February 2020

A quarterly newsletter of the Diocese of Trenton Risk Management Program

Diocese of Trenton Risk Management Quarterly

Parishes, Schools, Cemeteries & Catholic Institutions

Spring Edition

Child Protection: An Act of Trust

As members of the Church community, we want all parents and children to feel safe and comfortable within our programs, gatherings and places of worship. This is not a simple task in 2020. Media reports send fears and cautions that can give the most ardent parishioner and parent pause. The United States Council of Catholic Bishops (USCCB) offers us guidance through their Charter entitled, "Protecting God's Children." Designed as steps to build comfort and confidence, this process may sometimes feel burdensome. Is it possible to re-frame compliance with these directives as acts of compassion for a community deeply in need of trust?

Parish Communities

How comforting it is for parents of religious education participants, parish athletes, youth group members, children's choir voices and altar servers to know that **ALL** of the adults who will come in contact with their children have completed state and national background checks. When all parish employees, regardless of contact with minors or vulnerable adults, are willing to be fingerprinted to assure the safety of all parishioners, trust grows. In addition, the training provided through VIRTUS assures that within this parish community there is a vigilance for dangers that may be perpetrated anywhere in neighborhoods and communities.

Caring adults know the warning signs and know how to keep children safe. It is important to understand that all volunteers who have any contact with minors or vulnerable adults as part of a church/organization ministry operating on parish grounds or offsite as a parish/ministry representative must have a mandatory background check and VIRTUS training before participation in any ministry activity. When all employees and volunteers faithfully wear their identification badges at parish programs and events, a Church community broken by the tragedies of the past begins to heal.

School Communities

Catholic schools are challenged to provide a high quality of academic excellence and rich co-curricular activities within a daily experience of living our Faith and knowing our God. Sometimes the Charter directives can become just one more bureaucratic step for onboarding an employee. And, when unusual and unfortunate circumstances leave a class without a teacher or a team without a coach, assuring the safety of students through background checks and VIRTUS training can take a back seat to finding the person with the right credentials and experience.

The truth is that most candidates we consider will easily pass through the fingerprinting and VIRTUS training. However, veteran administrators know that it only takes one incident where a child is harmed to cast a shadow of doubt and mistrust over a school community. Faithful compliance in assuring that *all* school personnel and volunteers are vetted and trained demonstrates an administrator's commitment to creating a community where students are safe and parents can trust. Communication about the importance of background clearances and sensitive training on child protection builds trust through parent portals and in school publications. Simple symbols on staff name tags can assure parents that those who work with their children know how to protect them from harm.

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VIRTUS Facilitators: The Linchpin

By Sharon Doty, J.D., M.H.R.

A "linchpin" is defined as "a person or thing regarded as an essential or coordinating element."[1] In the effort to create safe environments in our churches, schools, and organizations, that linchpin could very well be the *Protecting God's Children*® for Adults facilitator.

The *Charter for the Protection of Children and Young People* (Charter) was written and adopted by the USCCB to be an effective vehicle to create safe environments and protect children from being victimized by sexual predators in our midst. Facilitators are essential to that endeavor.

In a recent article by the Executive Director of the USCCB Secretariat for Child and Youth Protection, Deacon Bernie Nojadera speaks about the responsibility of clergy in the effort to create and maintain safe environments.[2] He notes that to achieve the goal of the Charter requires consistency and practice. He points out that, just as in a hospital setting, each person has a role to play, we each have a role to play in the effort to create safe environments where children and young people are safe and can grow in their faith.

As facilitators, we know that there are those who argue that they don't need additional training. And, others who seem to think that their tenure in the parish or their professional credentials should exempt them from both the training and the procedures. We also know that when the procedures are not followed, or when exceptions are given to training, safety is compromised.

The role we play is crucial to the success of the safe environment programs. It all begins with us. We are the ones who stand firm when people think they should be excused. We are the ones who refuse to certify someone as having attended if they are late and the video has already started. We are the ones who must be clear about and firmly grounded in the policies and procedures of the diocese and the location, and willing to be rock solid in our support for their careful and consistent implementation and application. We are the ones who listen to the complaints about inconvenience or perceived burden and remind those with objections that everything we do is to make sure children are safe in our environments. We are the ones who stand firm for "no exceptions."

