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A History of “Safe Sanctuaries” in Oklahoma

by Mary Lue Eastmond

In 1992-93 I began to hear concerns from people about how well we (being those responsible for Conference children’s camping) knew individuals who came to work at our children’s camps. We were then beginning to add many more children’s camps that required many more people that deans did not personally know. It was also that year that an insurance company (Brotherhood Mutual) developed and distributed a resource called “Reducing the Risk of Child Abuse in the Church.” These “signs” indicated to me and others involved in Conference programming that we needed to listen to our “constituents” and begin taking steps to address their issues related to the safety of their children. We began in 1993 to have all children’s camp leaders fill out application forms giving us some indication of their background and experience. Things grew from there as we got feedback from leaders – positive and negative – and parents.

Our Conference Youth Department became engaged in these conversations and a task force composed of representatives of both areas worked for months to develop Leader Guidelines and Safety Standards for Workers with Children and Youth in the Oklahoma Conference. This document included guidelines for adult/student ratios, age guidelines, other guidelines for supervision, and a process for screening all Conference and District workers at children and youth events. The proposal to implement this system was presented at Annual Conference 1995 and was ultimately approved although there were those who spoke against it. This document has served the Conference and districts well since with only a few modifications from time to time.

At the time these guidelines and standards were implemented, local churches were urged to take steps to develop a similar process for safeguarding their own ministries with children and youth. I took a study that was developed in the Cal-Pac Conference (this was an issue that was popping up all around the country) for local churches to use in exploring safety issues and adapted it to fit Oklahoma. I distributed it as I could, and several congregations, particularly larger ones in cities, began to develop their own safety policies and procedures. (It was also during this period – mid to late ’90s – that the Conference Board of Ordained Ministry began to do background checks on everyone who was entering the ordained ministry.)

Concern about safety issues in ministry has continued to grow – particularly as evidence of misconduct among clergy and in churches continued to be uncovered (the Catholic Church and others). At the General Church level the subject is continually explored. Finally the Board of Discipleship developed the Safe Sanctuaries books we currently use. The General Commission on Finance and Administration (those dealing with legal issues and insurance concerns for the church) have been the driving force and, working in conjunction with the program areas, have produced numerous printed resources as well as workshops on the subject.

In 2002 we began to look at how many of our congregations had developed safety policies and we became concerned. Many larger churches had gone through the process of getting safety policies and procedures in place, but our mid- to small-sized congregations seemed to have dismissed the issue by saying things like, “Oh, we know everybody here. Why do we need to do all that?” or “We’re too small to have problems like this!” As a result some very unsafe practices were putting important ministries at great risk.
A task force, again with representatives from children and youth ministries, decided it was time to take the next step in getting everyone on board with safety policies and procedures. Other Conferences, our good neighbors to the north for one example, had taken the leap in requiring local churches to do this, so we decided the time was right. This task force developed legislation that was presented at the '03 Annual Conference as well as the Safety Audit that was provided as a tool to measure risk factors in a church and serve as a guide for the development of a policy and procedures. Subsequently, training events were offered and additional helps, including a Safe Sanctuaries book, were provided. This legislation passed unanimously without even a question being raised.

In January 2007 our insurance carrier took another step that has emphasized even more strongly how important screening leaders with children and youth is. In addition to the Safety Audit, which local churches were asked to complete for their Charge Conferences, our insurance company required local congregations and other church entities to complete a similar form for their use so they could more accurately assess risk for abuse and misconduct in these ministry settings.

February 10, 2007
A Resolution for the Protection of the Entire Congregation, which include Children, Youth, and Vulnerable Adults in Local Churches of the Oklahoma Conference of the United Methodist Church
Presented May 2003

WHEREAS, in 1995 the Oklahoma Annual Conference of the United Methodist Church approved and adopted Leader Guidelines and Safety Standards for Children and Youth Events applicable at the Conference and district levels; and

WHEREAS, local churches have been encouraged since 1995 by the Oklahoma Annual Conference to be proactive in the prevention of abuse or harm by developing, adopting, and implementing similar safety policies; and

WHEREAS, the 1996 General Conference of the United Methodist Church adopted a resolution aimed at reducing the risk of abuse against children, youth, and vulnerable adults; and

WHEREAS, it is the responsibility of every local church to protect the well-being of children, youth, and vulnerable adults and personnel who work with them in the ministries of the church; and

WHEREAS, the failure to adopt and implement such policies continues to put at risk children, youth, vulnerable adults, local churches, members of local churches and the Annual Conference; and

WHEREAS, a church with policies and procedures related to safety of children, youth, and vulnerable adults is less liable in case of alleged abuse than one without such policies and procedures;

THEREFORE, be it resolved that the Oklahoma Conference of the United Methodist Church mandates that each local church of the Annual Conference shall:

1) By Charge Conference 2003, ratify "A Covenant for the Protection of Children, Youth, and Vulnerable Adults in Local Churches of the Oklahoma Annual Conference."

2) By Charge Conference 2004, develop, adopt, and implement a policy and its procedures related to safety issues for the protection of children, youth, and vulnerable adults.

3) At a minimum, incorporate into this policy and its procedures components that:
   - Apply to all paid and volunteer staff who work with children, youth, and vulnerable adults;
   - Require a screening process for workers with children, youth, and vulnerable adults;
   - Include aspects of training, supervision, and support of workers with children, youth, and vulnerable adults;
   - Provide information and/or training on safety issues for the entire congregation;
   - Specify procedures for reporting and responding to incidents of abuse or injury;
   - Include a comprehensive assessment of safety in the ministry of the local church.

4) Annually conduct a "Local Church Safety Audit" provided by the Annual Conference and due at the time of Charge Conference to the Conference Children, Youth, and Vulnerable Adult Safety Task Force with a copy to the District Superintendent.

Respectfully submitted by the Children, Youth, and Vulnerable Adult Safety Task Force of the Oklahoma Conference Discipleship Ministry Team (Rev. Mary Gaudreau and Diane Doughty, co-chairs, Janet Boone, Sondra Shepherd, Revs. Jennifer Scott, Chuck Nordean, Liz Tate, Craig Stinson, and Mary Lue Eastmond)
Jesus said, "Whoever welcomes [a] child . . . welcomes me" (Matthew 18:5). Children are our present and our future, our hope, our teachers, our inspiration. They are fully participants in the life of the church and in the realm of God.

Jesus also said, "If any of you put a stumbling block before one of these little ones . . . it would be better for you if a great millstone were fastened around your neck and you were drowned in the depth of the sea" (Matthew 18:6). Our Christian faith calls us to offer both hospitality and protection to the little ones, the children. The Social Principles of The United Methodist Church state that “children must be protected from economic, physical, emotional and sexual exploitation and abuse” (¶ 162C).

Tragically, churches have not always been safe places for children. Child sexual abuse, exploitation, and ritual abuse occur in churches, large and small, urban and rural. The problem cuts across all economic, cultural, and racial lines. It is real, and it appears to be increasing. Most annual conferences can cite specific incidents of child sexual abuse and exploitation within churches. Virtually every congregation has among its members adult survivors of early sexual trauma.

Such incidents are devastating to all who are involved: the child, the family, the local church, and its leaders. Increasingly, churches are torn apart by the legal, emotional, and monetary consequences of litigation following allegations of abuse.

1. "Ritual abuse" refers to abusive acts committed as part of ceremonies or rites; ritual abusers are often related to cults, or pretend to be.
2. God calls us to make our churches safe places, protecting children and other vulnerable persons from sexual and ritual abuse. God calls us to create communities of faith where children and adults grow safe and strong. In response to this church-wide challenge, the following steps should be taken to reduce the risk of child sexual abuse:

A. Local churches should:

1. Develop and implement an ongoing education plan for the congregation and its leaders on the reality of child abuse, risk factors leading to child abuse, and strategies for prevention;
2. Adopt screening procedures (use of application forms, interviews, reference checks, background clearance, and so forth) for workers (paid and unpaid) directly or indirectly involved in the care of children and youth;
3. Develop and implement safety procedures for church activities such as having two or more nonrelated adults present in classroom or activity, leaving doors open and installing half-doors or windows in doors or halls; providing hall monitors; instituting sign-in and sign-out procedures for children ages ten or younger; and so forth;
4. Advise children and young persons of an agency or a person outside as well as within the local church whom they can contact for advice and help if they have suffered abuse;
5. Carry liability insurance that includes sexual abuse coverage;
6. Assist the development of awareness and self-protection skills for children and youth through special curriculum and activities; and
7. Be familiar with annual conference and other church policies regarding clergy sexual misconduct.
B. Annual conferences should:
   1. Develop safety and risk-reducing policies and procedures for conference-sponsored events such as camps, retreats, youth gatherings, childcare at conference events, mission trips, and so forth; and
   2. Develop guidelines and training processes for use by church leaders who carry responsibility for prevention of child abuse in local churches. Both sets of policies shall be developed by a task force appointed by the cabinet in cooperation with appropriate conference agencies. These policies shall be approved by the annual conference and assigned to a conference agency for implementation. It is suggested that the policies be circulated in conference publications and shared with lay professionals and clergy at district or conference seminars.

C. The General Board of Discipleship and the General Board of Global Ministries should:
   1. Cooperatively develop and/or identify and promote the following resources;
   2. Sample policies, procedures, forms, and so forth for reducing the risk of sexual abuse and exploitation of children and youth in local churches both in relation to their own sponsored programs and to any outreach ministries or other programs for children or youth that use church space;
   3. Child abuse prevention curriculum for use in local churches;
   4. Training opportunities and other educational resources on child sexual abuse and exploitation and on ritual abuse; and
   5. Resources on healing for those who have experienced childhood sexual trauma.

ADOPTED 1996
READOPTED 2004 AND 2008
RESOLUTION #65, 2004 BOOK OF RESOLUTIONS
RESOLUTION #59, 2000 BOOK OF RESOLUTIONS
A Covenant for the Protection of the Entire Congregation, which includes Children, Youth, and Vulnerable Adults in Local Churches of the Oklahoma Annual Conference, The United Methodist Church

May 2003/ Updated 2010

Introduction
The 1996 General Conference of The United Methodist Church adopted a resolution aimed at reducing the risk of abuse against children, youth, and vulnerable adults in the church. The adopted resolution includes the following statement:

Jesus said, "Whoever welcomes [a] child... welcomes me." (Matthew 18:5.) Children are our present and our future, our hope, our teachers, our inspiration. They are full participants in the life of the church and in the realm of God. God calls us to make our churches safe places, protecting children and other vulnerable persons from abuse, including sexual abuse. God calls us to create communities of faith where children and adults grow safe and strong. (From The Book of Resolutions of The United Methodist Church – 1996, Readopted 2004 and 2008)

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From 1995 forward the Oklahoma Annual Conference has encouraged local churches to adopt or adapt Leader Guidelines and Safety Standards for Children and Youth Events or develop their own safety policy and procedures.

