

**RISK
MANAGEMENT**

**FOR SERVICE
LEARNING**



**Prepared by the Service Learning Department of
Columbia Bible College**

Risk Management

INTRODUCTION

This handbook is designed for use by students, organizations, supervisors, and Columbia Bible College (CBC) staff involved in the various Service Learning programs offered at CBC.

This handbook provides a risk management resource that will help conduct Service Learning experiences responsibly and to assist in the reduction or prevention of incidents to students, persons receiving service, organizations, third parties and Columbia Bible College. Columbia Bible College desires to provide students and organizations with the necessary information to reduce risks related to the injury of service recipients, CBC students, other staff or volunteers of the organization, personal or organizational property, and Columbia Bible College. Columbia Bible College further desires to inform organizations of their responsibilities regarding the involvement of CBC students in organized programs and to protect Columbia Bible College from liability regarding student involvement in the community through Service Learning programs.

Responsible risk management is essential to provide a safe learning environment for students, and a profitable service to organizations and service recipients.

Risk management is not a one-time event. It is a process of adapting in response to changing circumstances. This process ensures that the Service Learning programs at Columbia Bible College will be regularly evaluated.

While the risk management information presented in this Handbook draws from the risk management practices used by other post-secondary institutions and organizations, it is designed specifically for the Service Learning program at Columbia Bible College.

Columbia Bible College desires that all organizations discuss and develop good risk management and liability policy and procedures. The Columbia Bible College Service Learning Department will provide organizations with the necessary information about risk management and benefit organizations in development of good risk management policy and procedures. Resources used to prepare this manual are listed at the end.

Risk Management and Liability Issues

OVERVIEW OF RISK MANAGEMENT AND LIABILITY ISSUES

The primary purpose of *Risk Management and Service Learning: A Handbook for Students and Organizations* is for the protection of service recipients, CBC students, organizations with whom students are serving, and Columbia Bible College.

Columbia Bible College and organizations involved in Service Learning programs at CBC have legal and moral obligations:

[Volunteers can be] personally liable when they fail to perform a duty and cause a loss or injury. Organizations may also be liable if their actions contributed to an incident. But organizations may be liable even if they did nothing wrong. Under the concept of vicarious liability, an organization may be held liable for the action of a volunteer if the volunteer was under the control and direction of the organization and acting within the scope of his or her responsibilities when the incident occurred. For these reasons, it is very important that volunteers and organization clearly agree on volunteers' roles and responsibilities, and the organization's policies and procedures. (The People's Law School, 2000, p.7)

Therefore:

- Be aware.
- Train all staff and volunteers to provide safe service.
- Protect and advocate for those receiving service.
- Responsibly care for Columbia Bible College students.
- Maintain an environment of safety for all.

Due to the wide variety of Service Learning activities in which students participate in, there are varying levels of risk, depending on the specific activity, and conditions at the time of the involvement.

DEFINITIONS

Incident, for the purposes of this handbook, is when an activity, as part of the Service Learning program at Columbia Bible College, results in loss or damage that could give rise to liability.

Risk is the possibility of suffering harm or loss; a danger. It is also a factor, thing, element, or course involving uncertain danger; a hazard (American Heritage Dictionary, 2000). Risk in Service Learning can involve personal injury, and negatively affect mental, social, financial, ministry, business, and public relation aspects of the institution and the organizations involved.

Risk Factors are those elements that contribute to the likelihood of an incident occurring.

Risk Management, in the context of Service Learning at CBC, is “the formal process by which an organization establishes its risk management goals and objectives, identifies and analyzes its risks, and selects and implements measures to address its risks in an organized fashion” (Mihalynuk and Seifer, 2003, p. 1). “It includes an ongoing and complex process of evaluating and minimizing inherent, enduring organizational risks - in this case, those of the academic institution, students, community agencies, community members and others involved in the service learning experience” (Mihalynuk and Seifer, p. 1).

Liability, for the purpose of Service Learning, is something for which a person or organization has legal responsibility or obligation.

Student Involvement

SERVICE LEARNING PLACEMENTS

Service Learning students are involved in a number of service areas through Service Practicum volunteer placements and Internship leadership training placements. Some of these placements may be considered high risk depending on the setting, responsibilities of the student, and the precautions set in place by the organization with which the student volunteers.