It is our job to raise awareness and to lay out the strategy for creating and maintaining safe environments. It is our job to deliver the message and staunchly support it in the face of all challenges. This is required to fulfill the intent of the Charter.

It is true that to implement the Charter's requirements, it requires several roles and a number of different responsibilities. It is a complex system. Without the facilitator rigorously and repeatedly establishing the foundation for our efforts, the goal will never be achieved.

As Deacon Nojadera says: *"In Matthew 25:40, Jesus says, 'Amen, I say to you, whatever you did for one of these least brothers of mine, you did for me.' What we do in the name of creating and maintaining a culture of protection and healing, we do for Christ."*

You are creating and maintaining a culture of protection and healing in the name of Christ. Thank you for being the linchpin in this effort.

References:

1. Collins English Dictionary – complete & unabridged 2012 digital edition © William Collins sons & CO. Ltd. 1979, 1986 © harpercollins publishers 1998, 2000, 2003, 2005, 2006, 2007, 2009, 2012
2. Nojadera, Bernie. The ministry of creating safe environments, p.14. Eastern Oklahoma catholic, September 2019.

Spring Maintenance Checklist

Spring is just around the corner but ice dams, frozen pipes and slippery roadways are still with us. Cold freezes and snowstorms are weather events that can result in significant property damage and personal injury in the remaining months of winter and early spring.

Heating Systems require attention and regular maintenance, especially in low occupancy buildings. Every building should be checked in the morning and at the end of the day to make sure the heat is functioning properly. The installation of an HSB Sensor System will monitor building temperature and provide an alert if the building temperature has dropped below 55° F if the outdoor temperature is below 20° F. Thermostats should never be set below 55° F.

- Know the location of all shut-off valves. In the event a pipe bursts, you will need to stop the flow of water immediately.
- Ensure windows, doors, and skylights close securely to maintain building heat.
- Inspect facilities for signs of cracked or broken windows and doors, especially near water pipes, and make the necessary repairs.
- Set thermostats to maintain a temperature of at least 68° F during the most extreme periods (prolonged temperatures below 20° F, or sub-zero temperatures for any length of time). Post signs at all thermostats when there is a set temperature override.
- Snow and especially ice removal should be attended to daily. Melting snow freezes at night on sidewalks, steps and parking lots. Keep calcium chloride and sand readily available so that it can be applied as needed.

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Compliance, continued from page 1

Plan for Compliance

If all parish and school hiring and onboarding occurred in July and August, perfect compliance to the standards for background checks and VIRTUS training would be simple. New hires can schedule and complete fingerprinting within two to three days. The state processes these fingerprints and sends the clearance document within a week to 10 days. There are VIRTUS trainings all over the Diocese throughout the summer. There are personnel within the Diocesan Safe Environment Coordinators Office who are happy to go out to parishes and schools to run VIRTUS trainings. This office will also provide name badges to the parish within a week to 10 days once VIRTUS training is complete and a background check verified. The expectation for full compliance is fair and easily achieved in these summer months.

Once parish programs and the school year begin, additional hires can be problematic. Parish coordinators and school administrators are encouraged to consider gap plans that can support the trust that is gently being built by faithful compliance.

- Athletic programs should consider hiring coaches for all seasons in the summer. This allows clearances and trainings to be completed far in advance of the start of any season.
- Consider having someone in the school or parish trained to be a VIRTUS presenter. This assures that credentialed trainings can be scheduled whenever necessary.
- In parishes, develop a pool of volunteer substitutes who might step into gap roles for short periods of time. In schools, consider assigning substitutes to remain in the classroom or on the field with new hires during the week to 10 days it takes to complete background checks and VIRTUS training in emergency situations.

Diocesan Support for Compliance

In large parishes and schools, assuring compliance can sometimes feel like a never ending task. To assist local Safe Environment Coordinators with this task, the Associate Director of Child Protection at the Diocese will weekly review the list of newly hired employees on Paylocity to confirm that all new hires are listed in the national VIRTUS database and cleared on the state background records. He/she will reach out to the school or parish coordinators to assist when full compliance is not apparent. Local Safe Environment Coordinators along with Pastors and Principals are asked to assist with the responsibility of all to wear the badges and/or name plates to assure our parents that every effort is being made to keep their children safe.