Scope
This policy and its provisions shall apply to all paid and unpaid staff, whether lay or clergy, ages 14 and older, who have contact with children, youth, and/or vulnerable adults who participate in any event sponsored by the _________________________________ United Methodist Church in the Oklahoma Annual Conference.

Statement of Covenant
Therefore, as a Christian community of faith and a United Methodist congregation in the Oklahoma Conference, we commit ourselves to the safety and protection of children, youth, vulnerable adults, and those who work with them in any ministry of our local church. The policy we adopt will include but not be limited to the following:

- we will follow reasonable safety measures, including background checks, in the selection and recruitment of workers;
- we will implement prudent operational procedures in all programs and events to reduce risks of harm, injury or abuse;
- we will provide supervision and support for workers with children, youth and vulnerable adults;
- we will educate all of our workers with children, youth, and vulnerable adults regarding the use of all appropriate policies, procedures.

* Vulnerable Adult: A person 18 years of age or older who has a physical or mental condition which substantially impairs the person from adequately providing for his or her own care or protection.
• we will conform our facilities to meet reasonable safety standards to reduce the risk of harm or injury;
• we will educate our congregation, including children, youth and vulnerable adults, regarding our adopted policy and procedures;
• we will have a clearly defined procedure for reporting a suspected incident of abuse that conforms to the requirements of state law;
• we will have in place procedures to respond to threats or actual instances of natural or human-made disasters that impact the church;
• we will be prepared to respond to media inquiries if any such incident occurs;
• we will provide a ministry of supportive care to all involved in any such incidents; and
• we will annually conduct a "Local Church Safety Audit" as provided by the Annual Conference.

Conclusion

Our congregation’s purpose for establishing this policy and accompanying procedures is to demonstrate our absolute and unwavering commitment to the safety of all of our children, youth, and vulnerable adults. Thus, in covenant with all United Methodist congregations in the Oklahoma Conference, we commit to the development and adoption of an appropriate safety policy for children, youth, and vulnerable adults in accordance with the action of the 2003 Oklahoma Annual Conference.

Ratified by the ________________________________ United Methodist Church of

(Name of local church)

______________________________, Oklahoma, on ________________________________.

(Town/City) (Date)

Signed:

______________________________

Chair, Administrative Council/Board
Local Church Safety Audit – Updated 2010
Oklahoma Conference of the United Methodist Church

This document is due at your annual Charge Conference. Send the original to your District Superintendent.

Local Church_____________________________________________________ District____________________________________

Person completing this audit_________________________________________ Date completed____________________

General Questions

1) We have decided who in our congregation has on-going responsibility for reviewing the church’s guidelines, standards, policies and procedures relating to safety and abuse issues.

2) We take our policies to prevent child abuse seriously, and we are committed to their enforcement for the safety and security of all of our children.

3) We know where our copy of Safe Sanctuaries is and our workers with children, youth, and vulnerable adults have access to it.

4) We know where to go to find helpful resources in creating and implementing safety procedures.

Personnel Issues for paid and volunteer workers

5) We screen and check references for all paid and volunteer employees, including clergy, who have contact with children, youth, or vulnerable adults.

6) We screen and check references for all paid and volunteer workers for any position involving work with children, youth, or vulnerable adults.

7) We have a minimum age for those providing supervision for children, youth, and vulnerable adults.

8) We have established leader to children/youth/vulnerable adult ratios for adequate supervision.

9) We have set minimum qualifications for paid and volunteer workers with children, youth, or vulnerable adults (e.g. amount of time person has been a member of the church, age difference between worker and child, required CPR training, etc.).

Education regarding safety and abuse prevention:

10) We train at least annually all volunteer and paid workers with children, youth, and vulnerable adults to understand the nature of child abuse, how to carry out our policies and procedures to prevent it, and how to provide a safe environment for ministry.

11) We offer at least annually educational opportunities to the whole congregation, including parents of children and youth, about how to recognize and how to reduce risks of injury and abuse.
12) We have decided which group within our church will assume responsibility for the orientation and training of our paid and volunteer staff concerning issues of safety and abuse.

13) Our workers are informed of state law requirements regarding child abuse and their responsibility for reporting incidents.

If an allegation of abuse arises:

14) We have a clear reporting procedure for a suspected incident of physical, sexual, or emotional child abuse that follows the requirements of our state law (e.g., How soon would you act? Who decides which officials to contact and who in the church would contact the appropriate officials? Who in the church would be informed? Who would speak to the media if necessary?).

15) We have insurance coverage available in case a child abuse complaint occurs.

16) We have a clearly defined response plan to be implemented in case an allegation of child abuse is made against anyone in our church, which should include the Oklahoma Conference Director of Communications.

Other areas of concern:

17) We have clear policies regarding church trips or excursions.

18) We have a clearly defined building usage strategy as a component of our safety and abuse prevention plan.

19) We have clear policies and plans regarding response to safety threats and disasters (e.g., fire, gas leaks, tornado, etc.).

20) We have thought through how we might support persons in our congregation or community who are survivors of or the families of survivors of trauma and abuse.

Signed: ________________________________________ Date__________________________________

(Chair, Administrative Board/Council)               (of Charge Conference)

________________________________________ ______________________________________

(Chair, Board of Trustees)     (Chair, Staff/Pastor/Parish Relations Committee)

ESTABLISHING SAFETY POLICIES AND PROCEDURES
FOR THE ______________________ UNITED METHODIST CHURCH,
____________________, Oklahoma

We hereby adopt the following Policies (in **bold italics**) to guide the safe conduct of our ministries for children, youth and vulnerable adults. Procedures for carrying out these policies follow.

- **Follow reasonable safety measures in the selection and recruitment of workers;**
  - What do/can we do to be sure that the people who work with our children, youth, and vulnerable adults are responsible and worthy of our trust?
  - Is that enough?
  - What more should we do?

- **Implement prudent operational procedures in all programs and events;**
  - What do/can we do to be sure that the way we do ministry minimizes risk for injury and harm?
  - Is that enough?
  - What more should we do?

- **Conform our facilities to meet reasonable safety standards to reduce risk of harm or injury;**
  - How do/can we evaluate the safety of our facilities?
  - Is that enough?
  - What more should we do?

- **Provide for workers adequate training regarding the implementation of our policies, procedures, and preferred methodologies;**
  - How do/can we train and inform our workers?
  - Is that enough?
  - What more should we do?

- **Provide adequate supervision and support for workers as they are in ministry on our behalf;**
  - What do we do to supervise and support our workers?
  - Is that enough?
  - What more should we do?

- **Educate parents and others in our congregation as to our policies and procedures;**
  - What do we do to educate/inform parents and congregation members about our safety policies and procedures?
  - Is that enough?
  - What more should we do?

- **Have in place a clearly defined procedure for reporting instances of injury, harm or abuse that conforms to requirements of state law;**
  - If there ever is an incident of injury, harm, or abuse, how will it be reported (by whom? to whom? who else should know?)?
  - Who is the spokesperson for the church to the media?
  - Is this clear to everyone in the congregation?
  - Is this enough?
  - What more should we do?
• **Respond with compassion and integrity to needs as they present themselves following incidents of harm, injury, or abuse:**
  o If there ever is an incident of injury, harm, or abuse, what will our congregation do to respond?
  o Who will be the “point person” to guide this response?
  o Is this clear to the congregation?
  o Is this enough?
  o What more should we do?

• **Regularly review our policies and procedures to assure that they conform to current legal, health, safety and denomination standards.**
  o How often will we review these policies and procedures to be sure they are current?
  o Who is responsible for this happening?
  o Is this often enough?
  o What more should we do?

By action of the Charge Conference of the__________________________
United Methodist Church on ______________________________
(DATE)

__________________________________________  ________________
Pastor                                      Chair, Administrative Council
SAMPLE: Safety Policy for Children, Youth and Vulnerable Adults

Introduction
Jesus said, "Whoever welcomes [a] child...welcomes me." (Matthew 18:5) He also said, "If any of you put a stumbling block before one of these little ones...it would be better for you if a great millstone were fastened around your neck and you were drowned in the depth of the sea." (Matthew 18:6) Our Christian faith calls us to offer both hospitality and protection to those who cannot protect themselves.

In response to this call and action of the 2003 Oklahoma Annual Conference, we hereby commit ourselves as a community of faith to this policy of safety for children, youth, and vulnerable adults.

Purpose
Our congregation’s purpose for establishing this Safety Policy and accompanying procedures is to demonstrate our absolute and unwavering commitment to create within our ministries a "safe sanctuary" that will foster healthy growth and development in spiritual and other dimensions as we have opportunity to provide ministry.

Statement of Policy
Therefore, as a Christian community of faith and an Oklahoma United Methodist congregation, we pledge to conduct the ministry of the gospel in ways that assure the safety and spiritual growth of all our children, youth, and vulnerable adults as well as all those who work with them. It is our policy to:

- Follow reasonable safety measures in the selection and recruitment of workers;
- Implement prudent operational procedures in all programs and events;
- Conform our facilities to meet reasonable safety standards to reduce risk of harm or injury;
- Provide for workers adequate training regarding the implementation of our policies, procedures, and preferred methodologies;
- Provide adequate supervision and support for workers as they are in ministry on our behalf;
- Educate parents and others in our congregation as to our policies and procedures;
- Have in place a clearly defined procedure for reporting instances of injury, harm or abuse that conforms to requirements of state law;
- Respond with compassion and integrity to needs as they present themselves following incidents of harm, injury, or abuse;
- Regularly review our policies and procedures to assure that they conform to current legal, health, safety and denomination standards.

Conclusion
In all of our ministries with children, youth, and vulnerable adults, this congregation is committed to demonstrating the love of Jesus Christ so that each person is "surrounded by steadfast love,...established in the faith, and confirmed and strengthened in the way that leads to life eternal" (Baptismal Covenant II," United Methodist Hymnal, p.44).

Adopted by ________________________________ on ________________________________

(Date)
SAMPLE: Procedures for the Implementation of Our Safety Policies

(Policies below are in bold type. Procedures describe how policies will be carried out.)

Follow reasonable safety measures in the selection and recruitment of workers;

1. All workers with children, youth, or vulnerable adults will have been active with their peers in the life of this congregation for at least six months prior to their taking responsibilities in our ministries.

2. Every person working with children, youth, or vulnerable adults will complete an application form and provide three non-family references to their character and relational skills. This information will be reviewed and updated every odd numbered year.

Implement prudent operational procedures in all programs and events;

1. At least two adults will be present for all activities, programs, and events for children, youth, or vulnerable adults. Leaders should never be alone, one-on-one, with a child, youth, or vulnerable adult in an isolated or closed situation.

