

Please share this Newsletter with your staff.

Routing: Pastor \_\_\_\_ Assoc. Pastor \_\_\_\_ Administrator \_\_\_\_ Bookkeeper \_\_\_\_ Principal \_\_\_\_  
Director of Religious Ed. \_\_\_\_ Director of Youth Ministry \_\_\_\_ Athletic Director \_\_\_\_  
\_\_\_\_

**Winter 2003**

**CONTINUING PRECAUTIONS**

Several questions have surfaced in light of our nation's attack. In response, many professed experts are providing guidelines to deal with everything from mail handling, to event security to travel restrictions.

While each scenario has its own peculiar risk, we thought it would be helpful for you to share our thoughts with your employees on the following suggestions. We are not experts in the field of terrorism prevention, but our basic life safety techniques should be reviewed.

- Regular fire/tornado/emergency evacuation procedures and posted emergency exit routes.
- Fire suppression systems checked on annual basis with training provided to employees on basic operation.
- Emergency back-up lighting and/or generator tested on at least a quarterly basis.
- Rosters of employees/students for evacuation confirmation.
- Hallways cleared from ceiling to floor.
- Panic Hardware on exit doors operating as designed. No chains or locks from the interior to deter egress.

In addition to these, common sense precautions should be in mind with respect to mail handling, travel abroad and large events where the public are invited. The continuing bioterrorism/anthrax reports require your mail handlers to be alert to odd packages, mail with no return address, any powdery substance and in short, anything that appears suspicious. If anything is suspicious, the person(s) opening mail should report to their supervisor for handling and/or reporting to authorities.

Our excess insurers are demanding that mail handling practices be shared with all employees and especially those assigned to open mail. To comply, please post this information and discuss with your employees.

Some characteristics of suspicious packages and letters include the following:

- Excessive postage
- Handwritten or poorly typed addresses
- Incorrect titles
- Title, but no name
- Misspellings of common words
- Oily stains, discolorations or odor
- No return address
- Excessive weight
- Lopsided or uneven envelope
- Protruding wires or aluminum foil
- Excessive security material such as masking tape, string, etc.
- Visual distractions
- Ticking sound
- Marked with restrictive endorsements, such as “Personal” or “Confidential”
- Shows a city or state in the postmark that does not match the return address

As for travel plans, please use common sense and avoid areas of the world that are politically volatile. The review of security planning and crowd control for large events and stadium games should include consideration of inviting your local police or reservists and/or hiring of guards for additional security.

Let us all move forward with life, not be extremists in our reaction and temper our guidance with informed personnel to continue our mission.

### **SPRINKLER RECALL**

There is a nationwide program to replace potentially faulty sprinklers made by two leading manufacturers. This notice explains what sprinklers are affected by this voluntary recall program and how to go about replacing them if necessary.

The U.S. Consumer Product Safety Commission (CPSC) and Central Sprinkler Company, an affiliate of Tyco Fire Products LP, have announced a voluntary replacement program of 35 million **Model GB Series** fire sprinklers. This program responds to possible performance issues with the “O-ring” sprinklers sold by Gem Sprinkler Company and Star Sprinkler, Inc. Specifically, corrosion of rubber O-ring seal components from minerals, salts and other contaminants may prevent sprinklers from operating in response to a fire. The sprinklers in question were fabricated from the 1970s to 2000 and installed nationwide in a variety of buildings.

1. Have your facilities manager or sprinkler contractor check your brand of fire sprinkler immediately.
2. Contact Central Sprinkler Corporation’s hotline or web site for information about how to identify sprinklers subject to this program and to participate in the program to replace faulty sprinklers. The Central Sprinkler Corporation Notice Packet Request Line is (800) 871-3492.
3. For further information, visit the following web sites:
  - Central Sprinkler Corporation:  
[www.sprinklerreplacement.com](http://www.sprinklerreplacement.com)
  - Consumer Product Safety Commission:  
[www.cpsc.gov/cpscpub/prerel//prhtml01/01201.html](http://www.cpsc.gov/cpscpub/prerel//prhtml01/01201.html)

### **SAVING FOR RETIREMENT ENHANCED**

The recent tax act known as EGTRRA 2001, made significant changes to the funding of retirement plans. Specifically for 403(b) plan participants, the act provides for greater contribution limits. Beginning after December 31, 2001, the traditional and complicated method of calculating the maximum exclusion allowance (MEA) has been eliminated. This has the effect of making the 403(b) contribution limits the same as that for tax-qualified plans.

The salary deferral maximum dollar limits have been increased as follows:

| Year  | Amount                                      |
|-------|---|
| 2002  | \$11,000                                    |
| 2003  | \$12,000                                    |
| 2004  | \$13,000                                    |
| 2005  | \$14,000                                    |
| 2006  | \$15,000                                    |
| 2007> | \$500 increment increase for cost of living |

There is also a new catch-up contribution option for those participants that attain 50 years of age or older before the close of the taxable year. This option gives participants the ability to make additional contributions as follows:

| Year  | Amount                                      |
|-------|---|
| 2002  | \$1,000                                     |
| 2003  | \$2,000                                     |
| 2004  | \$3,000                                     |
| 2005  | \$4,000                                     |
| 2006  | \$5,000                                     |
| 2007> | \$500 increment increase for cost of living |

403(b) plans offer a tremendous opportunity for eligible employees to save in a tax-sheltered manner for retirement. The increased limits and simplification of the contribution rules certainly make these plans much more attractive. Employees are urged to consult with their personal tax advisors as to the implications to their own circumstances.

### **LOSS PREVENTION REMINDERS**

With the insurance markets in a downturn because of low investment interest rates and September 11, 2001 losses, the importance of protecting our property is heightened to the point of scrutiny by the insurance markets. We ask that you take time to inspect your buildings on a daily basis checking for water damage, checking circuit breakers to make certain all are intact, inspect the furnace/boiler and water heater and make certain there are no flammable materials adjacent to the heat sources. These simple tasks could prevent a catastrophic loss that will impact the ability to maintain proper insurance coverage.

As with any claim, if you discover damage, immediately report the occurrence to our claim administrators, Gallagher Bassett Services, Inc. For the Archdiocese of Detroit, phone 248-352-1062, fax 248-350-1710. For the Diocese of Gaylord, Grand Rapids, Kalamazoo, Lansing, Marquette and Saginaw, phone 1-800-926-1819 or 517-351-3100, fax 517-351-5528.