High Risk placements include, but are not limited to:

- Youth work in churches, parachurch organizations, and community youth services.
- Day care or preschools service.
- Counselling services for pregnancy centres, addiction facilities, recovery centres, counselling agencies, and crisis lines.
- Community, church, and parachurch children’s programs.
- Community support in senior’s facilities, services for people with disabilities, prison visitation, chaplainry services.
- Public and private education services in elementary, middle, secondary, and post secondary institutions.
- Church ministries in the area of Sunday school, pastoral assistance, care groups, study groups, visitation, worship, youth, families, and janitorial services.
- Office assistance in the area of research, relief, or data entry.
- Missions in the area of overseas or North American trip leadership or participation, local mission agencies, random acts of kindness, street ministry.
- Outdoor leadership in the area of guiding, trip leadership, skill instruction.
- Camp ministry in the area of skill instruction, cabin leadership, program directing, maintenance, food services, and administration.

Managing Risk

SAFETY FOR THE STUDENT

It is important to take time to survey the Service Learning site and evaluate on the basis of “Is the Service Learning site safe”? The following are some examples of questions to consider:

- When working with children/youth/persons with special needs, is there adequate visibility; are there always at least two adults in the room?
- When in a counselling situation, are you working with someone of the same gender? If not, or if you believe that being alone with another person could allow unfounded allegations to rise, are there precautions in place so you can maintain confidentiality and still be visible to others?
- Do you walk to your placement at night alone? Do you have access to a telephone? Do you arrive to or leave an unoccupied site?
- When doing activities are you taking all necessary precautions to minimize risk?
- When you drive others, do you consider that you are responsible for their safety? Do you ensure that others are aware of your departure time and expected arrival time?
- When on a hike, do you consider and prepare for all possible dangers? Do you ensure that others are aware of your intended route and anticipated return time?
- Do you and the people you are serving know the emergency procedures, fire exits, or other safety procedures or devices at your service learning site?
- If you suspect abuse of a child or other vulnerable person, do you know whom to call? Do you know what your responsibility is?
- If doing water sports, is there a certified lifesaver present?
- Do you have the proper training or qualifications to do your position?
- If you are doing any heavy lifting, repetitive tasks or working with hazardous materials are there appropriate training and resources provided by the site managers?

REDUCING RISK FOR THE ORGANIZATION

Insurance is only one way to manage risk and there are often limits to coverage. Taking steps to reduce risk is the best way to manage risk. Here are some things to consider:

- What things at your site could be potential risks?
- What is the probability that something will go wrong?
- What is the seriousness of the risk?
- What can be done to lower the risk or eliminate the risk?
- Do you need to consider eliminating activities or doing repairs to minimize risk?
- Define roles and responsibilities of key personnel and implement reporting procedure during emergencies.
- Implement safety procedures.
- Post emergency services and contact numbers.

Policies and Procedures

GUIDELINES FOR THE ORGANIZATION

An organization is defined as the supervising agency, church, public or private institution, or business that agrees to taking on a CBC Service Learning student.

- Organizations must provide a safe and risk free working environment for students (e.g. making sure students are not alone with children/youth, doors are open or rooms have windows, all safety precautions have been taken for high risk activities, etc.).
- Organizations must provide students with the necessary information regarding the organization's functions, policies, and purpose, so the student is well aware of the reason for their placement.
- The organization must provide the Service Learning Department and the involved student with a job description outlining the responsibilities and expectations of the CBC student. Internship students will have their job descriptions outlined in their Learning Contract.
- Organizations must provide CBC students with reliable, competent, and qualified supervision.
- Organizations are responsible to properly interview and select qualified and appropriate CBC students for their positions. CBC will only provide services as a connecting agency for students and organizations.
- Organizations must ensure that students have the necessary qualifications, training and ability level for the positions (e.g. if a student is serving as a climbing instructor, they must have the necessary training/certification required).
- Organizations must provide the student with the necessary information, orientation, training, supervision, and resources required for the position.
- Organizations should ensure that the student is given a viable and challenging learning opportunity that is appropriate to the student experience.
- CBC strongly recommends that organizations discuss liability issues related to having CBC students volunteer for the safety of the organization, the student, and those receiving the service. Consider the potential risks to the organization, the student, and service recipients. Obtain the risk management policies of the organization to discuss them with the student.
- Organizations should ensure that appropriate insurance covering all activities is obtained and maintained. Check that volunteers obtain and maintain appropriate insurance for their activities (e.g. car insurance).
- Organizations should anticipate and prevent accidents before they occur by developing safety procedures and ensuring they are carefully followed.
- The college is not responsible for costs related to organizational requirements. CBC encourages organizations to cover costs related to the service assignment. If the organization is unable to cover expenses, this must be negotiated with the student before the start of the service assignment.

