

March/April 2012

A SAD REALITY

- More than 740,000 children and youth are treated in hospital emergency departments as a result of violence each year—that's more than 84 every hour.
- The total lifetime cost of child maltreatment is \$124 billion each year.
- More than 3 million reports of child maltreatment are received by state and local agencies each year—that's nearly 6 reports every minute!

For more information, download *Child Maltreatment: Facts at a Glance* [<http://nsminc.com/newsletters/childmaltreatment.pdf>], a fact sheet from the Centers for Disease Control and Prevention that provides up-to-date data and statistics on child maltreatment.

CARE PROVIDERS CARES

Care Providers Cares is a program that we created to help those in need in our local community. In 2011, Care Providers Cares donated more than 30 pillows to The Samaritan Inn, a homeless shelter in McKinney, five boxes full of food and essential items to GRACE food pantry, and Christmas gifts to a wonderful family of four at the Genesis Battered Women's Shelter.

SEND TO A FRIEND

Know someone who might like *Your Care Connection*?

Forward this newsletter to a friend.

CONTACT US

UNSUBSCRIBE

Your Role in the Fight Against Child Abuse

Nonprofits must exercise due care

What responsibilities do youth-serving organizations have regarding child abuse and neglect?

Organizations offering services to children and youth are expected to keep the participants in their programs safe from harm within the context of reasonable standards of care. The applicable standards may change depending upon specific activities, ages of participants, and physical environments in which the programs occur. In addition, standards change over time and differ from one community to the next.

For the most part, standards of care are not well documented unless the program is required to meet licensing or other credentialing requirements. Although standards of care may not be written, nonprofit agencies may be able to point to the regular practices of similar organizations to demonstrate the reasonableness of their care.

Your nonprofit must be prepared to demonstrate that it exercised reasonable care. The failure to do so may result in a judgment against your agency. Lawsuits against nonprofits in the child abuse area frequently allege negligence in three areas:

- that the organization failed to exercise sufficient care in the selection of the staff;
- that it failed to properly supervise the abuser; or
- that it allowed the abuser to continue working with children after abuse was suspected.

In addition to exercising reasonable care in programs involving children and youth, organizations may be required to report suspicions of child abuse or neglect to the child protective services agency designated by their state's laws. Failure to report suspected abuse or neglect may result in a child being harmed or even killed. Failure to comply with mandated reporting statutes may result in criminal penalties and, in some states, financial responsibility for any harm sustained in subsequent maltreatment. Also, organizations may be held responsible for significant deviation from their own self-imposed values or guidelines.

Source: Public Entity Risk Institute (PERI) Resource Library, "Preventing Child Abuse in Nonprofit Organizations" [www.riskinstitute.org/pericomponent?option=com_bookmarks&Itemid,44/catid,30/navstart,0/task,detailmode,0/id,567/search,"]



Signs of Child Abuse

- **Physical Signs of Child Abuse:** Unexplained burns, cuts, bruises, or welts in the shape of an object, bite marks, anti-social behavior, problems in school, fear of adults
- **Emotional Signs of Child Abuse:** Apathy; depression, hostility or stress, lack of concentration, eating disorders
- **Sexual Signs of Child Abuse:** Inappropriate interest or knowledge of sexual acts; nightmares and bed wetting, drastic changes in appetite, overcompliance or excessive aggression, fear of a particular person or family member
- **Signs of Neglect:** Unsuitable clothing for weather, dirty or unbathed, extreme hunger, apparent lack of supervision



Majority of Nonprofits Reached

Fundraising Goals in 2011

Seven in 10 nonprofits expect their donations to increase this year, after 2011 became the first year since the recession started that a majority of nonprofits reported an increase in the amount they raised...

Most nonprofits attributed their success to taking advantage of online fundraising tools, relying on diverse sources of money, and encouraging their board members to take their role as fundraisers more seriously. Of all the techniques used, online giving was the strongest, with 59 percent of organizations that raise money online saying they achieved an increase. That was followed by special fundraising events, with 52 percent of groups saying their walkathons, galas, and other such efforts were more lucrative in 2011 than in 2010. The lowest percentages of increases were for groups that seek foundation grants and ask board members to give their own money; just 42 percent of groups that rely on those approaches reported gains. **READ MORE** [<http://philanthropy.com/article/Majority-of-Nonprofits-Reached/131415/>]

Recognize, Report Child Abuse Resources for caregivers

What is Child Abuse and Neglect?

[<http://nsminc.com/newsletters/whatischildabuseneglect.pdf>]

This fact sheet from the Child Welfare Information Gateway explains how child maltreatment is defined in federal and state laws. Distinctions between the federal Child Abuse Prevention and Treatment Act (CAPTA) and state civil and criminal statutes are highlighted. Operational definitions of physical abuse, child neglect, sexual abuse, and emotional abuse also are included.