In addition to making onsite visits, the Associate Director of Child Protection will implement a new program that will enlist the help of parish volunteers who will work to support the efforts of the Safe Environment Coordinators to verify badge compliance at sports practices, religious education classes, children's choir practice, altar server training and practices, CLOW and other local events that involve minors and vulnerable adults.

Healing a broken trust is the essential work of all Catholic parishes and schools. Offering the outward signs and symbols of safety gives comfort to the members of our Church communities. Full and faithful compliance to the national and diocesan standards for child safety is a loving act that can begin to heal our Church.

When every Safe Environment Coordinator, Pastor and Principal can state without hesitation "that every person who should be background checked has been checked and that everyone who should be trained has been trained," we will have achieved full compliance with the background verification and training requirements of the Charter and the policies of the Diocese of Trenton. ■

Recognizing and Understanding Our Own Unconscious Biases

Every human being is influenced by personal implicit biases. Recognizing and understanding our own implicit biases can lead to improved decision making, a larger talent pool for employment and volunteer opportunities, and more positive work environments for all.

Bias is an inclination of the mind or a preconceived opinion about people or things. It often emerges without our conscious awareness.

Biases can be favorable or unfavorable. Unlike prejudices, implicit biases are not conscious decisions but rather unnoticed preferences for those characteristics that seem familiar, safe and understandable.

Implicit biases often contradict consciously held values and are often based on stereotypes or partial understandings of those who are different. Harvard's Implicit Bias Project identifies subconscious preferences in multiple areas including age, gender, race, religion, weight and ethnicity.

An implicit bias can be demonstrated in the simple act of hiring someone who reminds you of a family member or friend. The person feels familiar and you have a good gut feeling about him or her. This can cause you to overlook clues that the person may not possess the skills needed in the position.

Take these steps to help you recognize and understand your own implicit biases:

1. **Have the courage to reflect** on what implicit biases you may hold. Harvard's Project Implicit provides free online tests which offer food for thought to individuals who wish to better understand the biases that can unconsciously affect their decision making. See **https://implicit.harvard.edu**
2. ***Slow down* when facing decisions** about hiring, evaluating or terminating employees. Allow time to consider whether personal preferences for certain characteristics may be unduly influencing choices.
3. Take time to **research implicit bias**. The Perception Institute offers rich and readable studies at **https://perception.org.** YouTube presents many easy to view videos explaining this concept. (*We all have implicit biases. So, what can we do about it?* by Dushaw Hockett; *Concepts Unwrapped: Implicit Bias*, by the McCombs School of Business of Texas University)
4. **Educate staff** on the concept of implicit biases. Build a work environment where professional conversations around potential biases are welcomed.

If you try the Harvard Project Implicit tests, share your reflections on the experience and on what you learn! Email your thoughts to **mivins@dioceseoftrenton.org**.

"Self Awareness Doesn't Stop You from Making Mistakes, It Allows You to Learn from Them" - Unknown ■

Preserving & Protecting Your Stained Glass Windows

Sacred art is a profound expression of faith that helps engage the faithful in a deeper understanding of the mystery of salvation. As Catholics, we have a rich heritage of sacred art, and the most visible signs are the stained glass windows that adorn our churches.

As with any feature of a church building, however, stained glass windows are subject to deterioration over time. Proper care and maintenance should be taken to protect and preserve these artistic treasures.

