

Explore ~ Learn ~ Grow

2019

**Youth Program Director Meeting**

Nittany Lion Inn

8:30 am – 4:00 pm

January 31, 2019





Welcome





# Agenda

8:30	Welcome	
8:45	Session I	Review
9:15	Session II	What Happens after a report has been made?
9:45	Session III	Risk Management
10:30	Break	
10:45	Session IV	Working with Parents
11:45	Session V	You Make a Difference
12:00 noon	Session VI	Review
12:15	Lunch	
1:15	Session VII	Review
1:30	Session VIII	Guest
1:45	Session XI	Diversity & Inclusivity
2:45	Break	
3:00	Session VI	What Would You Do?
3:45	Discussion/Q & A	
4:00	Adjourn	





Review





# Review: Child Protective Laws

- Pennsylvania Title 23, Chapter 63
- Pennsylvania P.L. 535, NO. 80: The Timothy J. Piazza Antihazing Law
- Pennsylvania OCDEL Announcement
- H.R.695: An Act to amend the National Child Protection Act of 1993
- PUBLIC LAW 115-126: Protecting Young Victims from Sexual Abuse and Safe Sport Authorization Act of 2017





# Reporting Suspected Child Abuse

What Happens after a Report is Made

**Julia Sprinkle**

Director

Centre County Children & Youth





# Risk Management

**Jared Wise**

Claims Supervisor

Office of Risk Management

Penn State University



# YOUR PARTNERS

- GARY LANGSDALE
  - UNIVERSITY RISK OFFICER
- JARED WISE
  - CLAIMS SUPERVISOR
- DAVID SNOWE
  - INSURANCE MANAGER /ASST. DIRECTOR
- RICHEL PERRETTI
  - CONTRACTS MANAGER

RISK MANAGEMENT WEBSITE:

**<https://controller.psu.edu/risk-management>**





# WHERE WE OFTEN INTERACT

- Situational Risk Assessments
- Contracts
- Insurance Certificate Requests
- Claims
- Lawsuits/Letters of Representation
- Good Old-Fashioned Advice





# The Risk Management Office typically sees claims arising from...

- General liability
- Auto
- EPL & D&O
- Property
- Athletic injury
- Police professional
- Medical malpractice
- Aviation



# What constitutes a CLAIM

- an act, error or omission
- a written demand for monetary or non-monetary relief
- a civil, criminal, regulatory or administrative proceeding ( monetary or non-monetary )
- a subpoena
- six - month notice
- request for toll or waive any statute of limitations
- some policies are triggered by an “occurrence”, some are “claims-made” – ALL have duty to promptly notify!





# Common claim types to Youth Programs:

- General liability
- Accident & supplemental health (AIL)
- Auto



# Automobile Insurance

- Liability & Property coverage
- Owned & leased licensed vehicles traveling in the US & Canada.
- Extends to University and its employees while in the course and scope of employment
- If injured, employees are covered by Worker Comp.
- Physical Damage deductibles : \$500 comprehensive & \$1,000 collision
- University Policy BS20
- Use of Personal vehicles (Pa. law – insurance follows the vehicle)







VEHICLE ACCIDENT REPORT

RISK MANAGEMENT OFFICE
103 RIDER BUILDING II, STATE COLLEGE, PA 16801
TELEPHONE: (814) 865-6307 FAX: (814) 865-4029

PURPOSE: This form is used to record facts of any accident involving a University vehicle, rental car or personal vehicle if being used on University business. In case of serious injuries or undrivable vehicle, please call Risk Management. Complete both sides of the form and mail or bring this card to the Risk Management Office. At non-University Park locations, bring the completed form to the local campus Business Office.

All information on this form is important and must be obtained at the time of the accident. If for some reason (such as injuries) all the information cannot be secured immediately, the form must be submitted as soon as possible, within 24 hours.