2. The following ratios are to be observed in all activities, programs, and events:
   a. Nursery and Toddlers 1 adult to 4 children
   b. Preschoolers and Kindergarten 1 adult to 6 children
   c. Elementary 1 adult to 8 children
   d. Youth 1 adult to 10 youth
   e. Vulnerable Adults 1 leader to 12

3. Young people ages 14 to 18 are welcome to serve as assistant leaders under direct adult supervision with a coordinators permission providing that the young person is at least four (4) years older than the group with whom he or she will work.

4. If there are not two adults per classroom, a hall monitor will check with leaders and offer assistance as needed during activities, programs and events.

5. Parents will be informed of details and will be asked to give permission for children and youth to participate in ministry activities that take place away from the church. Leaders will see that parents are informed of any changes made in plans otherwise published, even at the last minute.

6. Volunteers providing transportation for programs, activities, or events for children, youth or vulnerable adults will:
   a. Hold a valid driver’s license,
   b. Not have more than two moving violations in the past year,
   c. Use a vehicle in good mechanical condition,
   d. Carry no more people than can be secured in seat belts or appropriate restraints.

7. Nursery workers will follow sanitary procedures when changing diapers and caring for toilet needs of children.

8. Sick children will be removed from nurseries and classes to avoid exposure of others.

9. Only adults can move or set up TVs, projectors or other heavy equipment. Any such movable equipment must be securely attached to its conveyance (e.g. TVs belted or bolted to the cart).

10. Children will be under supervision anytime they are in the church building and on the playground. When official childcare is not provided, parents are expected to provide supervision at all times.

11. At least two people should accompany children to the playground area to provide supervision.

12. Emergency exit plans are posted in each area of the building. Also posted are instructions for tornado safety. These plans are reviewed regularly with parents, leaders, teachers, and caretakers.
Conform our facilities to meet reasonable safety standards to reduce risk of harm or injury;
1. Every classroom and office door will have a window providing a view of the interior.
2. Trustees will regularly check facilities for safety hazards.
3. Toxic materials, including cleaning and other supplies, will be stored in locked facilities well out of the reach of children, youth, and vulnerable adults.
4. Electrical outlets in children's classrooms will be covered when not in use.
5. Playground areas will be checked regularly for dangers.

Provide for workers adequate training regarding the implementation of our policies, procedures, and preferred methodologies;
1. Before taking responsibility for children, youth or vulnerable adults, workers will attend an orientation where policies, procedures, and preferred methodologies will be reviewed.
2. Annually there will be opportunities to update and improve knowledge and skills useful in our ministries. Volunteers and paid workers are expected to take advantage of these opportunities.

Provide adequate supervision and support for workers as they are in ministry;
1. Leaders and teachers will work in pairs whenever possible. When this is not possible, a designated person will be responsible for occasionally observing an individual at work, checking with them about needs, offering affirmation and suggestions for improvement.
2. Leaders and teachers will know to whom they can go for assistance whenever it is needed.
3. Leaders and teachers will be recognized and affirmed by the congregation on an annual basis.

Educate parents and others in our congregation as to our policies and procedures;
1. Policies and procedures pertinent to a specific area will be posted in an easily accessible location (for example, nursery policies will be posted outside the nursery door).
2. All policies and procedures will be accessible to any church member. Copies will be kept in a notebook in the pastor's office, the Sunday School Superintendent's office, and the church library.
3. From time to time throughout the year, portions of our policies and procedures will be published in our newsletter or distributed in our worship services.
4. Each fall, at a parent's orientation, policies and procedures will be reviewed.

Have in place a clearly defined procedure for reporting instances of injury, harm or abuse that conforms to requirements of state law;
1. Any instance of injury, harm, or abuse that occurs in the context of any of our ministries with children, youth, or vulnerable adults will be reported immediately to the senior pastor and the lay leader. Any such instances involving clergy will also be reported to the district superintendent.
2. Suspected abuse of any kind is to be reported immediately to the Department of Human Services hotline, 800-522-3511, as required by state law.

Respond with compassion and integrity to needs as they present themselves following incidents of harm, injury, or abuse;
1. When instances of injury, harm, or abuse occur, the senior pastor, lay leader or other congregational leaders as seem appropriate for the situation, will take the lead in determining the need for ministry and will coordinate its implementation.
2. The senior pastor or lay leader, working in concert with the Oklahoma Conference Director of Communications, will act as official spokespersons for our congregation with the community and the media.

**Regularly review our policies and procedures to assure that they conform to current legal, health, safety and denomination standards;**

1. We will annually conduct a "Safety Audit" to assess adherence to our safety policies and procedures.
2. When the need arises, we will convene a Safety Task Force to bring our policies and procedures up to date. This task force should include representation from the Board of Trustees, the Staff-Parish Relations Committee, the Leadership Development Committee (formerly known as the Nominations Committee), parents of children and youth, workers with children, youth, and vulnerable adults, and others with knowledge, skills, or expertise that will assist the task force in doing its job effectively.
3. Annually the Board of Trustees will assess our insurance coverage.

*(More detailed procedures may need to be developed for nursery care, playground use, field trips or excursions, transportation or bus/van use, evacuation or tornado safety, or building use.)*
Leader Guidelines and Safety Standards
for Children and Youth Events

Oklahoma Conference of the United Methodist Church

*Policies accepted by the Conference are in non-shaded areas.
Procedures developed and implemented by the Annual Conference Council are in shaded areas.

A. INTERPRETATIONS

1. Adults directly supervising or leading children and/or youth are here referred to as “leaders” or “supervisors.”
   - Persons in "direct supervision or leadership" are those who have direct contact and "responsibility, authority, and training to provide direct supervision" (ACA Guidelines) of children and/or youth at an event.
   - Persons under the age of 18, or who (regardless of age) are identified or used as persons "in training," cannot be "leaders.supervisors," and cannot be included when determining leader/participant ratios.
   - Staff employed at the campground or facility cannot be counted as leaders/supervisors unless they are fully involved in the ministry of the event.

2. "Event Leaders/Deans" provide overall administrative and ministerial supervision of the event.
   - Event Leaders/Deans are responsible for insuring that the Leader Guidelines and Safety Standards for Children and Youth Events (this document, abbreviated throughout as "Guidelines") are followed during the event.
   - An Event Leader/Dean must be at least 25 years old.

3. "Camp," "campground" or "event site" does not exclusively apply to a United Methodist facility. These guidelines, therefore, are in effect for any district- or Conference-level children or youth activity.

4. "Background Screening is used in three ways:
   a. The Background Screening Process
      includes the following:
      - Background Screening Form
      - Statement of Disclosure: a criminal activity declaration made by the applicant.
      - Leader Reference Form: evaluation forms sent to personal acquaintances and local church personnel.
      - Signed copy of the Children & Youth Leader covenant
   b. The leader Background Screening Procedure
      The Background Screening Procedure includes the following:
      - Receiving and maintaining Background Screening Forms.
      - Initiating and maintaining confidential criminal background check reports
      - Receiving and maintaining confidential event performance evaluations.
      - Receiving and maintaining solicited and unsolicited references, confidential and non-confidential evaluation reports, and other documents.
      - The Background Check Administrative Assistant maintains all confidential, written records of the background screening process including the background check application form.
**B. MINIMUM REQUIREMENTS FOR APPROVAL AS A CHILDREN OR YOUTH EVENT LEADER OR SUPERVISOR**

1. All persons directly supervising or leading children and youth must submit to the Conference Ministry Center a completed Background Check Packet no later than 4 weeks prior to the event.
   - Background Check files may be stored at and maintained by the Conference Ministry Center or a designated independent data management company.
   - This application shall be reviewed by designated ACC Directors and/or support staff and submitted to certain background checks.
   - References, background checks and evaluations shall be held confidential.

2. A person will be allowed to work at a given event only with:
   a. a satisfactorily completed Background Check file,
   b. a clear criminal background report,
   c. signed “Children and Youth Leader Covenant” on file,
   d. approval of the event’s Dean/Leader(s).

3. All Event Directors and Deans shall be trained quadrennially by designated Conference level personnel. It is recommended that specialized age group curriculum training (i.e. District camp, Children’s camp, etc.) be held in conjunction with the Deans Training.

4. All leaders/supervisors shall complete a training program prior to the event. This shall be provided by the Event Leader/Dean(s) of the event, through an event or on-line.

5. The possession or use of tobacco products in any form by leaders is prohibited at all children and youth activities. This prohibition applies to all hours that the event is in session for which the adult is counted as a leader or supervisor, and includes the leader’s free time.

6. Leaders are prohibited from bringing to or using at an event any of the following:
   - fireworks,
   - firearms (loaded or unloaded; whether in the trunk of the car or any other so-called secure place),
   - knives (of any length) except when used under adult supervision as a part of a youth or children’s event,
   - other weapons,
   - alcoholic beverages,
   - illicit drugs

7. Every person serving in an independent supervisory responsible role is to be 18 years of age or older and at least four years older than the oldest in the age group with which they are working.

8. Leader/supervisors shall provide a written evaluation of each dean following each event.

9. Evaluations will be submitted to the Director of Camps & Retreat Ministries. A summary of the evaluations will be shared with the dean no later than four months after the close of the event and will be placed in the dean’s Background Check File.

10. Deans shall provide a written evaluation for each leader/supervisor.
   - Evaluations are to be maintained with the Background Check Files. They may be used in determining the “approved” or “not approved” status of any leader and are to be kept confidential.
C. LEADER/PARTICIPANT RATIOS

1. These minimum leader to children and youth ratios must be reflected in both the “small group” experience as well as in the overall event. Adjustments for broader age ranges may be made within these guidelines.
   - Entering or in grades 1 to 2: 1 leader to 4 children
   - Entering or in grades 3 to 5 (or 6): 1 leader to 5 children
   - Entering or in grades 6 to 8 (or 9): 1 leader to 8 youth
   - Entering or in grades 9 to 12: 1 leader to 10 youth

** Requests for changes need to be accompanied by a clear and written rationale that has been pre-approved by the Director of Camps & Retreat Ministries.

2. For children or youth with special physical, medical or behavioral needs, the following ratios should be used (leaders must be 18 or older):
   - Needing constant and individual assistance or supervision--1 leader to 1 child/youth
   - Needing close, but not constant, assistance or supervision--1 leader to 2 children/youth
   - Needing occasional assistance--1 leader to 4 children/youth
   - Needing minimal assistance--1 leader to 5 children/youth

3. For conference-wide weekend youth events, local churches shall provide 1 adult leader for every 5 (or portion thereof) youth attending. Local churches must insure this ratio through registration and attendance, along with proper background checks.