Periodic Inspections

Periodically inspect windows and address any concerns in the early stages. "The longer you leave the repairs the more likely the deterioration will continue and then you are left with increased repair costs," writes Drew Anderson, a conservator with the Metropolitan Museum of Art. He also recommends taking a photographic inventory of your windows periodically so that you will have a visual record of any changes. When assessing windows, look for the following:

- Broken/cracked pieces of glass or pieces that appear to have slipped
- Faded paint
- Moisture on sills from leaks
- Excessive bowing (more than 1" out of plane)
- Broken tie wires on metal support bars that are in place to support the window
- Rattling of the stained glass
- Peeling mortar
- Condensation on the stained glass or in-between secondary glazing

Please note that if some of the conditions above are present, it does not necessarily mean there is a major problem. For example, some measure of bowing in windows is normal. Restoration architect Jean Phifer consults with Murphy Burnham & Buttrick Architects, the design leaders for the renovations at Saint Patrick's Cathedral in New York City. Ms. Phifer says, "As long as it's stable and not getting worse you may decide to leave it." At Saint Patrick's Cathedral, she and her team left a number of bowed, yet stable, windows in place.

Proper Cleaning

"Cleaning should always be carried out by a professional," writes Mr. Anderson. Ionized water (regular tap water) damages the glass, so conservators must use a pH neutral cleaner. Ms. Phifer adds, "Clean very gently, vacuum very lightly…every five to ten years if the windows are accessible." Higher windows that require expensive scaffolding to reach can be cleaned every 20 years or so. If the windows have paint details, the stability of the paint should be assessed before cleaning; some are too fragile for any form of cleanser. Windows that are too delicate to be cleaned have two options: repainting or conservation. Mr. Anderson, while acknowledging that every case is unique, recommends a conservative approach that involves "looking at ways to preserve what still exists and making sure any treatment is reversible." Trying to repaint or restore the original details can often lead to negative, unintended results that bear no resemblance to the original window.

Protective Glazing

Protective glazing greatly extends the life of stained glass windows in certain situations. Ann-Isabel Friedman, director of the New York Landmark Conservancy's Sacred Sites Program, describes it as, "primarily a sacrificial layer to protect the stained glass from projectiles and direct rain and wind." It is critical, however, that protective glazing be adequately vented to allow air circulation and that it be easily removable for future cleaning or restoration. Shoddy workmanship can cause more damage to the glass than it would have acquired without glazing. "It's important to understand the function and purpose of the protective glazing and not just have a contractor come in and talk you into putting something in," says Ms. Phifer. She recommends taking the following into account when considering glazing:

- Climate: seasonal changes in weather cause stress via thermal expansion/contraction
- Threats: vandalism, hurricanes, sun exposure, acid rain, etc.
- Accessibility: if windows are out of reach you will need scaffolding, which greatly increases the price of the project
- Fragility: painted surfaces are more susceptible to deterioration

Complete Re-Leading Versus Partial Re-Leading

The lifespan of lead depends on the surrounding environment, but eventually it will have to be replaced. "Tell-tale signs of a window in need of re-leading include bowing, buckling or sagging panels, tie wires loose from the structural support bars and significant movement of the window when pressed," writes Mr. Anderson. Unfortunately, complete re-leading is one of the most expensive restoration projects. Ms. Phifer advises caution before committing to a complete re-leading of the window. "If one examines the window close up you can anticipate how much may be necessary," she says. Once the panel can be evaluated in a studio, sometimes only a small part of the window needs re-leading.

From a conservation standpoint, re-leading can also detract from the historical significance

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Clean & Repair Those Sidewalks

It is a common misconception that non-profit organizations such as churches and parish schools are not responsible for the upkeep of the sidewalks which surround the church and/or school property.

In fact, even though your organization *may* be considered a non-profit organization and may *possibly* be exempt from liability for injuries occurring on the sidewalk abutting the property, you have an obligation to keep the sidewalks adjacent to your property free from ice and snow and well-maintained. This includes parking lots and other areas travelled by parish members or others. In short, you cannot rely on the fact that the church or parish school may be considered a non-profit to avoid this responsibility. ***It is not the municipality's responsibility to clear and maintain sidewalks. It is the responsibility of your parish or school.*** This responsibility goes beyond clearing ice and snow and includes ensuring the sidewalks are free from tripping hazards at all times, regardless of the season of the year. Once advised that there is a trip hazard or defect in a sidewalk or paved surface, constructive notice of a hazard has been received. It is incumbent upon the parish or school to take immediate action to either repair or temporarily prevent public exposure to the hazard by closing or blocking access to prevent injuries. The need for warning signs may be required.