Date: \_\_\_\_\_ Time: \_\_\_\_\_

Place of Accident: \_\_\_\_\_

University's Automobile

Driver's Name: \_\_\_\_\_ Dept: \_\_\_\_\_

Home Address: \_\_\_\_\_

Office Address: \_\_\_\_\_

Age: \_\_\_\_\_ Office Phone Number: \_\_\_\_\_ Email: \_\_\_\_\_

Make: \_\_\_\_\_ Year: \_\_\_\_\_ Model: \_\_\_\_\_

License No: \_\_\_\_\_ Vehicle No: \_\_\_\_\_

Describe Damage: \_\_\_\_\_

Other Driver's Automobile

Other Driver's Name: \_\_\_\_\_

Other Driver's Address: \_\_\_\_\_ Phone: \_\_\_\_\_

Make: \_\_\_\_\_ Year: \_\_\_\_\_ Model: \_\_\_\_\_

License No: \_\_\_\_\_

Owner's Name: \_\_\_\_\_

Owner's Address: \_\_\_\_\_ Phone: \_\_\_\_\_

Describe Damage: \_\_\_\_\_

Insurance Co. & Policy No: \_\_\_\_\_ (Must be Obtained)

Investigating Police Officer: \_\_\_\_\_

Badge No: \_\_\_\_\_ Police Dept: \_\_\_\_\_

If you are involved in an accident in which someone is seriously injured or if any vehicle is undrivable, you must immediately notify the local or state police.

Weather: (Circle) Sunny, Cloudy, Raining, Snowing, Freezing Rain

Road Conditions: (Circle) Wet, Dry, Snow Covered, Icy, Road Obstruction, Road Construction

DESCRIPTION OF ACCIDENT - Include direction your car was going and its speed; same for other car. Label streets and indicate traffic controls. PSU car is always #1.

Diagram area for accident description

Table with 2 columns: Names, Addresses and Phone. Header: -Persons Injured-

Property Damage - Describe and give location (address) of damage.

-Witnesses (Including Passengers)-

Table with 2 columns: Names, Addresses and Phone

This accident report has been properly completed and the vehicle was authorized for permissible use.

Supervisor/Dept. Head Signature \_\_\_\_\_ Driver Signature \_\_\_\_\_

STUDENTS ONLY
I hereby grant authorization to Penn State to release this form to its insurance carrier(s) for their use in evaluating a claim. I understand that I am entitled to a copy of this report upon request.

Student Signature \_\_\_\_\_ Form G1.44

# General Liability Insurance

- Protects the University and its employees for bodily injury and property damage to others (“3<sup>rd</sup> parties”).
- Coverage is worldwide.
- Coverage extends to employees while in the course and scope of employment.





# General liability Insurance cont.

- Where we are “negligent” (responsible).
  - Legal duty owed
  - Breach of that duty
  - Damages sustained
  - Damages causally related to the breach



**INCIDENT FORM**

Risk Management Office - 103 Rider Building - 227 W. Beaver Ave. - State College, PA 16801

(814) 865-6307 FAX (814) 865-4029

DO NOT use this form for Workers' Compensation or automobile accident claims.

<b>TIME &amp; PLACE OF ACCIDENT/ INCIDENT</b>	Date: _____ Time: _____ Location: _____		
	City: _____ State: _____ Zip: _____		
<b>PROPERTY DAMAGE</b>	Owner: _____ Phone: _____		
	Address: _____		
	City: _____ State: _____ Zip: _____		
<b>INJURED PERSON</b>	Name: _____ Age: _____		
	Address: _____ Phone: _____		
	City: _____ State: _____ Zip: _____		
	Occupation: _____ Nature of Injury: _____		
	Injured taken to: _____		
<b>WITNESS</b>	<b>NAME</b>	<b>ADDRESS</b>	<b>PHONE</b>
	_____	_____	_____
	_____	_____	_____
<b>FACTORS</b>	Premises: dry wet snow covered icy other: _____		
	Surface: concrete asphalt metal carpet tile other: _____		
	Lighting: indoor ( on or off ) outdoor ( sunny or overcast )		
	other: _____		
<b>DESCRIBE INCIDENT FACTS IN DETAIL</b>			

**Students Only:** I hereby grant authorization to The Pennsylvania State University to release this Incident Form to its insurance carrier(s) if warranted for their use in evaluating a claim. I understand that I am entitled to a copy of this Form upon request.