4. Age-level groupings in small groups are strongly recommended at each event.

D. SUPERVISORY GUIDELINES FOR EVENTS

1. Supervision of “Group Leader Assistants” (also known as Staff-In-Training):
   - No Group Leader Assistant, even those 18 years old and older, are to be identified or counted as leaders or supervisors for purposes of meeting ratio requirements.
   - Adults age 18 through 21, if less than 4 years older than the age group with which they are working, must serve as a Group Leader Assistant (or comparable title), and must serve with one adult age 22 or over.
   - Group Leader Assistants serving at the junior high/middle school level are to be at least 18 years old.
   - Group Leader Assistants ages 16 or 17 must serve with one adult age 22 or over, and may assist only with sixth grade or elementary events.
   - Group Leader Assistants ages 14 or 15 must serve with two adults age 22 or over, and may assist only with elementary events through grade five.
   - Youth and children under the age of 14 shall not serve as Group Leader Assistants.
   - Youth peer ministry events (such as CYME) that use same- or near-age youth design and assistance must identify those youth as participants, not as Group Leader Assistants. Adult leaders must be present in these groups according to the appropriate ratios, and must provide direct supervision of all youth-led activities.

2. Two adults must be in each cabin or sleeping area.

3. Children and youth must always have 24-hour supervision.
4. Leaders will not put themselves in compromising positions. Married couples shall not be small group leaders of the same small group. Exceptions may be granted by the Director of Camps and Director of the appropriate age level for specific events and there must be a third, unrelated adult in the group.

5. Leaders will not participate in hazing.

6. The following hours for sleeping shall be programmed for any overnight event:
   - Children entering or in grades 1 to 5 (or 6) 9 hours per night
   - Youth entering or in grades 6 to 8 (or 9) 8 hours per night
   - Youth entering or in grades 9 to 12 7 hours per night
   - Adults 7 hours per night

7. Scheduled quiet times should be observed by all persons.

8. Leaders shall be provided opportunities for breaks from their direct supervisory roles.
   - For events 48 hours or less, leaders shall have one hour per day free
   - For longer events leaders shall have two hours per day free
   - Leaders shall not leave the camp ground or event site without the expressed permission of the Dean(s) of the event.
   - Leaders shall also notify the Dean(s) of his/her location in camp during free time, in the event of an emergency.

9. Requests for exceptions to these Guidelines shall be submitted in writing and in advance of the event to the Director of Camp and Retreat Ministries.

E. BACKGROUND SCREENING PROCEDURES

The Oklahoma Conference of the United Methodist Church is responsible to ensure that every district- and Conference-sponsored event is a healing environment for children and youth. Events should be:
   - safe from potential physical harm,
   - spiritually and developmentally appropriate,
   - free from abuse between participants and/or by leader/supervisors.

Careful screening is one way to prevent abuse. Screening requires a careful review of information (through interviews, written information, personal contacts, reference and criminal background checks) in search of persons who can provide supervision in a safe environment and who can ensure adequate supervision.

1. All volunteer or paid workers with children and youth at the district- and Conference-levels shall:
   a. complete in advance of the event a Background Screening Process,
   b. submit to criminal background checks through any state, out-of-state, or national agencies as deemed necessary.

   Criminal background reports will be secured through our authorized company. Reports may be secured from the FBI as situations indicate the necessity.

2. Completed Safe Sanctuary Files (including background reports) are required every two years.

3. All Background Screening must be resubmitted beginning January 1st of the calendar year and are valid for two calendar years. Documentation from screening checks (e.g.: interviews, written information, personal contacts, references and criminal background checks, etc.) may be kept on file indefinitely.
a. For leaders the complete Background Screening Process shall be submitted no later than 6 weeks prior to the event.
b. For Deans and other event supervisors Background Screening Process shall be submitted no later than 4 months before the event.
c. In the event that, within 30 days prior to the start of an event, a leader/supervisor backs out for any reason, and in order to meet the proper ratio of adults to children/youth another leader/supervisor must be recruited, only persons already “Approved” may be used.

4. All Background Screening Process applications will be sent to the Background Check Office. Either the Background Check Assistant or designated Camp and Retreat Ministries support staff person will process background checks and keep related documents. All references (solicited and unsolicited), disclosure statements, and all criminal background checks shall be kept confidential.

Through the Background Screening process an applicant’s file may be designated as either:
- “Incomplete” – indicating some required steps have not been completed
- “In Process” – indicating that paperwork may be complete but reports are not yet available

Once the Background Screening process is complete an applicant’s file may be designated as either:
- “Approved” – indicating requirements have been met with satisfactory reports
- “Not Approved” – indicating requirements have not been met and/or reports are unsatisfactory

For lay persons to receive a “Not Approved” status requires the review of a Screening Review Committee composed of the Director of Annual Conference Ministries, Director of Camp and Retreat Ministries, a licensed counselor or licensed social worker, and an attorney.

For clergy persons under the supervision of the Conference Board of Ministry and the Bishop, questionable information gained through the application process, references, evaluations, background checks, or other means will require turning the information and process of determining “Approved,” “Not Approved,” or “In Process” status over to the appropriate District Superintendent.

5. Completion of the Background Screening process and a clear background report do not guarantee an applicant a place of service at any event. Event Deans have the authority to build their staff according to given guidelines (sections C and D above) with approved applicants as they see fit.

6. If a volunteer or paid worker has already submitted to a criminal background check because of other volunteerism or employment that requires screening, such background check may meet the requirements for ministry to children and youth at district and Conference levels.

The Annual Conference cannot endorse, encourage, or accept criminal background checks that are obtained in violation of state or national laws, even if such checks provide accurate information and/or provided through law enforcement agencies.

- A letter from the applicant’s supervisor at his/her place of employment or volunteer organization indicating that such background check has already taken place, and identifying the agencies that have supplied background information. These must include, but are not limited to our authorized background check company and/or FBI sources.
- Copies of the originals of all background checks that the employer/organization has received.
- A statement indicating that the copies exactly match the originals on file with the employer or organization, and that neither the copies nor the originals have been altered in any way.
- The date of background check reports must fall within a two-year window of the event for which they are volunteering. An applicant may choose to be re-checked through either their employer, volunteer organization or through the Annual Conference.
7. When involved in any Oklahoma district, conference, ecumenical, interfaith or multi-conference children or youth event, adult leaders drawn from outside the conference or from other faiths and denominations shall be screened.

Screening through other judicatories will be acceptable if the screening procedure approximates the Oklahoma Conference Background Screening process in the opinion of the Director of Camp and Retreat Ministries. In lieu of non-existent or sub-standard screening procedures, the Oklahoma Conference Background Screening procedure shall be followed.

8. It is the intent of these Guideline policies to meet or exceed state or federal laws related to screening and confidentiality issues.

When newly enacted laws create conflict with these policies, state and/or national laws will be complied with immediately and changes enacted as needed at the following Annual Conference.
Safe Sanctuary Screening Process
For workers with children, youth and vulnerable adults in all settings of ministry related to the Oklahoma Conference of the United Methodist Church

1. All adults who have responsibility for the safety and oversight of children, youth or vulnerable adults at conference or district events or in the local church (according to the local church policies and procedures) shall submit to a thorough screening process of the Oklahoma Conference of the United Methodist Church every two years.

2. Minors working as assistants to responsible adults shall submit to the same screening with the exception of the criminal background check.

3. The OK Conference Safe Sanctuary Screening Process involves completion of a form that includes personal contact and background information, an applicant disclosure statement, a disclosure notice and authorization form from the Conference, and three references. From this information appropriate background checks (criminal background check, social trace, driving records, etc.) are run through a commercial service provider.

4. Personal evaluations of character and work habits are gleaned from reference letters and subsequent evaluations. The applicant is responsible for distributing the Reference Forms.

5. Before taking responsibility with children, youth or vulnerable adults, applicants shall receive orientation and training for the duties they are asked to undertake. Adequate supervision, support and feedback shall also be provided.

6. The head of an event or an authorized local church person shall be responsible for verifying that every volunteer or paid staff person working with children, youth or vulnerable adults has completed the screening process prior to any unsupervised, direct contact with such individuals.

7. When a volunteer is approved by the screening process, the head of an event or an authorized local church person shall have the final say on who can or cannot serve in a particular church ministry setting. Volunteers are to clear their service in advance with such a person. Volunteers should consult with a Conference, district or local church staff person to determine who heads which events.

8. Confidentiality in this process is critical. For Conference and district activities applicants and references should return forms directly and promptly to addresses provided – not to the dean or head of an event.

9. For other questions or explanations contact the Safe Sanctuary Office at the Oklahoma Conference Ministry Center.

Safe Sanctuaries Office
Oklahoma Conference Ministry Center,
1501 NW 24th Street, Oklahoma City, OK 73106

1-800-231-4166 or 405-530-2199

These forms can also be found on our website: www.okumc.org/safesanctuaryforms
Background Check Release Form
From Another Organization to OKUMC

To: ________________________________________________________________
   (Name of business, agency, or group that holds your criminal background check report)

From: _____________________________________________________________
      (Your name and other identifying information required by above group)

Date: ________________________________

RE: Release of criminal background check report

I hereby authorize ____________________________________________________________
   (name of business, agency or group* that holds your criminal background check report)

to release a copy of my criminal background check report to:

Background Check Assistant
Oklahoma Conference, United Methodist Church
1501 NW 24th St
Oklahoma City, OK  73106-3635

_________________________________________  __________________________
Requestor’s signature                        Date

_________________________________________  __________________________
Witness signature                          Date

*Please enclose a signed letter on your group’s official letterhead verifying:
   a. from whom and when the report was secured, and
   b. that the report is accurate and unaltered.

(Be aware that new background checks are required by the Oklahoma Conference every two years.)
Background Check Release Form
From OKUMC to Another Organization

TO: Director of Safe Sanctuaries, Camp and Retreat Ministries, or Background Check Assistant, Oklahoma Conference, United Methodist Church

FROM: 

DATE: 

RE: Confidential information on file with the Oklahoma Conference regarding volunteers for Conference and District Children and Youth Events

I hereby authorize the Oklahoma Conference, United Methodist Church to release to

(name of individual and/or group)

at 

(address, city, state, zip, area code, phone number)

a copy of the following confidential information:

_____ my criminal background check report

_____ other confidential information as listed here:

______________________________  ______________________________
Signature                              Date

______________________________  ______________________________
Witness                                Date

United Methodist Ministry Center
1501 NW 24th Street, Oklahoma City, OK 73106-3635
Phone: 1.800.231.4166; 405.530.2000; FAX: 405.530.2049;    Web: www.okumc.org
POLICY FOR REPORTING SUSPECTED CHILD ABUSE
Oklahoma Conference, United Methodist Church

Reporting Suspected Child Abuse

According to Oklahoma law, every person who has reason to believe that a child under the age of 18 has been abused is mandated to report the suspected abuse. Volunteer leaders and workers are no exception.