- If students are required to have emergency training (first aid, outdoor leadership certifications, etc.) for their volunteer position, this must be made clear to the student before they begin. Any cost related to gaining or renewing certification is the responsibility of the student or organization.
- CBC recommends that organizations require a criminal record check for all students working with children, youth, or persons with special needs.
- If a criminal record check or training is required of the student, it must be clearly indicated on the application form and the organization should be willing to cover any related costs (e.g. reimburse student expenditures).
- CBC recommends organizations use a written application form, reference checks, personal interviews for volunteers, and signed volunteer agreement that is acceptable to CBC (e.g. does not require the student or CBC to indemnify the organization).
- Organizations should keep accurate and up-to-date information on all Service Learning students. This information should be kept confidential and secured.

GUIDELINES FOR THE SUPERVISOR

A supervisor is the person who has been identified by the organization to CBC as having responsibility to oversee, and evaluate the CBC student.

- All supervisors should read and be familiar with the guidelines for a supervisor as outlined in the Service Practicum Supervisor Manual (Columbia Bible College, 2010-11, pp. 14-17).
- Supervisors should be available to the student for supervision and encouragement throughout the semester. For Service Practicum this relationship is informal, for Interns, a formal mentoring relationship. CBC encourages that supervisors develop appropriate relationships with the students, and to encourage them in their participation in the specific service program, in schoolwork, employment, and personal lives.
- Supervisors should inform the student of cancelled assignments in advance if possible.
- Service Practicum supervisors are expected to be honest in evaluation and provide adequate follow-up when assessing progress and addressing concerns.
- CBC recommends that supervisors be of the same sex as the student. Where this is not possible, please ensure another leader, who is of the same gender as the student, is involved for mentoring.
- Supervisors should strive to resolve any concerns that may arise in the student's relationships, supervisors, coworkers, service recipients, or other leadership. Service Learning staff should only become involved if the concerns persist.
- CBC expects supervisors to respect the confidentiality of student's personal information and encourage students to respect necessary confidentiality of their placement.
- Supervisors should ensure that when working with children, youth, or other vulnerable persons, CBC students should have another adult present.
- CBC requires that students only mentor others of the same gender.

GUIDELINES FOR THE STUDENT

The student refers to any Columbia Bible College student enrolled in Service Practicum or Internship. The following are guidelines for the student:

- Students must follow the guidelines for the Service Learning process as stated in the Service Practicum Student Handbook (Columbia Bible College, 2011-2012) or the Student's Internship Manual (Columbia Bible College, 2011-2012).
- All students must have adequate medical coverage upon acceptance at Columbia Bible College. Students are responsible to ensure they are covered during the entire time of their program at CBC. If medical information is required for any placement, it is the responsibility of the student to provide it to the organization; CBC will not divulge any personal medical information about the student.
- Students are expected to respect the confidentiality of CBC, the organization, other staff or volunteers, and service recipients.
- Students are expected to inform and discuss with their supervisors all concerns about their placement, responsibilities, and situations. If necessary students should also discuss concerns with Service Learning staff.
- Service Learning staff should be informed of all critical or emergency situations if the student is involved. Please see Emergency Procedures for more information.
- Students should be open and honest at their placement from the beginning and seek honest feedback from supervisors and Service Learning staff.
- Students are responsible to inform supervisors of anything that might hinder their ability to serve (disabilities, medical conditions, phobias, etc.).
- Students must follow the expectations, guidelines and responsibilities as outlined by the organization, including all risk management policies or guidelines of the organization. If the student believes that the organization's risk management policies or practices are inadequate, the student should address those concerns with the Service Learning staff at the earliest opportunity.