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Report Taken By: \_\_\_\_\_

Date: \_\_\_\_\_



# INCIDENT REPORTING



- If an individual or organization complains about an injury, property damage or some other incident:
  - **IT'S YOUR ROLE TO ASSIST THE PERSON.**
  - **IT'S THE CARRIER'S ROLE TO INVESTIGATE, DETERMINE AN OUTCOME AND COMMUNICATE A FORMAL RESPONSE.**
- What we need from you is the “WHO, WHAT, WHERE, WHEN and HOW”, so we can respond appropriately to the individual and/or organization.
- Timely and accurate incident reporting allows for possible defense of the claim.

# WHAT WE DON'T NEED

- DO NOT **SPECULATE** AS TO INCIDENT CAUSE OR **DRAW CONCLUSIONS**
- IT IS PERFECTLY NORMAL TO EXPRESS YOUR PERSONAL CONCERN, BUT **DO NOT COMMIT TO THE INJURED PARTY THAT PENN STATE WILL REIMBURSE!**
- DON'T PUT INTO AN EMAIL WHAT YOU DON'T WANT TO READ IN THE SUNDAY NEWSPAPER.
- DO NOT SHARE COPIES OF THE INCIDENT REPORT



# IF IT IS REALLY SERIOUS

- CALL US IMMEDIATELY, IF YOU OBSERVE, AS THE RESULT OF AN ACCIDENT:
  - CRITICAL INJURY
    - Significant fracture or amputation
    - Fatality
    - Spinal or brain injury
    - 2<sup>nd</sup> or 3<sup>rd</sup> degree burns
    - Sight or hearing loss
    - Sexual molestation, assault or rape
  - SOMETHING VERY STRANGE
- DAYTIME: 814-865-6307
- AFTER HOURS: 610-790-7729





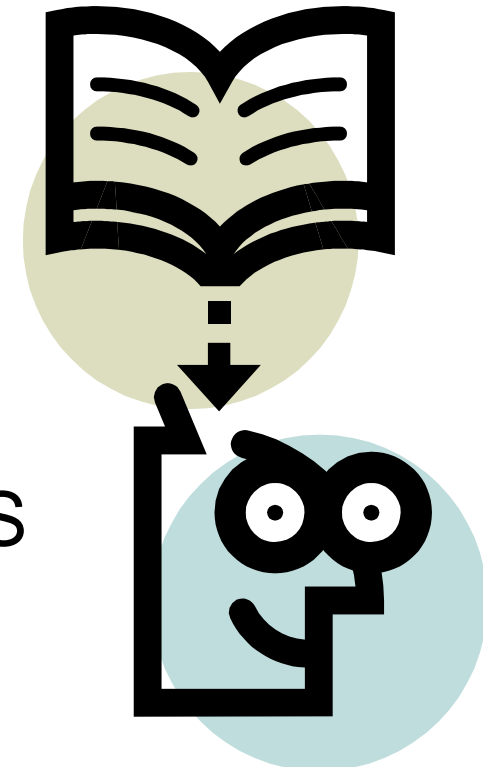
# OTHER TOPICS

- 4-H extension
  - P.W. Wood provides GL coverage for volunteers
- Youth camps
  - \$5,000 accident/health policy  
limit provided through AIL
  - Coverage is primary



# YOU ARE THE RISK MANAGER!

- IN YOUR DAILY ACTIVITIES ON BEHALF OF THE UNIVERSITY
- INTERACTION WITH STAFF, STUDENTS, VENDORS, VISITORS AND VOLUNTEERS
- LET COMMON SENSE BE YOUR GUIDE!
- THE RISK MANAGEMENT DEPT. IS YOUR TECHNICAL RESOURCE



# WHAT A TEAM!



## HOW CAN WE WORK EVEN BETTER IN THE FUTURE?



Copters and Mowers and Dozers

*Oh My*

Strategies for providing a positive camp experience for parents

**Ellen Will**

Program Director

**Shavers Creek Environmental Center**

**Penn State University**



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**slido.com**

**#B464**



# 7 Critical Issues Facing Today's Camps

**#3** ISSUE FOR CAMPS

## PARENT COMMUNICATION



### Messaging Parents

Camps have difficulties effectively communicating with parents (e.g., registration, regarding camper health, and during emergencies).