At any Conference or district event, if a worker/leader suspects the abuse of a child/youth, whether it may have occurred at the event or prior to the event, that worker/leader should discuss his/her suspicions with the head of the event and together ascertain the details needed to make an accurate report. Information should include the following:

- Name, age and gender of the child/youth and other family members
- Address, phone number and/or directions to the child's home
- Parents’ places of employment
- Description of the suspected abuse
- Current condition of the child/youth

Acquire a reporting form from the dean/head of the event, the camp director/manager, or the Conference Ministry Center. The person making the report should keep a copy of the report and consider it confidential information.

The leader/supervisor should then contact the Oklahoma Department of Human Services Abuse Hotline in the presence of the head of the event. That number is:

1-800-522-3511

The site official and the appropriate Conference level director(s) (e.g. Director of Camps and Conferences, Director of Safe Sanctuaries, etc.) should be promptly informed when the report is made. The Conference Office number is 405-530-2000 or 1-800-231-4166. DHS is, however, the only one to receive a detailed report. Contact of the child/youth’s parents and/or pastor should be discerned on a case by case basis.

Making a Determination of Child Abuse

Whether a child gives an indication of abuse through behaviors, physical condition or verbal communication, the leader/supervisor should be sensitive to the conflict and trauma the child has experienced.

- Do not panic or overreact to what the child/youth discloses
- Do not criticize the child/youth or claim that the child/youth misunderstood what happened
- Do not promise not to tell anyone, but respect the child/youth’s privacy. Assure the child/youth that you will keep the disclosure in limited confidentiality discussing it only with adults in charge who need to be involved in the reporting process. Follow through on this assurance for the protection of the child/youth’s dignity.

Avoid interviewing the child/youth repeatedly but encourage him/her to be willing to share with other adults who will act to provide help.

The event head and the worker/leader should refer to materials on indications of psychological maltreatment, neglect, physical and sexual abuse to guide their discernment of possible abuse if there are questions.
Suspected Abuse Involving Event Staff

Any suspicions of abuse by event leaders/supervisors should immediately be brought to the attention of the head of the event. When suspicions are determined to be well founded and report information as described above has been collected, the Oklahoma Department of Human Services Child Abuse Hotline should be called. That number is:

1-800-522-3511

When such a report is made, the appropriate Conference level director(s) should be promptly informed of the report but not the details of the incident. The Conference Office number is 405-530-2000 or 1-800-231-4166. If the suspected abuser is a minor, his/her parents/custodians/guardians should also be informed. The need for confidentiality is always a high priority.

The suspected abuser shall immediately be removed from situations where direct, private contact with the children/youth could occur. Appropriate measures should be taken by the leadership of the event to preserve a sense of security and normality. This could mean that the suspected abuser is requested to leave.

Other Considerations

Inappropriate sexual advances should not be confused with physical contacts that are appropriate expressions of affection and concern. All workers/leaders should take the following precautions to prevent confusing situations:

- Have other staff members present anytime children/youth are dressing, undressing, bathing, etc.
- Respect the child/youth’s privacy and do not become more intrusive or curious than necessary monitoring health or welfare.
- Respect the child/youth’s wishes in terms of limiting means of the expression of affection and concern.
- Protect your own privacy and do not discuss personally sensitive or intimate matters with children or youth.
- Do not pursue personal, private relationships with children/youth following an event.

These guidelines were developed from For Kid’s Sake: A Child Abuse Prevention and Reporting Kit, Oklahoma State Department of Health, and For Camp Counselors: Guidelines on Child Sexual Abuse and Exploitation, National Center for Missing and Exploited Children.
REPORT FORM
for Instances of Suspected Abuse of a Minor
Oklahoma Conference, United Methodist Church

Date ______ / ______ / ______        Location ____________________________________________

Name of person reporting ______________________________________________________________

Title/work responsibilities ______________________________________________________________

Address ____________________________________________________________

City __________________________ State __________ Zip __________

Telephone (work) __________________________ (home) __________________________

1. Name of child/youth __________________________________

   Age__________       Birth date _____ / _____ / ______      Sex: M F

   Home Address ____________________________________________

   (or give directions to get to the home)

   City __________________________ State __________ Zip __________

   Home phone __________________________ Emergency phone __________________________

   Mother’s name __________________________ Work phone __________________________

   Mother’s place of employment __________________________

   Father’s name __________________________ Work phone __________________________

   Father’s place of employment __________________________

   Other siblings in the home: Name __________________________ Age ______ Sex __

                             Name __________________________ Age ______ Sex __

                             Name __________________________ Age ______ Sex __

                             Name __________________________ Age ______ Sex __

                             Name __________________________ Age ______ Sex __

2. To what agency was the report made? ____________________________________________

   When was the report made? Date _____ / _____ / ______        Time ________________

   Name of person receiving report __________________________ Title ____________________

   Reported to _____ Event head _____ Site official _____ Conference staff

   _____ Others ____________________________________________
3. Name of the alleged perpetrator _________________________________________________
   Address (if known) ___________________________________________________________
   Relation to minor (family member, baby sitter, neighbor, etc.) _________________________

4. The report was made as a result of:
   a. _____ Observing physical and/or behavioral indications which led to the suspicion of abuse
   b. _____ A statement made by the minor

If based on observation, describe behaviors that led to your suspicion. Use additional pages if necessary. Also, attach Visual Supplement Report Form if appropriate.

If based on the minor’s statement, accurately and objectively write below what was said. If possible include information on who, when, where, and what happened. Use additional pages if necessary.

What were the circumstances surrounding the disclosure? When, where, and how did the individual tell you? Use additional pages if necessary.

5. Additional comments, concerns, or observations. Use additional pages if necessary.

Signature ___________________________ Date ____/____/____
VISUAL SUPPLEMENT REPORT FORM
for Instances of Suspected Abuse of a Minor
Oklahoma Conference, United Methodist Church

Attach to Report Form for Instances of Suspected Abuse of a Minor.

Date ______ / ______ / ______ Location ____________________________________________

Name of person reporting __________________________________________________________

Name of child/youth ________________________________ Sex _______

Indicate on the following diagram the areas in which physical injury is evident. Beside each injury or apparent burn, please note the color, size, pattern, texture and degree of pain.

Use an “X” to indicate the location of a superficial injury
Use an “O” to indicate the location of a deep injury
Use shaded areas to indicate areas of apparent burn

FEMALE FIGURE
(male fig. on next page)

Front  Left

Back
VISUAL SUPPLEMENT REPORT FORM
for Instances of Suspected Abuse of a Minor
Oklahoma Conference, United Methodist Church

Attach to Report Form for Instances of Suspected Abuse of a Minor.

Date _____ / _____ / _____    Location________________________________________
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Use an "X" to indicate the location of a superficial injury
Use an "O" to indicate the location of a deep injury
Use shaded areas to indicate areas of apparent burn

MALE FIGURE
(female fig. on prev. page)
Important Phone Number
Child Abuse Reporting Hotline
Department of Human Services...............................1-800-522-3511 (Statewide)

...REPORT

What is the law?
Title 21, Section 845 of the Oklahoma Statutes states, "Abuse and neglect...means harm or threatened harm to a child's health or welfare..." This includes, but is not limited to, non-accidental physical or mental injury, sexual abuse, or neglect.

Who must report?
EVERY PERSON, private citizen or professional, in Oklahoma who has reason to believe that a child under 18 has been abused is mandated by law to report the suspected abuse. Failure to do so is a crime. No person, regardless of their relationship with the child or family, is immune from reporting suspected abuse. A person making a report in good faith is immune from both civil and criminal liability.

When to report?
A report of suspected abuse is only a request for an investigation. A request for investigation should be made when there is reasonable cause to believe that a child or adolescent has been abused or neglected or is in danger of being abused. The person making the request for investigation does not need to prove the abuse. Investigation and validation of child abuse reports are the responsibility of the Department of Human Services or law enforcement personnel. If additional incidents of abuse occur after the initial report has been made, make another request for investigation.

How is abuse reported?
A request for investigation can be made to any county office of the Department of Human Services or to the Child Abuse Hotline, 1-800-522-3511. This number is answered 24 hours a day.

When reporting, the following information will be requested:

- Name, age and gender of child and other family members
- Address, phone numbers and/or directions to child's home
- Parents' place of employment
- Description of suspected abuse
- Current condition of the child

What happens to the report?
A child protection worker from the Department of Human Services investigates the reported abuse. The investigation will result in one of the following conclusions:

- Abuse or neglect ruled out
- Uncertain findings
- Abuse or neglect confirmed

In confirmed cases, a service plan is developed to prevent the recurrence of abuse to the child. When appropriate findings are reported to the District Attorney for possible legal action.

Remember: A report of suspected child abuse is a responsible attempt to protect a child.

FOR KIDS SAKE ...
...LISTEN

What if a child tells you about abuse?

There may be times when children or adolescents tell you, directly or indirectly, about abuse in their family. Remember how very difficult it is for children to talk about their abuse, especially as they may think it will get them or their family into trouble. Therefore, it is very important for you to handle their disclosure with sensitivity.

In talking with children, it will be helpful if you:

- Provide a private time and place to talk
- Do not promise not to tell; tell them that you are required by law to report abuse
- Do not express shock or criticize their family
- Reassure them that they have done the right thing by telling
- Use their vocabulary to discuss body parts
- Tell them that the abuse is not their fault, that they are not bad or to blame
- Determine their immediate need for safety
- Tell the child you must report the abuse to the proper authorities
- Let the child know what will happen when you report

Remember: Many children are too young to tell about their abuse. They depend on you to notice and report.
What is Psychological Maltreatment?

Two types of psychological maltreatment are generally recognized: psychological neglect and psychological abuse. Subtypes of psychological maltreatment include: rejecting, terrorizing, isolating, exploiting/corrupting and denying emotional responsiveness.

Psychological neglect is the consistent failure of a parent or caretaker to provide a child with appropriate support, attention and affection.

Psychological abuse is a chronic pattern of behaviors such as belittling, humiliating and ridiculing a child.

Both types of maltreatment can result in significantly impaired psychological growth and development in the child.

Scope Of The Problem

Psychological maltreatment is seen as the core component of all forms of abuse. It may occur as the only form of maltreatment or in conjunction with other forms of abuse.

Examples of Psychological Maltreatment

A parent or caretaker chronically:

- Takes little or no interest in the child and the child's activities
- Criticizes a child for behavior that is developmentally normal.
- Belittles and shames the child
- Blames the child for things over which the child has little or no control
- Uses the child as a scapegoat when things go wrong
- Treats the child differently from other children in the household.
- Restricts the child's activities and peer relationships.
- Engages in bizarre acts of torture or torment, such as locking the child in a closet.
- Imposes extreme forms of punishment

All abused children, therefore, suffer some form of psychological maltreatment.
How to Recognize Psychological Maltreatment

The signs of psychological maltreatment may be less obvious than other forms of abuse. Psychological maltreatment is suspected when a child exhibits impaired development, destructive behavior or chronic somatic complaints that can’t be explained, medically or circumstantially. A child who persistently shows several of the following characteristics may be experiencing psychological maltreatment.

