Managing Risk

Prepared and Presented by:

Dr. Charles B. Cox
Assistant Director, OCES 4-H Youth Development
Risk - An act which has a probability of causing negative outcomes.

Risk Management - Protecting assets by minimizing the potential for negative outcomes.

Liability - Being responsible or accountable.

Assets - Things of value held by an organization or individual.

Tort – a wrong that occurs where there is no contract.
Reducing Risk

- Provide Orientation Including Position Descriptions
- Use Medical Releases and Informed Consent Forms
- Acknowledge the Inherent Risks
- Have a Plan
- Use available insurance
Considerations

- Risks are generally measured by attaching a dollar figure to them.
- Consider the cost to replace property, estimated cost of defense, settlements, judgment costs and liability risks.
Physical Activity on a Continuum

- **Physical activity** = any body movement carried out by the skeletal muscles and requiring energy
- **Exercise** = planned, structured, repetitive movement of the body designed to improve or maintain physical fitness
- **Physical fitness** = a set of physical attributes that allows the body to respond or adapt to the demands and stress of physical effort
Designing Your Own Exercise Program

- Medical clearance – only needed for those who are known to be at high risk
- Fitness assessment – M ≤ 40 F ≤ 50
- Setting goals
- Choosing activities for a balanced program
  - Include activities to develop health-related components of physical fitness
Physical Activity Pyramid

**Sedentary Activities**
*Do infrequently*
Watching television, surfing the Internet, talking on the telephone

**Strength Training**
*2–3 days per week (all major muscle groups)*
Biceps curls, push-ups, abdominal curls, bench press, calf raises

**Cardiorespiratory Endurance Exercise**
*3–5 days per week (20–60 minutes)*

**Moderate-Intensity Physical Activity**
*Most days—preferably every day (about 30 minutes per day; 60–90 minutes per day for weight loss or prevention of weight regain following weight loss)*
Walking to the store or bank, washing windows or your car, climbing stairs, working in your yard, walking your dog, cleaning your room

**Flexibility Training**
*2 or more days per week (all major joints)*
Calf stretch, side lunge, step stretch, hurdler stretch

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Progression of an Exercise Program: Get in Shape Gradually

- **Beginning**: Slow walking, 3–4 days/wk, 15–30 min
- **Making Progress**: Moderate walking, 3–4 days/wk, 25–35 min; Brisk walking, 3–5 days/wk, 30–40 min
- **Maintaining**: Brisk walking, hills, 3–5 days/wk, 35–45 min

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Amount of Exercise for Fitness Benefits

- **Low**: Normal activity
- **Moderate**: Exercise zone for fitness benefits
- **High**: Too much exercise

Threshold of training for fitness benefits (exercising below this threshold will not develop fitness but may contribute to good health)

Upper limit of safe fitness training (exercising above this threshold can lead to injury and overtraining)

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## Benefits of Different Types of Programs

<table>
<thead>
<tr>
<th>Description</th>
<th>Moderate exercise program</th>
<th>Vigorous exercise program</th>
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<tbody>
<tr>
<td><strong>Lifestyle physical activity</strong></td>
<td>Cardiorespiratory endurance exercise (20–60 minutes, 3–5 days per week); strength training and stretching exercises (2–3 days per week)</td>
<td>Cardiorespiratory endurance exercise (20–60 minutes, 3–5 days per week); interval training; strength training (3–4 days per week); and stretching exercises (3–5 days per week)</td>
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<tr>
<td><strong>Sample activities or program</strong></td>
<td>Jogging for 30 minutes, 3 days per week</td>
<td>Running for 45 minutes, 3 days per week</td>
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<td></td>
<td>Weight training, 1 set of 8 exercises, 2 days per week</td>
<td>Intervals: running 400 m at high effort, 4 sets, 2 days per week</td>
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<tr>
<td></td>
<td>Stretching exercises, 3 days per week</td>
<td>Weight training, 3 sets of 10 exercises, 3 days per week</td>
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<td>All the benefits of lifestyle physical activity, plus improved physical fitness (increased cardiorespiratory endurance, muscular strength and endurance, and flexibility) and even greater improvements in health and quality of life and reductions in chronic disease risk</td>
<td>Stretching exercises, 5 days per week</td>
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<tr>
<td></td>
<td>Greater amounts of activity can help prevent weight gain and promote weight loss</td>
<td>All the benefits of lifestyle physical activity and a moderate exercise program, with greater increases in fitness and somewhat greater reductions in chronic disease risk</td>
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<td>Participating in a vigorous exercise program may increase risk of injury and overtraining</td>
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Abuse / Neglect

- Physical
- Sexual
- Neglect

✓ By state law suspected abuse of a child under the age of 18 must be reported to the Dept of Human Service.
✓ There may be not obvious marks of abuse.
Assault and Battery

- Assault can be any harmful act.
- Battery involves a physical attack such as striking or beating.
Negligence

For negligence to be exist, all four elements must be present.

1. Duty of care
2. Breach of duty
3. Connection between breach of duty and resulting injury
4. Actual injury sustained
Negligence

1. Duty of care – we have a responsibility to provide a safe environment.
2. Breach of duty– we somehow fail to provide a safe environment.
3. Connection between breach of duty and resulting injury
4. Actual injury sustained– there must be actual injury.
Providing care
Adult to Youth Ratios at Camp

Generally, at resident camps ratios range from:

- One staff for every six children ages 7 and 8;
- One staff for every eight children ages 9 to 14;
- One staff for every 10 children ages 15 to 17.

Day camp ratios range from:

- One staff for every 8 children ages 6 to 8;
- One staff for every 10 children ages 9 to 14;
- One staff for every 12 children ages 15 to 17.

Source: American Camping Association
Protecting Others

- Information, Orientating and On-going Training are key!
- Prudent Practice
- Good-faith acts
- Good Samaritan acts
“...any person who is authorized to act in behalf of a political subdivision or the state whether that person is acting on a permanent or temporary basis, with or without being compensated on a full-time or part-time basis.” (51 O.S. 1991, 152)
Things to Remember

- All volunteers should be given proper and sufficient training regarding their responsibilities.
- Responsibilities should be clear.
- All Extension Educators should keep documentation.
- Volunteers should plans and keeps staff informed.
- Recommendations based up research not home spun remedies.
- Always act prudently.
- An ounce of prevention is worth a ton of cure!