### Overprotective Parents

Parent's are overbearing when it comes to their children (e.g., programming, contacting their children, and unique medical needs).



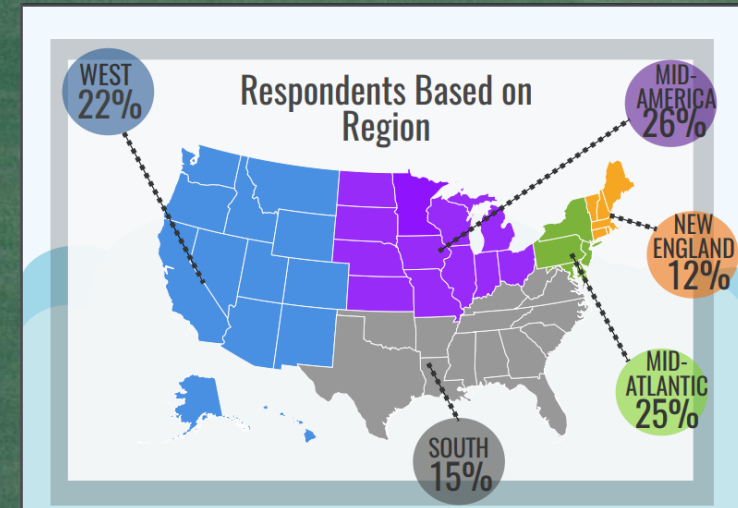
### Registration

Camps struggle communicating with parents for registration (e.g., filling out documents correctly and giving medical records).

### Resources to check out:

"Camp Staff: Getting Health and Safety Messages to Stick"

"Talking with Parents about Protecting Their Children at Camp This Summer"