Physical Indicators

- Eating disorder, problems
- Sleep disturbances, nightmares
- Inappropriate wetting or soiling
- Speech disorders, stuttering
- Failure to thrive
- Developmental lags
- Asthma, severe allergies or gastrointestinal ulcers

Behavioral Indicators

- Habit disorders, such as biting, rocking, head banging, thumb sucking in an older child
- Poor peer relationships
- Behavioral extremes, overly compliant – demanding; withdrawn – aggressive
- Sad appearance
- Apathy
- Lack of responsiveness
- Self-destructive behavior, oblivious to hazards and risks
- Chronic academic underachievement
- Irrational and persistent fears, dreads or hatreds
### What is child neglect?

Neglect is the failure of a parent or caretaker to provide a child under 18 with basic needs such as food, clothing, shelter, medical care, educational opportunity, protection and supervision.

### Scope of the Problem

In the United States, it is estimated that the incidence of child neglect may be five times greater than that of physical abuse. At least 50 percent of child neglect reports are confirmed. Over 5,000 incidents of child neglect are confirmed each year in Oklahoma.

### Myths vs. Facts

<table>
<thead>
<tr>
<th>Myth</th>
<th>Fact</th>
</tr>
</thead>
<tbody>
<tr>
<td>Most poor families neglect their children.</td>
<td>Poverty is not neglect. Families with limited resources can provide basic care for their children by using free clinics or social services.</td>
</tr>
<tr>
<td>Children will outgrow the effects of neglect.</td>
<td>There are well-documented psychological, intellectual and neurological deficits in children resulting from neglect.</td>
</tr>
<tr>
<td>Neglect is not as serious a problem as abuse.</td>
<td>Both physical abuse and neglect pose a serious health problem for children. Over 50 percent of child abuse reports in Oklahoma are for neglect.</td>
</tr>
<tr>
<td>If a family is reported for neglect, the children are automatically removed from the home. child.</td>
<td>Children are removed only if there are conditions that threaten the life, safety or health of the child.</td>
</tr>
</tbody>
</table>
How to recognize child neglect

A child who persistently shows several of the following characteristics may be experiencing neglect:

**Physical Indicators**

- Height and weight significantly below age level
- Inappropriate clothing for weather
- Poor hygiene, including lice, body odor, scaly skin
- Child abandoned or left with inadequate supervision
- Untreated illness or injury
- Lack of safe, warm, sanitary shelter
- Lack of necessary medical and dental care

**Behavioral Indicators**

- Begs or steals food
- Falls asleep in school, lethargic
- Poor school attendance, frequent tardiness
- Chronic hunger
- Dull, apathetic appearance
- Runs away from home
- Repeated acts of vandalism
- Reports no caretaker in the home
- Assumes adult responsibilities

**FAILURE TO THRIVE: A possible case of child abuse**

Failure to Thrive (FTT) is a condition in which children show a marked retardation or cessation of growth. On a normal growth chart, FTT children may fall below the 3rd percentile, or may show little to no growth over time. FTT can result from 1) a medical condition, 2) environmental factors, such as neglect or disturbed parenting, or 3) a combination of medical and environmental factors.

Failure to Thrive

- Can be life threatening
- Is usually diagnosed in children 2 and under
- Must be confirmed by a medical evaluation
What is Physical Abuse?

Physical abuse is any non-accidental injury to a child under the age of 18 by a parent or caretaker. Non-accidental injuries may include beatings, shaking, burns, human bites, strangulation or immersion in scalding water with resulting bruises and welts, broken bones, scars or internal injuries.

Child abuse is typically a pattern of behavior that is repeated over time but can also be a single physical attack. It occurs when a parent or other person injures or causes a child to be injured, tortured or maimed, or when unreasonable force is used upon a child. Abuse may also result from unnecessarily harsh discipline or from punishment that is too severe.

Scope of the Problem

The National Committee for Prevention of Child Abuse estimates that approximately 675,000 children are physically abused each year. In Oklahoma approximately 5,000 incidents of physical abuse are confirmed annually. It generally is accepted that Oklahoma’s figures under represent the actual incidence of abuse.

Myths

The majority of parents who abuse their children are mentally ill.

Physical abuse only occurs in lower socio-economic families.

Young children have frequent accidents that result in broken bones.

A physician’s opinion is needed before a report of physical abuse can be made.

Only children under age 16 can be reported as physically abused.

Children who are being abused by their parents will ask someone for help.

Facts

Fewer than 10 percent of abusive parents have a severe mental disorder.

Reports of physical abuse have been confirmed in all socioeconomic levels.

Many broken bones in children under age two are the result of intentional injury.

Proof of injury is not necessary to make a request for investigation.

Physical abuse to any child under age 18 should be investigated.

Children are usually afraid to talk about their injuries, or are too young to ask for help.
How to recognize physical abuse

Physical Indicators

Unexplained bruises and welts
- Are the most frequent evidence found
- Are often on the face, torso, buttocks, back or thighs
- Can reflect shape of object used (electric cord, belt buckle)
- May be in various stages of healing

Unexplained burns
- Are often on palms, soles, buttocks and back
- Can reflect pattern indicative of cigarette, cigar, electrical appliance, immersion or rope burn

Unexplained fractures/dislocations
- Often involve skull, ribs and bones around joints
- May include multiple or spiral fractures

Other unexplained injuries
- Lacerations, abrasions, human bite marks or pinch marks
- Loss of hair/bald patches
- Retinal hemorrhage
- Abdominal injuries

Behavioral Indicators

- Requests or feels deserving of punishment
- Afraid to go home and/or requests to stay in school, day care, etc.
- Overly shy, tends to avoid physical contacts with adults, especially parents
- Displays behavioral extremes (withdrawal or aggressiveness)

- Suggests that other children should be punished in harsh manner
- Cries excessively and/or sits and stares
- Reports injury by parents
- Gives unbelievable explanations for injuries

CHILD FATALITIES: Did you know?

- Head trauma and shaken baby syndrome are the two most common causes of child abuse and neglect deaths.
- Children at highest risk are infants age one and under.

- A child fatality typically is the only or youngest child.
- Child abuse death rates are similar in urban and rural settings.
- Children die from intentional gunshot wounds, drowning and suffocation
What is Child Sexual Abuse?

Child sexual abuse is the exploitation of a child or adolescent for the sexual gratification of another person. It includes behaviors such as intercourse, sodomy, oral-genital stimulation, verbal stimulation, exhibitionism, voyeurism, fondling, and involving a child in prostitution or the production of pornography. Incest is sexual abuse that occurs within a family. The abuser may be a parent, stepparent, grandparent, sibling, cousin or other family member.

Scope of the Problem

Approximately 405,000 cases of child sexual abuse are confirmed annually in the United States. Oklahoma confirms approximately 1,300 cases of child sexual abuse a year. It generally is accepted that these figures are significantly less than the actual incidence of abuse.

Current research indicated that one in four girls and one in seven boys will be sexually abused by the age of 18. Child sexual abuse is more typically an ongoing relationship that can last up to several years. Verbal threats and coercion are frequently used to force children to participate and keep the abuse a secret.

Myths

Sex offenders can be easily identified, as they are strangers who offer rides or candy to children.

Most sexual abuse victims are teenagers who can protect themselves from exploitation.

Children often lie about being sexually abused.

Incest offenders only molest children in their own families.

The lack of physical violence in child sexual abuse means children are willing participants.

Sex offenders are severely mentally disturbed, homosexual or mentally retarded.

Facts

Eighty to ninety percent of sex offenders are known to the child; they are family members and friends, neighbors and babysitters.

Children of all ages are sexually abused

Children typically do not have the experience or vocabulary to accurately describe sexual activity.

Research indicates that many incest offenders also molest children outside their families.

Verbal threats and coercion are frequently used to force children to participate and keep the abuse secret.

Many sex offenders appear to be responsible and respectable citizens. They may be married and appear to function well in many areas of life.
How to recognize child sexual abuse

Children are unable to give informed consent to sexual activity. Many children do not report their abuse and rely on adults to be aware of specific behavioral and physical indicators. A child who persistently shows several of the following characteristics may be experiencing sexual abuse.

Remember: One of the most reliable indicators of child sexual abuse is the child’s verbal disclosure.

Physical Indicators

- Somatic complaints, including pain and irritation of the genitals
- Sexually transmitted disease
- Pregnancy in young adolescents
- Frequent unexplained sore throats, yeast or urinary infections

Behavioral Indicators

- Excessive masturbation in young children
- Sexual knowledge or behavior beyond that expected for the child’s developmental level
- Depression, suicidal gestures
- Chronic runaway
- Fearfulness, anxiety
- Frequent psychosomatic complaints, such as headaches, backaches, stomachaches
- Drug or alcohol abuse
- Avoidance of undressing or wearing extra layers of clothes
- Sudden avoidance of certain familiar adults or places
- Decline in school performance
- Sleep disturbance
PART ONE: What are our obligations?

I. The Book of Discipline, which guides the structure and administration of ministries provided at the local, district, and conference levels of the UMC, is clear in the expectation that...

“...all Christians are called to minister wherever Christ would have them serve and witness in deeds and words that heal and free.” (¶127, 2008)

It follows in ¶130 (2008) that,

“All United Methodists are summoned and sent by Christ to live and work together in mutual interdependence and to be guided by the Spirit into the truth that frees and the love that reconciles.”

Regarding the Servant Ministry of Christian Discipleship, the BOD states,

“The ministry of all Christian consists of privilege and obligation. The privilege is a relationship with God that is deeply spiritual. The obligation is to respond to God’s call to holy living in the world. In the United Methodist tradition these two dimensions of Christian discipleship are wholly interdependent.” (¶134, 2008)

Concerning Leadership Privileges and Responsibilities, it says,

“Within the United Methodist Church, there are those called to servant leadership, lay and ordained. Such callings are evidenced by special gifts, evidence of God’s grace, and promise of usefulness. God’s call to servant leadership is inward as it comes to the individual and outward through the discernment and validation of the Church.” (¶137, 2008)

The bottom line, as I read it, is that the United Methodist Church expects accountability as people serve in its name. A screening process that includes a background check is one of the ways the Church structures that accountability in the Twenty-first Century.