Child Maltreatment Surveillance

[www.cdc.gov/violenceprevention/pdf/CM_Surveillance-a.pdf]

A comprehensive report from the CDC developed to promote uniformity in language, definition and data collection among individuals and healthcare workers.

State Child Abuse Reporting Numbers

[www.childwelfare.gov/pubs/reslist/printer_friendly.cfm?rs_id=5&rate_chno=W-00082]

This list from the Child Welfare Information Gateway provides statewide toll-free telephone numbers for reporting child abuse and neglect. It also includes links to State child welfare agency websites, which provide information on how and



where to make a report of suspected child abuse and neglect.

What to Expect When Calling

[www.childwelfare.gov/pubs/reslist/printer_friendly.cfm?rs_id=5&rate_chno=W-00082]

Steps to follow to obtain appropriate help when calling the Childhelp® Hotline.

Kidpower 30-Skill Challenge™

[www.sfgate.com/cgi-bin/article.cgi?f=/g/a/2012/03/22/prweb9316228.DTL]

Kidpower is offering this free e-book through the end of April 2012 in honor of Child Abuse Prevention Month. Each short lesson can be taught as a safety skill-building activity in classrooms, youth groups, youth sports teams and at home.

A.M. Best Upgrades Ratings of Arch Re Ltd. and Its Operating Affiliates

Arch Reinsurance Ltd. and its affiliates, Arch Capital Group Ltd. and Arch Capital Group (U.S.) Inc. have upgraded their ratings across the board. The upgrades reflect Arch's continued superior operating performance amidst challenging market conditions, consistently excellent capitalization and demonstrated risk management ability. Arch maintains a very strong underwriting culture, which centers on active cycle management and adaptability to varied market conditions. In a market environment where investment yields are hovering at record lows, underwriting profitability needs to be paramount. The company is positioned to write a broad range of property/casualty insurance and reinsurance on a worldwide basis with an emphasis on specialty lines.

Overall operating results since Arch's inception have been strong and in certain instances have exceeded most peers in the sector. Typically, Arch has had a smaller share of major industry losses, with 2011 reported losses being no exception, which is demonstrative of the company's superior risk management. As a result, Arch has reported stable and consistent financial results with lower levels of volatility than many of its peers. Furthermore, Arch has a prudent investment portfolio and conservative reserving philosophy, which helps maintain a strong balance sheet. **For specific rating increases and to review the complete press release, click here.**



Have You Heard?

...from page 2

Essential practices for charter schools

The National Association of Charter School Authorizers (NACSA) has identified 12 essential practices it believes all authorizers should implement to maintain high standards, preserve school autonomy, and protect student and public interests. The best practices are detailed in a special report that also catalogs the procedures used by more than 120 charter school authorizing agencies across the nation. [READ MORE \[www.charterschoolinsider.com/news/2011/10/nacsa-report-details-12-essential-practices-for-charter-school-authorizers.aspx\]](http://www.charterschoolinsider.com/news/2011/10/nacsa-report-details-12-essential-practices-for-charter-school-authorizers.aspx)

ALERT TEXAS AGENTS...new workers' comp group!

The New Texas Church Group is open to qualifying nonprofit, faith-based organizations operating houses of worship, such as churches and synagogues

The qualifying class codes for Texas Church Group are 8868 and 9101



Texas
Church
Group

It's so simple...

Contact your Insurance Agent to request a quote for your Worker's Compensation coverage with THE TEXAS CHURCH GROUP.

For more information about Texas Church Group, email [Priscilla Archer](mailto:Priscilla.Archer), or call **(800) 761-7072 ext. 1313**

Protect Children from Threat of Abuse, Adults from False Accusations

- Avoid situations in which you are alone with a child. When it is necessary to speak privately with a child, find a place out of earshot, but within sight of others for your conference. This includes not transporting youngsters alone in your car.
- The privacy of children in situations such as toileting, showering and changing clothes should be respected. When it is necessary to supervise children in these situations, at least two adults should be present and intrude only to the extent that the health and safety of the children require. Adult volunteers should preserve their own privacy in these situations also.
- Avoid touching areas that are normally covered by swimming suits: breasts, buttocks, and groin. When hugging is appropriate, hug from the side over the shoulders, not from the front.
- Sexual jokes, comments of a sexual nature, kissing, sensual massages or sexual gestures are not appropriate behavior for an adult staff member or volunteer.
- When volunteering to supervise overnight activities, adults should not share sleeping quarters with children other than their own.
- Revealing personal information about one's sex life by an adult volunteer or staff member is never appropriate.
- Do not use corporal punishment in any form — spanking, slapping, hitting, etc.

It is the adult's responsibility to set and respect boundaries. When a child attempts to involve an adult in inappropriate behavior, the adult must reject the overture.

Source: Nonprofit Risk Management Center [www.nonprofitrisk.org]