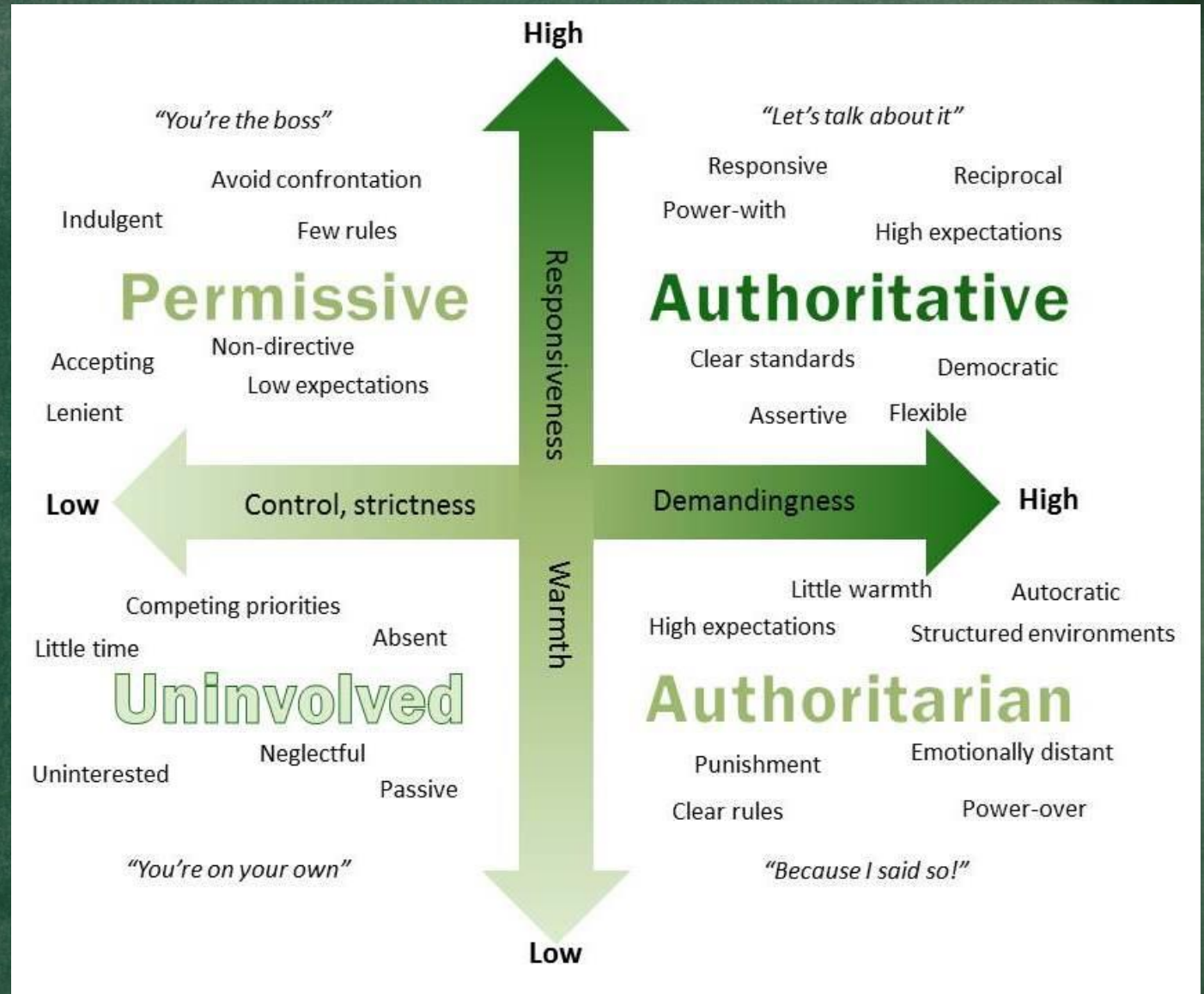
# Why Now?

## Changing Parenting Styles

- Overparenting
- Fear of negative outcomes results in limited experiences for child



# Parenting Styles





# Parenting Styles

- Normative parenting
  - Warmth & support
  - Behavioral control
  - Autonomy granting
- Over-parenting
  - Helicopters
  - Lawnmowers
  - Bulldozers
  
  - Can still be warm, supportive, but also intrusive





# I lost the manual!

Developing an understanding of parenting styles and cultural norms will help us create programmatic approaches to working with parents.





# Parental Anxiety

1. Separation/loss of communications
2. Lack of own camp experience
3. Lack of trust in camp administration
4. Parents who present as “helicopter” are more anxious
5. Fear for their child’s social, emotional and physical safety
6. Concerned that child is not prepared for camp



Small group discussion @ tables

Think of a time you REACTED  
to a parental concern.

Brainstorm and discuss strategies to  
PROACTIVELY manage that issue

For example: Lack of trust, communication issues,  
unreasonable demands, requesting program changes



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# Being Proactive

## There is plenty of Supervision

- Staff to camper ratios

## Risk Management

- Preventative measures
- Safety considerations


## Staff Training

- Policy requirements





# Suggested Responses to Reduce Anxiety

1. Enhance communication strategies
  2. Increase access (pre-camp visits)
  3. Strengthen staffing patterns, training, and preparations
  4. Increase social media strategies to give virtual admission
  5. Enhance parent outreach, programs, and pre-camp information/training
  6. Reinforce camp policies and procedures
- 



# Responding in the moment

## Soft Skills

- Stay calm & listen
- Don't get defensive
- Thank them for reaching out
- Show respect
- Take notes

## Operational Tools

- Refer to pre-camp info
  - Program logistics
  - Codes of Conduct
- Policy support
  - Non-discrimination
  - Financial policies (refunds)

You don't have to solve problem immediately ...  
work on it and call them back





# Scenarios & Discussion

- Parent who won't come pick up child





# When to take it up the chain...

- When the parent is already emotional
- Major policy issues (money, medical, discrimination, etc.)
- When the parent is not accepting your response
- Threatening comments or behavior

It's okay to make a call external to the program (your department supervisor, risk management, ethics & compliance, etc.)





