received should be compared with the parish's monthly bank statement.
- 4. Encourage all members to use parish provided collection envelopes.
- 5. Only designated persons should have access to parish offerings and checking accounts.
- Encourage designated staff members and parishioners to make all payments by check or electronic debit if available.
- 7. Require two signatures on every check.



- 8. Assign someone other than those who handle cash or keep the financial records the responsibility of receiving and reconciling the parish's bank statement.
- 9. Develop an annual parish budget and monitor it on an ongoing basis.
- Unpaid pledges should not be written off by any financial officer.
- 11. Keep marketable securities, notes, valuable personal property, cash (coins, bills, or checks) and other documents in a secure place.
- 12. Conduct an annual audit:
  - Require employees and volunteers to be accountable for any spending done on behalf of the parish by requiring receipts for purchases, issuing vouchers, or parish debit cards.
  - In addition to having an external audit, make sure that internal audits are conducted as well. An internal audit that occurs on a regular basis can help uncover any irregularities.
- 13. Put cash handling procedures in writing. A system should be set up that verifies all expenditures of the parish. Guidelines should be established regarding who is allowed to make payments on behalf of the Parish.

#### Parish Offerings

#### Remember to:

- Be discreet: never advertise where you count the money collected from offerings or where it is stored.
- Double count: require two separate and unrelated people to make independent counts of collected money for verification purposes and keep these counts for future reference.

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- Keep detailed records: keep track of the amount that is collected at every service and make detailed records that will be kept on file for reference.
- Secure loose and petty cash: collections, loose offerings, and petty cash should always be locked up.
- *Don't leave it alone*: always require more than one person to count, transport, and store offering money.
- Seal it and lock it up: as soon as counting is completed, empty out collections into a single, large moneybag that is locked and sealed with a numbered, tamper evident band. If money cannot be deposited at the bank, always store it locked in a safe.
- Chain of custody: document the chain of custody.
- Alarm system: install an alarm system in the area where offering money is kept.
- Create a checklist: creating a checklist of all the procedures for handling money can help counters and parish staff avoid mistakes and help ensure that all the steps necessary to the process are followed.

**Note:** Use separate offering bags for special events or services (such as during the holidays) that may be held. After each service, count the money and deposit it at the bank.

#### Fraudulent Behavior "Red Flags":

Some of the behavioral "red flags" to watch for in an individual who is responsible for collecting, counting or working with parish money include those who may be:

- Experiencing personal financial problems, divorce, illness, etc.
- Are unhappy with their job
- Live above their present income level
- Purchase large ticket items
- Are very dedicated to their job, working long hours and never taking vacations
- Have access to or control/knowledge of internal parish systems and documents
- Have gambling, drinking, drug or other addiction problems
- Are overly eager to please their supervisor
- Boast that they are protecting the parish or agency assets

As parish leaders, we are entrusted with funds to carry out God's work in the parish, community and world. Seldom is there far more than we need. Therefore, by taking these steps to take care of the funds you have, you will have a better chance to continue ministry and carry out your church's mission.

## Six Steps to Proper Lifting



Lifting has been a source of literally millions of on-the-job as well as non-occupational back injuries. Use the following tips to help reduce your chance of injury:

- 1. Get in close to the load you are about to lift.
- Spread your feet shoulder-width apart to make yourself more stable.
- 3. Squat down to the load, bending your hips and knees.
- 4. Use your whole hand to achieve a full grasp of the load.
- As you grasp the load, tuck in your chin, retract your shoulders and stick out your chest. This causes you to "lock in" the natural "S" curve in your lower back.
- 6. Maintain this position, including the "S" or sway-back curve of the lower back as you lift.

Recent investigation has found that the technique of bowing your lower back inward and creating the "S" curve, produces less strain on the back muscles and spinal column as compared to the old "straight back" technique. This technique is used by Olympic weight lifters, who will lift far more than what you expect to lift.

## When you lift or handle material, keep the following points in mind:

- Before lifting, inspect the load for splinters, sharp edges, slippery surfaces or other hazards.
- Don't over-reach to grasp, lift or lower a load.
- If you need to turn with a load, turn with your feet. Never twist your body or bend sideways.
- Don't work continuously in a bent over position. Change stressful positions frequently.
- Be sure your pathway is clear before carrying an object.
- If you must lift/carry an object higher than your waist or at your shoulders, lift to the waist, then reposition your grip. Check your balance before lifting any higher or before carrying the load.
- Get help if a load is too heavy or contact your supervisor if you are having any lifting problems.
- Always remember to maintain the normal, inward "S" curve in your lower back whenever you lift.

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GUIDE, GUARD, GO BEYOND.

If there are any subjects you would like to see addressed in this newsletter, or questions about a topic presented, please contact Ms. Amanda Weller, Gallagher Bassett Services, Inc., 2850 Golf Road, Rolling Meadows, IL 60008, Telephone: 815-236-5170, Email: Amanda.weller@mjgsolutions.net.

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## **Fall Clean-up Safety Tips**

Fall is the time of year when we need to clean up yards and clean out gutters of fallen leaves. It can also be a good time to treat or seal decks in order to protect the wood from the ravages of cold, wind and precipitation of winter. A lot of people also do a "fall cleaning" around the house. The point is—fall clean-up may involve a lot of physical activity, ladder use, lifting, and movements you don't perform very often. In order to stay safe and injury-free take a moment to read the following tips...

#### Raking:

- Use a rake that is comfortable for your height and strength.
- Wear gloves or use rakes with padded handles to prevent blisters, and vary your movement, alternating your leg and arm positions often.
- Raking can be vigorous exercise, especially if the area you are raking is big. Before you begin, warm up with some stretching and light exercise.
- Wear shoes with slip-resistant soles.
- Never carry or throw a bag over your shoulder or to the side—the twisting motion places undo stress on your back.

#### **Ladder Use:**

- Never place a ladder on ground or flooring that is uneven, soft or wet.
- When working on a ladder, over-reaching or leaning too

- far to one side can make you lose your balance and fall.
- Never climb a ladder without someone spotting you.
- Use care with extension cords: be sure they are

properly grounded. To avoid tripping or falling, do not drape extension cords across spans of crossing walkways.



#### **Lifting Heavy Objects:**

- Separate your feet, shoulder-width apart and keep your back upright and bend at the knees while tightening the stomach muscles.
- Lift with your leg muscles as you stand up; don't try to lift any object by yourself if it is too heavy or an awkward shape.

-Source: Occupational Athletics Partners in Prevention Newsletter, October 2016.