GUIDELINES FOR COLUMBIA BIBLE COLLEGE

- The Service Learning department will serve as an information centre and coordination site for Service Learning opportunities.
- The Service Learning department will coordinate implementation of risk management policies and procedures.
- Service Learning staff will give final approval for high-risk activities.
- The Service Learning staff will communicate risk management policies and procedures for Service Learning programs to students and organizations.
- Service Learning staff will keep record of incidents related to Service Learning experiences.
- Columbia Bible College will ensure that documentation is kept safe and confidential.

GUIDELINES FOR SPECIFIC SITUATIONS

Caring For Children

When caring for children, organizations and students must use a high level of care as the students and organization have received the trust of the parents/guardians to provide supervision and safety for the child in that context. It is the duty of the organization and students to:

- *Supervise*: protect from harm, amount of supervision required will depend on the age of the child and the context of the activity.
- *Not abandon*: continue caring for them until they are safely in the care of another person, specifically their parents or appointed guardian.
- *Not use excessive force*: some degree of force may be needed to protect the child or other people from the child, but should only be used as a last resort and only with prior knowledge and training in proper procedures. Force should never be used for disciplinary reasons.
- *Not attract them to danger*: Keep them in a safe place, away from dangerous objects or situations.
- *Report child abuse*: “in British Columbia, any person who has reasonable grounds to believe a child has been or is being abused by a family member, employee, volunteer or other person must report those suspicions to a child protection social worker” (The People’s Law School, 2000, p.5). If abuse is suspected, contact the Child Protection Offices in the area. If the child is in danger, contact the local Police, then the Child Protection Office. (BC Ministry of Children and Family Development: TOLL FREE 310-1234)
- NOTE: Failure to report suspected abuse can be an offence under provincial legislation. “Abuse” includes physical, sexual, and emotional abuse and also includes neglect. For guidance on definitions of abuse and recognizing and reporting abuse as required by provincial legislation please see the publication, The BC Handbook for Action on Child Abuse and Neglect – for Service Providers, published by the Ministry of Children and Family Development. It can be located online at: http://www.mcf.gov.bc.ca/child_protection/pdf/handbook_action_child_abuse.pdf

(This information was adapted from The People’s Law School, 2000, pp. 2-7)

Providing Services to Adults With Special Needs

Vulnerable adults with special needs may be seniors, persons in medical care, or persons with disabilities. The responsibilities of the organization and students are the same as the duties outlined above for children. Three other duties apply:

- *Accommodation*: all reasonable efforts must be made to accommodate a person with a disability into a program or service normally available to the public.
- *Consent*: Speak directly to a person with disabilities, do not make assumptions about their wants or needs, and ask the person first before consulting parents or caregivers.
- *Confidentiality*: keep personal information private; information should not be released to anyone without permission (see your organization’s procedures for details).

(This information was adapted from The People's Law School, 2000, pp. 7-8)

Giving Advice

Students may be in placements that require them to give advice, such as counselling, crisis lines, or even youth work. Students and organizations should be aware that if they provide bad information or advice, they could be held liable for the damage that results. Students required to give advice should be properly trained by the organization or through required prior education or experience before giving any advice. If a student has any doubt as to the appropriate advice to provide in a specific situation, the student should seek guidance³ from an appropriate member in the organization or refer the person to an appropriate external agency.

(This information was adapted from The People's Law School, 2000, p. 8)

TRANSPORTATION

Transportation to and from placements is the responsibility of the student; Service Learning is considered an off site class and CBC is not responsible for transportation for Service Learning assignments. Some organizations may choose to provide transportation; this must be arranged with the student.

Students are responsible to ensure their transportation (whether provided by the organization, themselves, or others) is safe and reliable. Students, who walk to assignments or take public transportation, should take necessary precautions to ensure their health and safety.

CBC does not encourage the use of student vehicles to transport people for the organization. In the event that students must use personal vehicles or a vehicle provided by the organization, it is the responsibility of the organization to ensure the driver has adequate insurance, and the appropriate driving requirements. Organizations and students should screen drivers, follow safety precautions, develop and implement procedures for all drivers, ensure all vehicles are safe, and provide guidelines for passenger behaviour.