# Be Proactive, not Reactive!

Operationalize your response strategies to mitigate the risk of degrading the camp experience from both the program values and individual perspective.





# American Camp Association Webinar

## Avoiding the Parent Trap: Working with Difficult Parents

1. Identify different types of difficult parents and understand why they are showing a particular behavior.
2. Learn techniques for working with the different types of difficult parents
3. Practice skillful responses to difficult parents

Presenter: Sarah Kurtz McKinnon

Cost: \$35 Member; \$70 Nonmember





Thank You!





# References

- [https://www.acacamps.org/sites/default/files/resource\\_library/2017-Emerging-Issues-Report.pdf](https://www.acacamps.org/sites/default/files/resource_library/2017-Emerging-Issues-Report.pdf)
- [https://www.acacamps.org/resource-library/camping-magazine/parenting-trends-challenges-facing-youth-what-camp-professionals-need-know?utm\\_source=Informz&utm\\_medium=email&utm\\_campaign=ACANow&zs=nCAPX&zl=0cFR1](https://www.acacamps.org/resource-library/camping-magazine/parenting-trends-challenges-facing-youth-what-camp-professionals-need-know?utm_source=Informz&utm_medium=email&utm_campaign=ACANow&zs=nCAPX&zl=0cFR1)
- [https://www.acacamps.org/sites/default/files/resource\\_library/2017-Emerging-Issues-Report.pdf](https://www.acacamps.org/sites/default/files/resource_library/2017-Emerging-Issues-Report.pdf)
- <https://www.acacamps.org/staff-professionals/events-professional-development/recorded-webinar/avoiding-parent-trap-working-difficult-parents>
- <https://www.acacamps.org/resource-library/camping-magazine/camp%E2%80%93parent-partnerships-parent%E2%80%93camp-loyalty>
- <https://static1.squarespace.com/static/58dd48f5c534a52312bbc4ea/t/5917c32d414fb57bbf9c7b36/1494729519463/Copy+of+2016.05.17+Parent+Anxiety+Causes+and+Consequenes.pdf>
- <https://aspeneducation.crchealth.com/article-parenting-style/>
- <https://www.psychologyinaction.org/psychology-in-action-1/2018/4/23/k17ziyfqt1vy9tlytr9l9k48epdnur>





# You Make a Difference

**Kenya Faulkner, JD**

Chief Ethics & Compliance Officer

The Pennsylvania State University





Review





# University Policies

- Administrative Policy AD03
- Administrative Policy AD39
- Administrative Policy AD72
- Human Resources Policy HR99





# Lunch

Please return at 1:15





Review





# Review

- Youth Program Inventory
- Background Clearances
- Building a Safe Penn State: Reporting Suspected Child Abuse
- Emergency Management Planning
- American Camp Association Membership





# Special Guest

**Dr. Eric Barron**

President

Penn State University





# Diversity & Inclusion

**Dr. Seria Chatters**

Director of Equity and Inclusivity

Department of Pupil Services

State College Area School District







# Cultural Competency in Youth Programming

Facilitated by Dr. Seria Chatters - [sjc22@scasd.org](mailto:sjc22@scasd.org)



## Cultural Introductions

- What is your racial/cultural/ethnic background?
- When did you first meet or interact with an individual from a different ethnic/cultural/racial background?
- What are your thoughts on how can we ensure we are providing the most culturally sensitive youth programs>?

# Identities

Think about two identities that are the most important to you.  
Examples: Culture/Race, Role, Religion, Sexual Orientation

Be prepared to share your reasons to select these identities.

Next steps





## Hey, whadya know- Quick Review



**Bias**  
**Prejudice**  
**Discrimination**  
**Privilege**  
**Cultural Competency**

**BIAS:** A preference for something, can be negative or positive.

**PREJUDICE:** A judgment or opinion that is formed on insufficient grounds before facts are known or in disregard of facts that contradict it. Prejudices are learned and can be unlearned.