Failure to act may be considered negligent, eliminating the charitable immunity defense for liability claims.

Sidewalk and parking lot maintenance inspections should occur on a regular basis, keeping a record of the date of inspection, findings and any repairs which were made.

But what about other areas of church property? Although "charitable immunity" may cover a religious institution or school, it is not absolute. In short, "charitable immunity" means that non-profit organizations are not liable for negligently causing injury to beneficiaries of the organization.

However, your organization may still be liable to certain individuals for injuries which occur as a result of poor maintenance. For example: A person who attends a funeral service at St. Mary's Cemetery is injured when a graveside bench upon which he was sitting collapses. Absent a finding of gross negligence for the Cemetery's failure to maintain the bench, the Cemetery may be protected from certain aspects of liability for the person's injuries under the charitable immunity law.

This is because the injured person was a beneficiary of the organization – he was receiving a service from the Cemetery when he was injured. However, should a person walking through the Cemetery sit on the bench to rest and is injured when the bench collapses, the Cemetery is not protected by charitable immunity as that person was not receiving a service from the Cemetery when he was injured. Of course, none of us would like anyone to be injured on our property, regardless of the purpose for their presence.

In order to provide the best chance for your parish to avoid liability for injuries to any person visiting your property, routine maintenance inspections should be done, keeping a log or record as described above.

The Bottom Line: Rather than risk having someone injured on your property from a hazard which could have been eliminated, take some time and look around to ensure your property and sidewalks are well-maintained and in good working order. Help keep our school children, congregants, visitors and others in our communities safe. ■

Stained Glass Windows, continued from page 4

of the window. "A part of that value is the original lead," says Ms. Friedman. "When you replace that lead, you've removed something original and in some way have devalued the window. You don't want to be overly aggressive. You want to be conservative." If you suspect your windows are in need of new leading, Ms. Phifer recommends consulting with an independent conservator before hiring a contractor to undertake any work.

Asbestos Concerns

Many caulk manufacturers used asbestos in their caulk formulas prior to 1970. Before a stained glass studio removes a window, an asbestos specialist must determine whether the caulking contains asbestos. If asbestos is present, the church should request a written description of how the stained glass studio will remove the glass and clean the site after removal. The plan should include a thorough vacuuming with HEPA vacuums.

Hiring a Contractor

Due to the delicacy, value and importance of stained glass windows, you need to hire a dependable contractor with experience conserving the kind of windows you have. Ms. Friedman recommends looking for "someone who will do a diagram and identify all the windows in the sanctuary by number, call out those windows that are in the worst condition and then offer or recommend some kind of phased repair." She advises avoiding a contractor that prices by the square foot or offers a wholesale for all windows. It is "very rare for all windows to fail at the same time," she adds. Most churches do one or two windows every five years.

For more information about contractors who specialize in stained glass windows, please contact Scot Pirozzi (see page 8 for contact information.) ■

Document, Document, Document!

In mission-driven work environments where staff is viewed as "family," supervisors can sometimes be hesitant to memorialize work performance. In offices where the workforce is small and the employees are long term, managers may fail to properly document both positive and negative work behaviors. This works, until it doesn't!

When employees must be laid off due to a reduction in work force or as a result of poor performance, the lack of documentation can lead to legal action with negative results for the organization.