II. Legally the church is held to the same standards of hiring, retention, and supervision as any other entity in the secular world. Briefly, this means that:

A. The church can be held liable for what we know or what we should have known about an employee’s – or volunteer’s – history. No guarantee is required – just evidence that reasonable care was exercised in discovering relevant history. A similar expectation is held for providing evidence of adequate supervision.

B. That when background checks are done, the services of a competent provider are utilized.

Complying with these standards helps the church protect those whom our ministries see to serve and sets up a defense in subsequent lawsuits. Background checks are becoming part of the definition of “reasonable care” juries use in their deliberations.
III. Increasingly Insurance Companies require screenings and criminal background checks to activate liability coverage of incidents involving abuse. Take for example the United Methodist Property and Casualty Trust (UMPACT):

SECTION I – COVERAGES

SEXUAL ABUSE LIABILITY

1. Insuring Agreement ...

2. Exclusions

This insurance does not apply to:

a. “Injury resulting from a “wrongful act” expected or intended from the standpoint of the insured.

b. “Injury” resulting from a “wrongful act” that any insured is required to report in compliance with applicable federal, state, or local law, ordinance or regulation but failed to do so.

c. “Injury” resulting from a “wrongful act” committed by a “volunteer worker” that any insured expects will have access to persons under the age of eighteen or by an “employee” if the “volunteer worker” or “employee” had a prior criminal conviction for “sexual abuse” a record of which was reasonably available through customary and commercially available background investigation reports.

d. “Injury” resulting from a “wrongful act” committed by a person against whom there had been concluded two or more “disciplinary actions” a record of which was reasonably available to the insured.

(And so on...)

(From Zurich’s “Church Sexual Abuse Liability Coverage Form,” pages 1 and 2.)

Conclusion:

The Oklahoma Conference of the United Methodist Church, local churches, agencies, and other entities who are participating members of United Methodist Property and Casualty Trust (insured by Zurich American Insurance Company and administered by Cole, Paine & Carlin Insurance Agency, Inc.) must run criminal background checks on all employees and volunteers working in ministry related settings with children, youth, or vulnerable adults in order for their coverage for sexual abuse to be in force.
PART TWO: Where do we go from here?

Now it is time for local churches to put into place policies and procedures for screening workers with children, youth, and vulnerable adults that includes a criminal background check.

I. Recommended Screening Process
   A. Run multi-state criminal background checks on everyone (including all aliases and maiden names). This should include:
      • Criminal history,
      • Sexual offender registries,
      • Social Security Number,
      • Residential and employment history.
   B. Expand these checks to include other relevant data bases if position or duties involve specialized activities. (For example, motor vehicle registration and records check for drivers of vehicles, credit checks for finance related personnel, licensure or certification checks in relevant fields, etc.).
   C. Obtain a signed and dated application.
   D. Interview applicants.
   E. Ask for, check, and document references.
   F. Put in place policies that:
      • Control who can request background checks,
      • Control who has access to these records,
      • Establish where and how long records will be retained.

II. Requirements for Service Providers
   Offer multi-state criminal background checks that include sexual offender registries,
   A. Provide template resources and training for following legally required procedures (Fair Credit Reporting Act, etc.),
   B. Competitive pricing for services provided.

Although there are many commercial companies that offer services that would meet these criteria, the Oklahoma Conference explored several background check service providers and determined that, in our opinion, Smart-Trak (Trak-1 Technology) provided better coverage in their data bases for Oklahoma. We entered into a contract with them and now can offer to all Oklahoma United Methodist Churches access to multi-state background checks at very reasonable prices. Effective September 1, 2011, the Conference began utilizing Trak-1 for background checks for Camp leaders and volunteers, VIM and under appointment Clergy. The Conference recommends that all local UMC churches also utilize Trak-1 for their employees, and volunteers. The background check price is $9.00 and includes a statewide search, a nationwide criminal investigation search, department of corrections search, sex offender registry search and social security check. Smart-Trak also offers a menu of other orders at additional costs.

This partnership will provide to the greater United Methodist community an affordable, comprehensive and industry leading background screening service, tailored for our faith community. Trak-1 is a National Association of Professional Background Screeners (NAPBS) accredited member and also Cybertrust Certified.
Trak-1 was also chosen by the Conference due to the availability to run background checks online thus eliminating paperwork and the need for the Conference staff to act as a middle person. All background checks are conducted online through the local church whether for conference, camps or local church needs.

PART THREE: Who does what?

The Conference Ministry Center oversees the screening, runs background checks, and maintains records for all Conference and district events that involve children, youth, and vulnerable adults.

Local churches are to set up their own system for screening people who will work only in the local church and not at Conference and district events for children, youth, and vulnerable adults. The Conference will share screening results with local churches with the applicant’s authorization if that person has already been through the Conference screening process.

How to use Trak-1 for your church background checks:

1. You must enroll your church with Trak-1 first. There is an initial set-up fee.  
   Link to sign up: www.new.trak-1.com/automatedsetup/autosignup.aspx

2. All “under appointment” clergy should already have a background check that was conducted by The Board of Ordained Ministry. Do not run a background check on “under appointment” clergy.

3. The following is the way to submit background checks with Trak-1. You will need the person’s email address. Make sure to advise them to check their email for the “invite” so that they can complete the online application for the background check.

   PLEASE FOLLOW THESE EXACT DIRECTIONS. Do not go to “Applications”.

   Log on to this link: www.trak-1.com
   1. Enter your Trak-1 User ID & Password
   2. At the top of the screen, click on the word “Smart-Trak”
   3. In the box on the left side labeled “Smart-Trak Tools”, Click on “Send Training Invite”
   4. Enter the person’s email address and name
   5. Under “Training”: pick “Background Screening Only”
      A. For under 18 years of age pick “References Only”
      A. For under 18 years of age pick “Custom Training”
   7. Under “References Required” pick 1 for pastoral and 2 for personal
   8. Under “Bill To” choose organization; leave blank
   9. Set recurrence by months - 0 months for training and 24 months for Background Screening
   10. Send
FCRA Overview

This overview of the Fair Credit Reporting Act (FCRA) addresses requirements related to the employment background checking process and is provided only as general guidance to Smart-Trak (Trak-1) customers. It is neither intended as legal advice nor as a sole educational tool for the employer's staff. You, as the employer, retain the responsibility to understand the FCRA and educate your staff involved in the screening process. Because the information contained herein is general and is neither complete nor necessarily applicable to your specific set of facts or circumstances, please consult your legal counsel for guidance. For a full copy of the FCRA and other useful information, visit the Federal Trade Commission's (FTC) Website.

The FCRA was enacted to help protect consumers in the consumer reporting process by regulating what is reported, the consumer reporting agency, and the employers or users of the consumer reports. The FCRA requires employers to take certain actions when it obtains a consumer report through a consumer reporting agency. The following procedures, which are divided into two categories, are suggestions that are designed to help employers comply with the FCRA. The first category, Report Ordering Procedures, involves actions employers must take with the consumer reporting agency and the applicant/consumer before a consumer report is ordered and received. The second category, Adverse Action Procedures, deals with the use of the consumer report and is only necessary if any of the information, in whole or in part, obtained from the consumer report adversely affects the applicant.

REPORT ORDERING PROCEDURES

Although not required by the FCRA, some companies take the additional step of having the applicant show forms of identification to verify or confirm the person's identity. This is especially a good idea in some states such as California, Oklahoma or Minnesota where an applicant can elect to receive a copy of the consumer report that is ordered at the outset.

Here are the procedures to be taken by you, as the employer and user of the consumer report, before you order and receive a consumer report from Smart-Trak (Trak-1):

STEP 1. CERTIFY TO FIRST ADVANTAGE

Certify to Smart-Trak (Trak-1) that you will comply with: (i) the FCRA requirements of providing a written disclosure and obtaining a written authorization from the applicant; (ii) all pre-adverse and adverse action procedures; and (iii) not using the consumer report in violation of any equal opportunity laws or any other laws.

STEP 2. PROVIDE DISCLOSURE TO APPLICANT

Provide a clear and conspicuous disclosure in writing to the applicant in a document that consists solely of the disclosure, stating that a consumer report may be obtained for employment purposes. This Disclosure
must be in a separate document and cannot contain any additional information except for the consumer’s authorization. Please note that the Disclosure cannot be made a part of any form including the employment application. (See Sample Combined Disclosure & Authorization Form)

STEP 3. OBTAIN AUTHORIZATION FROM APPLICANT
Obtain written authorization from the applicant. As stated above, the Authorization may be obtained in the same document as the Disclosure, which is an exception to the general rule that the Disclosure must be in a separate document that consists solely of itself. In fact, some FTC opinions have found that having the Authorization on the Disclosure heightens the consumer’s awareness to the Disclosure and furthers its purpose.

Therefore, one of the ways to comply with the Disclosure and Authorization requirements is to include the Authorization on the same document as the Disclosure but keep this combined document separate and apart from the employment application form. Another method of compliance is to use two separate documents, having the Disclosure by itself and the Authorization by itself. (See Sample Combined Disclosure & Authorization Form)

ADVERSE ACTION PROCEDURES
Not only does the denial of employment fall under the FCRA definition of "adverse action", but also any other decision for employment purposes that adversely affects any current or prospective employee will constitute an adverse action.

STEP 4. PROVIDE APPLICANT PRE-ADVERSE ACTION DOCUMENTS
If the consumer report provides information that will negatively influence the employment opportunities of the applicant, whether in whole or in part, you must do all of the following BEFORE such an adverse action is made:
- Provide the applicant with a copy of the consumer report; and
- Provide the applicant a description in writing of their rights under the FCRA as prescribed by the FTC.

This pre-adverse action process allows the applicant the chance to dispute the negative information in the report. The employer should allow a reasonable amount of time for the applicant to respond to this pre-adverse notification before final determination is made or adverse action is taken. (There is an FTC opinion letter that deems 5 days as reasonable, but it will depend upon your circumstances.) (See Sample Pre-Adverse Action Letter and Sample Statement of Rights)

STEP 5. NOTIFY APPLICANT OF ADVERSE ACTION
If you decide to take any adverse action (such as not employing the applicant), based in whole or in part, on the information revealed in the consumer report, you must do the following in writing, orally or electronically (See Sample Adverse Action Letter) (First Advantage recommends written documentation.):
- Provide a notice to the applicant of the adverse action;
- Provide to the applicant the names, address and telephone number of the consumer reporting agency and a statement that "the consumer reporting agency did not make the decision to take the adverse action and is unable to provide the applicant the specific reasons why the adverse action was taken"; and,
- Provide notice to the applicant of his/her right to obtain within sixty (60) days, a free copy of the consumer report from the consumer reporting agency and to dispute with the consumer reporting agency the accuracy or completeness of any information in a consumer report furnished by the consumer reporting agency.