COMMUNICATION

Open, frequent, and clear lines of communication are key to risk management. Organizations and students are able to contact the Service Learning Department should any questions, concerns, or emergencies arise in the course of the Service Learning experience.

If a student is concerned about a service recipient, he/she should contact the supervisor, if necessary the student should also contact Service Learning staff and any other necessary authority (e.g. police or Ministry of Children and Family Development).

If a student is concerned about a supervisor, that student should contact the Service Learning office. The Service Learning office will assist the student in contacting a higher level of authority in the organization.

If a supervisor is concerned about a student, they should contact the appropriate Service Learning office (Service Practicum or Internship).

If a student or supervisor is concerned about Service Learning staff, they should contact the Vice-President of Academics and Administration at Columbia Bible College.

ORIENTATION

Supervisors

Service Practicum orientation meetings are provided each fall for supervisors. It is the responsibility of the supervisor to contact the Service Learning Department to get the necessary information if they are unable to attend this meeting. Internship orientation is provided through contact with the Director of Service Learning. It is the responsibility of the Internship supervisor to contact the Service Learning department if there are questions.

A Supervisor's Handbook, for both Service Practicum and Internship, is provided for supervisors through the student at the start of their first semester with the organization. The supervisor information is also available online at www.columbiabc.edu.

Students

CBC will provide students with orientation and information related to their requirements for Service Learning programs. Organizations are responsible for orientation related to the specific requirements and responsibilities of the position. Service Practicum students complete a course in which risk management will be discussed during their first semester of Service Practicum. Internship Students will receive orientation and risk management information in the Internship Seminar class, required at the beginning of the Internship experience. All transfer students will be educated on risk management in their placements as part of orientation during the first month of classes. All students will receive a copy of *Risk Management and Service Learning* during their first semester at Columbia Bible College.

SUPERVISION

CBC will provide the administrative supervision for information, coordination of placements and students, and course management.

Organizations are responsible to provide students with adequate, involved supervision. CBC requires that supervisors meet with students twice each semester to challenge and encourage the student.

FOLLOWUP

Follow up is an important step after any incident occurs. In the event of an incident, students should notify the Service Learning Department and their supervisor. The situation should be discussed and steps put in place to lessen the chance of that situation happening

again. Liability for any incident should not be admitted as doing so negatively affects insurance coverage. Service Learning personnel, and other CBC staff or faculty, are available to meet with supervisors and students if necessary.

Students have access to counselling and wellness services through the Student Care and Career Centre at CBC. Counsellors are able to provide referrals if necessary.

Insurance

WORKER'S COMPENSATION BOARD

In some situations, organizations may apply to the Worker's Compensation Board to have volunteers included as workers for the purpose of on-the-job injuries. If the application is accepted, the volunteer will receive the same coverage as a regular employee.

If an organization is unable to get coverage from the Worker's Compensation Board, volunteers may be able to have coverage through the organization's general insurance policy or through additional personal insurance.

For specifics on your situation, please contact the Worker's Compensation Board for detailed information.

COLUMBIA BIBLE COLLEGE

Columbia Bible College will carry adequate and current liability insurance to protect the institution, the institutions' employees, students, and agents. This includes coverage for allegations of negligence on the part of the students while acting within the scope of their duties as they pertain to the school programs.

ORGANIZATIONS

Organizations should ensure they carry adequate and current liability insurance to cover all employees, volunteers (including CBC students), and service recipients. The appropriate insurance for various organizations that place students will vary based on the nature of the activities undertaken by those organizations. Organizations should disclose the type, nature, and extent of coverage for all insurance policies maintained by the organizations and should immediately advise CBC if any of those policies are discontinued or cancelled.

Emergency Contact Information

EMERGENCY

- Emergency: 9-1-1

Other Emergency Services

- Abbotsford Police Department (non-emergency): 604-859-5225
1-800-898-6111
Text ABBYPD (222-973)
- Abbotsford Fire Department (non-emergency): 604-853-3566
- Abbotsford Regional Hospital: 604-851-4700
- Child Protection Services (Abbotsford): 604-870-5880
- Kids Help Phone: 1-800-668-6868
- Crime Stoppers/TIPS: 1-800-222-8477 (toll free)
604-855-8477 (Abbotsford)
- Abbotsford Emotional Crisis Centre: 604-852-9099
- Poison Control Centre (Abbotsford): 1-800-567-8911