**DISCRIMINATION:** Unfair or unequal treatment of an individual (or group) based on certain characteristics, including: Age. Disability. Ethnicity.

## Privilege

Privilege is characteristically invisible to people who have it.

People in dominant groups often believe that they have earned the privileges that they enjoy or that everyone could have access to these privileges if only they worked to earn them.

In fact, privileges are unearned and they are granted to people in the dominant groups whether they want those privileges or not, and regardless of their stated intent.

## Privilege

Privilege operates on personal, interpersonal, cultural, and institutional levels and gives advantages, favors, and benefits to members of dominant groups at the expense of members of target groups. In the United States, privilege is granted to people who have membership in one or more of these social identity groups:

- White people;
- Able-bodied people;
- Heterosexuals;
- Males;
- Christians;
- Middle or owning class people;
- Middle-aged people;
- English-speaking people





## Essentials to Understand – Toll, 2018 (Diversity Resources)

- Here are the 7 essentials for cultural competence
- **1. Beliefs and Worldview** – people have fundamentally different ways of seeing the world, and their role in it. In the West, people tend to believe they're in charge of their fate. But most other cultures are more fatalistic: either it's meant to be – or not – which has [significant impact on multicultural teams](#).
- **2. Communication Styles** -different people have wildly different ways of communication, especially regarding context and directness. In North America, people tend to say what they mean. But in most other cultures, people are more indirect, which can seem confusing or even misleading.
- **3. Formality** – cultures differ greatly in greetings, manners and etiquette. In the United States, people tend to be casual, both in dress and behavior. But in most other cultures, formality is more valued, and is an essential sign of respect.
- **4. Hierarchy** – cultures differ in whether their societies are horizontal or vertical. In the West, people are generally seen as equals. But in Asian, Latin, and Middle Eastern cultures, there is much more emphasis on – and comfort with – hierarchy and strong leadership concentrated at the top.

- **5. Perceptions of Time** – in addition to [diverse religious and cultural events](#), people differ greatly in their perceptions of time. Americans tend to be short-term and fixed: deadlines are deadlines. But in many other cultures, people tend to think more long-term, and dates and deadlines are more flexible.
- **6. Values and Priorities** – in North America, there is greater emphasis on the individual and career, and less loyalty between employer and employee. But in Asian and Latin cultures, there is greater emphasis on the group, and long-term business and work relationships.
- **7. Everyone's Unique** – finally, it's important to remember that cultural guidelines are only that – guidelines. Every person is as unique as their singular fingerprints, and it's important to perceive the individual.

## Cultural Competence

- Competency One: Knowledge of Self-culture
  - Competency Two: Knowledge of Parent/Camper Culture
  - Competency Three: Ability to Identify and Resolve Cultural Conflicts
  - Competency Four: Knowledge of Culturally Responsive Pedagogy
- Camp and Culture: The Core Competencies Deeply Engrained in Cultural Competence  
Whitaker, 2018
- [https://www.adl.org/education/resources/tools-and-strategies/respect-is-](https://www.adl.org/education/resources/tools-and-strategies/respect-is-our)

## Knowledge of Self Culture

- Know thyself
- Understanding your own culture
- What childhood experiences shaped your worldview?
- Experiences with other cultures
- Project Implicit



- Find ways to gain a deeper understanding
  - Learn more about what excites your campers
  - Motivates your campers to attend
  - Barriers they experience that prevents them from attending
- 
- Do they see themselves represented in your camp materials?
  - Are they a traditional program participant? If not, what motivated them to attend?

## Ability to resolve cultural conflict

Cultural conflicts are misunderstandings that occur as a result of differences related to communication and behavior styles, which can very often serve as counterproductive to supporting your efforts toward creating a more culturally responsive environment.