1. All employees deserve an annual written evaluation of their work performance. These evaluations can serve as affirmation of skills and contributions. Support and direction for professional development can be offered. Areas for improvement or growth can be identified and addressed. Employees should have a clear understanding of how their work is valued and what they can do to better accomplish the work of the organization.
2. When employees take on special tasks, they should receive a letter of thanks with an evaluation of their efforts. The staff member who coordinates the Parish anniversary celebration, the annual major fundraiser, or a school evaluation team visit should be recognized for the work done beyond the usual scope of daily tasks. A copy of this letter or evaluation should be placed in the employee's Personnel File.
3. Whenever a supervisor needs to address an employee about unacceptable behavior, this conversation should be documented in writing. If it is as simple as a first warning about tardiness, an email repeating desired changes can be sent following the conversation. This email should be saved by the supervisor. In more serious situations, such as an harassment charge or an error that costs the institution money to correct, a formal letter should be sent to the employee repeating the concerns, identifying the findings of the investigation, and listing the remedial steps to be taken. This letter should include a place for the employee's signature, documenting that he or she has received the summary notification. The letter should indicate that a copy will be placed in the employee's file. The annual evaluation should later make note of the incident and can be an opportunity to show growth or continued dissatisfaction.
4. Nothing should be placed in the employee's Personnel File without his or her full knowledge. This file should contain: the application for employment, required certifications, annual evaluations, and any additional commendations or remedial statements.
5. Some supervisors will keep personal files or anecdotal notes on conversations with employees. This may be helpful for maintaining a timeline of events. All letters, notes or emails should be written in a professional format with no personal or colloquial statements. A subpoena can be issued for all documents that exist. Employees have a right to know what is being determined as unacceptable about their work. They cannot address their deficiencies if these are not clearly documented for them. As uncomfortable as this may be, it is also fair and just.

The key to correcting workplace deficiencies or unacceptable behavior is to develop a concise Performance Improvement Plan "PIP" that can be readily implemented with performance evaluations at intervals over a relatively short time period: 30 to 90 days. The expectations and consequences must be clear and prominently incorporated into the PIP. The use of a PIP is not a last resort; it is the first step to behavior and performance modification with the intent to retain an employee. If this fails to modify the behavior, however, consequences must follow. ■

Spring Maintenance Checklist, continued from page 2

- Hazardous areas should be clearly marked and blocked off.

Tree Maintenance: Large trees present a number of hazards that should be addressed at regular intervals. Of concern are trees in school play areas, along sidewalks, parking lots, utility wires, cemeteries, and close to buildings. Heavy snow/ice can cause branches to break/fall, damaging property and utility lines and causing serious bodily injury.

Dead branches are a particular concern as they may drop from a tree at any time, not just during wind or ice storms. Dead branches are readily identified when the leaves are on the trees. Crown thinning and elevating the crown will reduce wind resistance, allowing large trees to tolerate high wind conditions.

Trees should be inspected for damage to bark and branches from insects, animals and weather conditions. Dead trees should be taken down immediately. Trees that hang over buildings should be pruned to minimize the debris that can accumulate on roofs and gutters.

Pruning and thinning should be scheduled every three to five years by a competent arborist. It's not too early to call the arborist or tree service company now to identify immediate hazards and plan for needed tree care before spring. ■

Items of Importance

Minimum Wage

The Minimum Wage in New Jersey increased on January 1, 2020 to $11.00. Please review compensation rates for all hourly employees, especially if you employ seasonal workers paid at the minimum wage. Due to the size of the increase, there may be employees who were making more than the minimum wage prior to December 31, 2019 but are now earning less than $11.00 per hour. The minimum wage will increase every year on January 1st by $1.00 per hour until it reaches $15.00 per hour.

Employment Practices – New Jersey Job Applicant Rules: IMPORTANT

New Jersey enacted a new law, effective January 1, 2020, that makes it unlawful to inquire into a job applicant's salary or compensation history. The prohibition on salary history disclosure in the job application/interview process also includes benefits. **Check the job application form you are using to make sure it doesn't have questions that violate the new law.** The employer is prohibited from the consideration, in the hiring process, of the refusal of the applicant to voluntarily provide wage information. The new law doesn't apply to:

- Applications for internal transfers or promotions
- Compliance with federal law or regulations that require disclosure or verification of compensation
- Background checks seeking non-salary-related information and work-related experience that included incentives and commission plans, unless the position includes such plans as a part of total compensation

Employers violating the law will be subject to civil penalties ranging from $1,000 for the initial violation to $10,000 for multiple violations.

Property/Casualty Program

The process used to calculate premiums for the July 1, 2020 property/casualty invoicing to parishes, schools and organizations is underway. Please review your property list and notify the Office of Risk Management if there have been any purchases, sales, demolition or significant reconstruction, including additions to existing buildings, so that a property premium allocation can be calculated. On July 1, 2020, there will be increases of up to 15% for Property/Casualty rates above the premium rates that were set for July 1, 2019 to cover costs associated with workers' compensation exposure related to parish and school payrolls. Certain entities will continue to pay a surcharge for Workers' Compensation coverage and Automobile Liability Coverage, in addition to a 15% increase.

