

**Screening Employees** - Based on the most recent study from the Association of Certified Fraud Examiners, it is estimated that 7% of people who commit occupational fraud, things like embezzlement, have been convicted of fraud in the past. 12% have actually been fired from a previous job due to fraudulent activity. One of the fundamental steps an organization can take to ensure the proper safeguarding of assets is to know who is working within your organization. A great place to start is by properly screening a new potential hire before they are given the keys to the front door and become a part of the organization. Bob Brown from the CPA Solution offers more insight on this topic [here](#).

### **New Release: Helping YMCA Risk Managers Track Compliance**

RiskManager.net is an online policy and training tool developed for YMCAs that can reduce training costs, reduce face-to-face training time, and equip your people to manage the key risk areas for your Y: Youth Protection, Water Safety, OSHA requirements, and more. RiskManager.net is excited to announce the release of a new reporting module, allowing YMCA risk managers to track who has completed assigned training courses, track who has completed assigned policies and export into PDF or Excel formats. Now you can easily demonstrate, at any given moment, who has been trained, who has not, and help everyone complete the training they need. More info is available [here](#).

**YMCA of the USA will host a Webinar** on December 1, 2009 on the topic of Asset Management. The Webinar will explore how to successfully develop, manage and coordinate long-range capital plans to simplify strategic planning for your future capital needs. The session is hosted by SchoolDude, a leader in online operations management solutions and developer of a web-based Asset Management system. YMCAs can learn more [here](#).

**Ten Tips: Employee vs. Independent** - whether you hire people as independent contractors or as employees will impact your payroll taxes. It also impacts how your organization tracks, records, reports and documents the work performed and other arrangements. The IRS has information to help your organization [properly identify independent contractors](#). Employees should be properly screened, credentialed and trained. Contractors should enter into a signed agreement that indemnifies your organization and you should require the contractor to provide a certificate of insurance naming your organization as an additional insured.

**Consideration is important principle of contract law** that is discussed in a recent article highlighted in the Climbing Wall Association's (CWA) monthly e-news. While there is no concrete definition of consideration (each state adopts its own definition through common law rulings), the term generally encompasses the notion that a contract is not binding unless an exchange of value is promised. In other words, in order to get something, you must give something. Learn more [here](#).

**Aquatics International** will be hosting a series of free Webinars for aquatics leaders. Learn more [here](#).

**Quick Tips on fire safety** - According to the Bureau of Labor Statistics' preliminary data, fires and explosions accounted for three percent of fatal occupational injuries in 2008. OSHA is reminding employers about its resources to help ensure that workers remain safe on the job and not become a fire victim. OSHA's safety and health topics page on [fire safety](#) offers information to help prevent fire-related workplace injuries and fatalities. Look for more fire safety resources on OSHA's [publications](#) page.

**Preventing Water Damage** - All buildings are different, but each is at risk for water damage. From a minor roof leak to violently destructive hurricanes, any unwanted water intrusion can significantly impact the value of a commercial property. Protecting the roofs, walls, windows and other components of 'the envelope' is essential to reducing the likelihood of water damage. Use the enclosed Operations and Maintenance suggestions and handy checklists to help protect your building envelope against the risk of water damage. [Preventing water damage of buildings](#) has been added to the Safe-Wise online Resource Library.

**Freezing pipes - prevention** - If you are located in a region that is prone to freezing temperatures taking steps to prevent frozen pipes can reduce the risk of property damage. [Follow these guidelines](#) from the Institute for Business and Home Safety.

**Slips, trips and falls** are the most common type of accident at many sites throughout the US. Walking from point 'a' to point 'b' is often taken for granted, but a routine situation can change quickly and dramatically because of slips, trips and falls. OSHA is aware of that fact and has an assortment of information from standards and rules to training programs to help reduce the hazards that cause these incidents. [Walking/Working Surfaces](#) is a Safety and Health Topics Web page that focuses on standards, hazards and controls, and provides a launching point for even more information.

**Waivers can be an effective risk transfer vehicle.** They should contain two basic parts: an assumption of risk and a release of liability. Acceptable language for effective waivers varies from state to state, so any waiver must be reviewed by a local attorney familiar with this type of law. Safe-Wise maintains several [general risk transfer examples here](#).

Learn more about these and other topics in the [Online Resource Library](#)



This month's issue of *Safety Insights* is now available [Online](#).

Topics include:

Aquatics Webinars  
Contract Law  
Employee vs. Independent Contractor  
Facility Management Webinar for YMCAs  
Fire Safety  
Online Training Updates  
Preventing Water Damage  
Screening to Prevent Fraud  
Slips, trips and falls  
Waivers

The following resources have been added to the [Online Library](#):

[Climbing Wall Sample Waiver](#)  
[Facilities Use Agreement Sample](#)  
[Lifeguard Position Description Sample](#)  
[Preventing Water Damage – Buildings](#)  
[Preventing Water Damage – HVAC](#)  
[Screening Employees for Financial Fraud](#)  
[Skate Park Rule Considerations](#)  
[Skate Park Sample Manual for YMCAs](#)  
[Telephone Reference Check Form](#)