### Proactive Methods

- Cultural Climate Assessments
- Establishing methods to address findings
- Establishing methods to foster open communication

### Reactive

- Foster ways to resolve conflict

## Microaggressions

- **Microaggressions** are the everyday verbal, nonverbal, and environmental slights, snubs, or insults, whether intentional or unintentional, which communicate hostile, derogatory, or negative messages to target persons based solely upon their marginalized group membership
- [https://www.youtube.com/watch?v=ho\\_WW7M5E3A](https://www.youtube.com/watch?v=ho_WW7M5E3A)

## What if I commit a microaggression?

- **1. Know the difference between intent and impact.**

Everyone knows you didn't mean to hurt their feelings. What is more important than saying, "I never meant to..." is to acknowledge that words have an impact that is separate from your intent. The purpose of your apology is to take responsibility for your impact. Your words should reflect that.

- **2. Throw away your defenses.**

If you really are apologizing, you need to throw out your defensiveness. It is not about you. It is about the impact your words had on a colleague, parent, friend, spouse or stranger.

If the other person senses defensiveness then your apology will appear less genuine. This takes some practice and is worthwhile to be aware of when it comes up.

- **3. Put together your apology.**

Depending on what you said, you may not even know if offense was taken. Or maybe you said something cringe-worthy that obviously necessitates an apology.

Below is a template you can work from:

"Hey there, I was wondering if I could talk to you for a second. The other day I said something that I think was offensive. I have thought about it and want to apologize to you. I know my words have an impact and I am sorry for the impact they made on you. I value our friendship/relationship/camaraderie and want you to know I am aware of what I said, I take responsibility for it and am working on it." – Pooja Kothari, 2017



**4. Move forward.**

No need to go back and keep addressing it. Just work on improving that relationship whether it is at work or at home.

It is possible that your apology is not accepted. Take comfort that you tried and did the right thing by addressing the issue in the first place. Give it time. Your future actions will show your commitment to addressing your implicit bias.

**5. Find a friend.**

In addressing our unconscious assumptions, mentorship is helpful. Find someone you feel "safe" with and who has a solid understanding of microaggressions and implicit bias. Have conversations with them on these topics to increase your knowledge, challenge yourself and check your bias. It is the best and most interactive way to grow.

**6. A message from *The Berenstain Bears*.**

Like Mama Bear said: "It's never too late, to correct a mistake."

You have the power of language! Move past your embarrassment or nervousness to repair that bridge.

## Scenario courtesy of the ACA

Cultural conflicts have been occurring at one camp between campers from the Ukraine and the Hispanic or Latino children. Staff felt the conflicts occurred because the Latino campers believed their Ukrainian peers were speaking negatively about them, and chose to do so in their native language in an effort to reduce the risk of their peers figuring out what they were saying.

What would you do?

## **Celebrate Culture**

Celebrate cultural differences

Encourage children to learn from one another

Provide boundaries and guidelines

## **Competency Four: Knowledge of Culturally Responsive Pedagogy**

Curriculum as a Window and a Mirror (National SEED Project)

Teaching Tolerance Social Justice Standards:

- Diversity
- Identity
- Justice
- Action

Intersectionality Matters!





**What must I start doing, stop doing, and continue doing to develop my cultural competencies?**

## **Starting Somewhere**

If each of us increased our effort by 5%, it would make an immense difference.





## Questions? More Information?

Dr. Seria Chatters  
[sjc25@psu.edu](mailto:sjc25@psu.edu)





# Responding to a Child Abuse or Emergency Event

What Would Your Do?





- This is a hands-on table top work session.
- Groups will work through real-life situations and events that may occur during youth programs.
- You will be given scenarios to work through as a group.





# Goal

- Learn to identify types of events that could pose a risk to participants as well as staff.
- Learn how to develop strategies and protocol to respond to high risk events.
- Learn how to respond to individuals that may be in danger or pose a threat to participants or staff.





# Instructions

- Read first part of scenario and answer questions for that part as a group before proceeding to next part of scenario.
- Please allow all persons in the group to respond to the questions before moving on to next part of scenario.





# Discussion





# Review of Day





THANK YOU!