* Note: all services are those in the Abbotsford area. For outside Abbotsford please consult the front page of the phone book for local emergency numbers

COLUMBIA BIBLE COLLEGE

During Office Hours (Contact in this order)

- CBC Reception(8:00 am - 4:30 pm weekdays) : 604-853-3358
- Service Practicum Office (9 am - 5:30 pm M-Th): 604-853-3567 ext. 425
- Service Learning Director's Office: 604-853-3567 ext. 317
- Dean of Students: 604-853-3567 ext. 354
- Student Development Office (8 am - 4:30 pm weekdays): 604-853-3567 ext. 423

Evenings and Weekends

- Campus Security (24 hours/ day): 604-615-2106

Emergency Procedures

FIRE

All Fires must be reported immediately. CALL 911

If you discover a fire:

- Activate the fire alarm.
- Notify the Fire Department: Call 911.
- Fight the fire only if it is small using a fire extinguisher (See instructions below).
- Assist children or persons needing assistance to a safe area.
- Report details to fire department officer.

If you hear the fire alarm:

- Notify the Fire Department: Call 911. Tell them what you know (e.g. alarm is going and tell them if you see smoke or flames or not).
- Evacuate the building(s).
- Fight fire only if it is small (See instructions below).
- Report details to Fire Department Officer.

Fire safety Tips:

- Keep low to the ground where there is more fresh air.
- Feel the door for heat. If the metal knobs or door are hot, do not open the door. Go to a window and call for help. Do not jump from heights.
- If you are able to exit your room, close the door behind you, pull a fire alarm if you pass one and go to the predetermined roll call location.
- DO NOT use elevators to exit a building.

Directions for using a fire extinguisher:

P	Pull:	Pull the pin
A	Aim:	Always aim at the base of the fire using the nozzle provided
S	Squeeze:	Activate the fire extinguisher by squeezing the handle
S	Sweep:	Move from side to side in a sweeping motion, watching to make sure flames do not start up again. Break up any clumps of burnt materials to ensure the fire is fully extinguished (Back away from fire when it has been put out).

INJURY

In the event of serious injury to the student, other staff/volunteers, or service recipients, the student should:

- Call 911 immediately IF: the person is unconscious; has trouble breathing; has chest pain or pressure; is bleeding severely; appears to have been poisoned; has injuries to the head, neck or back; has had a seizure (prolonged); has fallen (from considerable height).
 - Give the following information:
 - Your full name & status.
 - Nature of emergency.
 - Exact location of emergency.
 - Send someone to meet the ambulance – show them where to go.
- Notify your supervisor and parent or guardian if necessary.
- Follow emergency procedure of the organization.
- If a CBC student is injured or affected, contact the Student Development Office and the Service Learning Department.
- Complete any necessary paperwork for the organization (incident reports, etc.).
- Complete a CBC incident report online and submit it to the Service Learning department for records.

In the even of a non-serious injury to the student, other staff/volunteers, or service recipients, the student should:

- Obtain the necessary medical assistance (Call 911 for emergencies).
- Follow guidelines of the organization.
- Notify your supervisor.
- Complete any necessary paperwork for the organization (incident reports, etc.).

MOTOR VEHICLE ACCIDENT

In the event of a car accident the student should:

- Call 911 for all emergencies.
- Contact your insurance provider if there is damage to vehicles.
- If a student is unable to return to campus, is hospitalized, or unable to attend classes due to injury or other situations related to the accident, please contact CBC. Appropriate notification will be given to student development staff and faculty.
- Follow any guidelines in place for the organization.
- Complete any necessary paperwork for the organization (incident reports, etc.).
- Exchange information including license plate numbers, driver's license numbers, addresses and telephone numbers with all other drivers involved in an accident. Ensure that witness names are recorded.
- Complete a CBC incident report online and submit it to the Service Learning department for records.

HOSPITALIZATION

If a student requires hospitalization, students should use the following guidelines:

- Follow emergency procedures above.
- Notify your supervisor and follow guidelines of the organization.
- Contact CBC to inform them of your situation.
- Complete any necessary paperwork for the organization (incident reports, etc.).
- Complete a CBC incident report online and submit it to the Service Learning department for records.

Risk Management Resources

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