Vehicles: July 1, 2020

Cars: $1,650.00 Vans*: $1,950.00
SUVs: $1,950.00 Bus: $2,500.00
*Fifteen (15) passenger vans will be billed at the same rate as buses – $2,500.00 per year

HSB Environmental Sensor System

The HSB 2020 rollout of the Environmental Sensor Program is in full swing. If your property doesn't utilize the sensor system, we will be contacting you soon. HSB has released some new sensor tools from beta testing which include predictive data analysis for the likelihood of mold growth and weekly reports for temperature reporting for food refrigeration and freezers. In addition, time-of-day building temperature reports are available that highlight seasonal, high or low temperatures for air conditioned space during typical periods of low occupancy for better energy management.

Microsoft Critical Patches Issued – NJCCIC Alert

(January 14, 2020 Weekly Bulletin)

Multiple vulnerabilities have been discovered in Microsoft products, the most severe of which could allow for remote code execution. Successful exploitation of the most severe of these vulnerabilities could result in an attacker gaining the same privileges as the logged-on user. Depending on the privileges associated with the user, an attacker could then: install programs; view, change, or delete data; or create new accounts with full user rights. Users whose accounts are configured to have fewer user rights on the system could be less impacted than those who operate with administrative user rights.

A full list of all vulnerabilities can be found at the link below: **https://portal.msrc.microsoft.com/en-us/security-guidance**

Recommendations

The following actions be taken:

- Apply appropriate patches or appropriate mitigations provided by Microsoft to vulnerable systems immediately after appropriate testing.
- Run all software as a non-privileged user (one without administrative rights) to diminish the effects of a successful attack.
- Remind all users not to visit untrusted websites or follow links provided by unknown or untrusted sources.
- Inform and educate users regarding threats posed by hypertext links contained in emails or attachments, especially from untrusted sources.
- Apply the Principle of Least Privilege to all systems and services.

VISIT& SUBSCRIBE at
https://www.cyber.nj.gov

As of January 14, 2020, Microsoft is no longer providing security updates or support for PCs with Windows 7 or servers running Windows Server 2008 and 2008 R2. Therefore, systems will remain vulnerable as security flaws are discovered in these products, providing threat actors with exploitation opportunities. Users and administrators are strongly encouraged to upgrade to supported products, such as Windows 10, Server 2019, and MicrosoftAzure.

PosterGuard – Labor Law Poster

PosterGuard, a labor law poster service provided at no cost to parishes and schools by the Diocese of Trenton, has released several updates covering New Jersey and federal labor law required postings. Shipments to all locations should have been received. If you did not get new posters, please notify Joe Cahill **jcahill@dioceseoftrenton.org**, tel: 609-403-7189.

IRS Issues NEW 2020 W4 Form

The IRS has issued a new W4 Form for 2020. The redesign of the form is a significant change from the past for the purpose of greater transparency related to income tax withheld based upon total household income. Employees who have furnished Form W-4 in any year before 2020 are not required to furnish a new form merely because of the redesign. Employers will continue to compute withholding based on the information from the employee's most recently furnished Form W-4. New forms are available at **https://www.irs.gov/forms-pubs/about-form-w-4**

In the latest twist on a scam related to Social Security numbers, scammers claim to be able to suspend or cancel the victim's SSN. It's yet another attempt by con artists to frighten people into returning 'robocall' voicemails. See IRS Tax Tip 2019-149. ■

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Spring Edition

Diocese of Trenton Risk Management Quarterly

Parishes, Schools, Cemeteries & Catholic Institutions

Inside this Issue:

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Certificates of Insurance
For our online form, go to:
dotinsurance.org/forms/certs

Claim Reporting
PMA Management Corp.
PMA Corporate Processing Center
Tel:800-482-9826;Fax:856-727-3186

Auto Insurance Cards
Porter & Curtis, LLC
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Email: trenton@aeti-inc.com

For our online form, go to:
dotinsurance.org/forms/auto-forms

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