Please consult legal counsel for what methods are best for your church and how to comply appropriately.
SAMPLE: COMBINED DISCLOSURE AND AUTHORIZATION

As the employer or user of consumer reports, it is your responsibility to ensure compliance with all of the relevant federal, state and local laws governing this area. [If you are located in California or obtain consumer reports on California residents, please refer to www.hirecheck.com/legal/ca] We strongly recommend that prior to use, you consult with an attorney.

COMBINED DISCLOSURE NOTICE AND AUTHORIZATION
REGARDING BACKGROUND CONSUMER REPORTS

Important: Please read carefully before signing.

A consumer report and/or investigative consumer report including information concerning your character, employment history, general reputation, personal characteristics, police record, education, qualifications, motor vehicle record, mode of living and/or credit and indebtedness may be obtained in connection with your application for and/or continued employment with the employer. A consumer report and/or an investigative consumer report may be obtained at any time during the application process or during your employment with the employer. A consumer report containing injury and illness records and medical information may be obtained after a tentative offer of employment has been made. Upon timely written request of the personnel department of the employer, and within 5 days of the request, the name, address and phone number of the reporting agency and the nature and scope of the investigative consumer report will be disclosed to you. Before any adverse action is taken, based in whole or in part on the information contained in the consumer report, you will be provided a copy of the report, the name, address and telephone number of the reporting agency, and a summary of your rights under the Fair Credit Reporting Act.

AUTHORIZATION

You hereby authorize and request, without any reservation, any present or former employer, school, police department, financial institution, division of motor vehicles, consumer reporting agencies, or other persons or agencies having knowledge about you to furnish (name of company) with any and all background information in their possession regarding you, in order that your employment qualifications may be evaluated.

READ, ACKNOWLEDGED AND AUTHORIZED

______________________________  __________________________
Signature                      Date

For California applicants only, if you would like to receive a copy of the report, if one is obtained, please check this box.  

For Minnesota or Oklahoma applicants only, if you would like to receive a copy of the consumer report, if one is obtained, please check this box.  

SAMPLE: PRE-ADVERSE ACTION LETTER
As the employer or user of consumer reports, it is your responsibility to ensure compliance with all of the relevant federal, state and local laws governing this area. We strongly recommend that prior to use, you consult with an attorney.

PRE-ADVERSE ACTION NOTIFICATION

Date: ____________________________

Dear Applicant:

A decision is currently pending concerning your application for employment (or volunteer service) at _______________________. We are forwarding a copy of the consumer report that you authorized in regard to your application for employment, together with a “Summary of Rights under the Fair Credit Reporting Act.”

The contents of the enclosed report are currently under review in consideration of your employment (or volunteer service). If this report contains any information that is inaccurate or incomplete, you should contact our office immediately so that the corrected information can be reviewed prior to an employment or volunteer service decision being made.

Regards,
A Summary of Your Rights under the Fair Credit Reporting Act

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under the FCRA.

For more information, including information about additional rights, go to www.ftc.gov/credit or write to:
Consumer Response Center, Room 130-A, Federal Trade Commission,


- You must be told if information in your file has been used against you. Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, employment (or volunteer service) – or to take another adverse action against you – must tell you, and must give you the name, address, and phone number of the agency that provided the information.

- You have the right to know what is in your file. You may request and obtain all the information about you in the files of a consumer reporting agency (your “file disclosure”). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:
  - a person has taken adverse action against you because of information in your credit report;
  - you are the victim of identity theft and place a fraud alert in your file;
  - your file contains inaccurate information as a result of fraud;
  - you are on public assistance;
  - you are unemployed but expect to apply for employment within 60 days.

In addition, by September 2005 all consumers will be entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See www.ftc.gov/credit for additional information.

- **You have the right to ask for a credit score.** Credit scores are numerical summaries of your creditworthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.

- **You have the right to dispute incomplete or inaccurate information.** If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See www.ftc.gov/credit for an explanation of dispute procedures.

- **Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.** Inaccurate, incomplete or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.

- **Consumer reporting agencies may not report outdated negative information.** In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.
• **Access to your file is limited.** A consumer reporting agency may provide information about you only to people with a valid need -- usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.

• **You must give your consent for reports to be provided to employers.** A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to www.ftc.gov/credit.

• **You may limit “prescreened” offers of credit and insurance you get based on information in your credit report.** Unsolicited “prescreened” offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt-out with the nationwide credit bureaus at 1-888-5-OPTOUT (1-888-567-8688).

• **You may seek damages from violators.** If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.

• **Identity theft victims and active duty military personnel have additional rights.** For more information, visit www.ftc.gov/credit.

States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General. Federal enforcers are:

<table>
<thead>
<tr>
<th>TYPE OF BUSINESS</th>
<th>CONTACT</th>
</tr>
</thead>
<tbody>
<tr>
<td>Consumer reporting agencies, creditors and others not listed below:</td>
<td>Federal Trade Commission: Consumer Response Center FCRA Center, Washington, DC 20580 (877-382-4357)</td>
</tr>
<tr>
<td>National banks, federal branches / agencies of foreign banks (word “National” or initials “N.A.” appear in or after bank’s name.)</td>
<td>Office of the Comptroller of the Currency Compliance Management, Mail Stop 6-6, Washington, DC 20219 (800-613-6743)</td>
</tr>
<tr>
<td>Federal Reserve System member banks (except Community national banks, and federal branches / agencies of foreign banks)</td>
<td>Federal Reserve Board Division of Consumer &amp; Affairs, Washington, DC 20551 (202-452-3693)</td>
</tr>
<tr>
<td>Savings associations and federally chartered savings banks (word “Federal” or initials “F.S.B.” appear in federal institution’s name)</td>
<td>Office of Thrift Supervision Consumer Complaints, Washington, DC 20552 (800-842-6929)</td>
</tr>
<tr>
<td>Federal credit unions (words “Federal Credit Union” appear in institution’s name)</td>
<td>National Credit Union Administration, 1775 Duke St, Alexandria, VA 22314 (703-519-4600)</td>
</tr>
<tr>
<td>State-chartered banks that are not members of Federal Reserve System</td>
<td>Federal Deposit Insurance Corporation, The Consumer Response Center, 2345 Grand Ave, Ste 100, Kansas City, MO 64108-2638 (877-275-3342)</td>
</tr>
<tr>
<td>Air, surface, or rail common carriers regulated by former Civil Aeronautics Board or Interstate Commerce Commission</td>
<td>Department of Transportation, Office of Financial Management, Washington, DC 20590 (202-366-1306)</td>
</tr>
<tr>
<td>Activities subject to the Packers and Stockyards Administrator Act, 1921</td>
<td>Department of Agriculture, Office of Deputy GIPSA, Washington, DC 20250 (202-720-7051)</td>
</tr>
</tbody>
</table>
SAMPLE: ADVERSE ACTION LETTER

As the employer or user of consumer reports, it is your responsibility to ensure compliance with all of the relevant federal, state and local laws governing this area. We strongly recommend that prior to use, you consult with an attorney.

ADVERSE ACTION NOTIFICATION

Dear Applicant:

We regret to inform you that based on our hiring criteria, we are unable to consider you further for an employment (or volunteer) opportunity with our organization. This decision was made in part from the information we received from Smart-Trak (Trak-1), our employment (volunteer) screening vendor. Smart-Trak (Trak-1) does not make these decisions and is unable to provide you with the specific reasons for them.

In accordance with the Fair Credit Reporting Act, you have previously received a copy of this information and a copy of your rights under the Act. You also have the right to obtain an additional free copy of the report within 60 days of your receipt of this letter by contacting the supplier at the addresses and telephone numbers below. Please refer to these documents if you have further questions.

You have the right to dispute the accuracy or completeness of the information contained in the report(s) by contacting Smart-Trak (Trak-1). If the report is a credit bureau report, you may contact Smart-Trak (Trak-1) or the credit bureau that furnished the report.

Smart-Trak (Trak-1)
7131 Riverside Parkway
Tulsa, OK 74136
(918) 779-7000

Experian: Consumer Assistance, P.O. Box 2350, Chatsworth, CA 91313, 888.397.3742
Equifax: P.O. Box 740241, Atlanta, GA 30374-0241, 800.685.1111
TransUnion: P.O. Box 7000, North Olmstead, OH 44071, 800.888.4213

Any dispute regarding the information on your report must be resolved with the agencies above. Thank you for your interest in employment with our organization.

Regards,
WHAT IF THE ABUSER IS ONE OF US?
A Model for Congregational Response

_In thee, O God, I have taken refuge...
be a rock of refuge for me, where I may ever find safety at they call..._
_Psalm 71:1-3_

Increasingly, congregations are asking for assistance in responding to situations such as:

- A long-time member of a church has been convicted of child molestation and is imprisoned; the church is wondering what they need to do in order to be prepared for the member’s release;
- A pastor, made aware of the presence of a recently-released child sex offender in the neighborhood, has invited the offender to church and is startled to discover that members of the congregation are disturbed and questioning the pastor’s judgment;
- A congregation learns that one of its members is listed on a sex offender site on the Internet; rumors are flying, but no one is willing to seek out facts and explore implications.

The church as a place of hospitality is a deeply held value, and one that provides the impetus for much of our work for justice. Anguish results when this value comes in conflict with other deeply held values, such as the church as a sanctuary, as a place of safety. We embrace the Gospel’s mandate to protect “the least of these,” particularly children and vulnerable adults. We recognize the need for naming versus denial, for saying that sexual abuse is sin and that protecting children must take precedence over any embarrassment or hesitation at confronting realities that may be painful for those who are part of our church community.

In addition to the theological perspective, there are psychological and social factors that are important for churches to consider. Numerous studies in recent years point to an extremely low likelihood that pedophiles can or will change. Without extensive professional treatment, virtually all child sexual offenders will re-offend. Repentance, prayer and pastoral support can be crucial elements when combined with life-long treatment, but, in themselves, they offer little hope of changing the behavior of perpetrators.

Two additional factors may help us stay clear about what must be done in these difficult situations. One is the necessity to focus on behaviors and not on character (i.e., we are not saying the perpetrator is a bad person, but that his or her abusive behaviors are harmful, even sinful, and cannot be tolerated). The other is the knowledge that every congregation has in its membership persons who have been abused, whether by family members or acquaintances or strangers. Their sense of the church as a place where they can heal will be destroyed unless they are assured that safety measures have been put firmly in place for them and their children and for the children of the church and the community.

The presence of a convicted offender in the church community is an exceptional circumstance, and warrants measures that are unusual in a place we treasure in part for its openness and welcome. In the face of likely resistance to a public disclosure, we need to remember that the offender’s status is already public, since there has been a conviction. Secrecy is dangerous, putting potential victims at higher risk. A carefully constructed and openly negotiated covenant between the offender and the church community has the best chance of achieving a “win-win” solution, allowing us to reduce the risk of abuse at the same time we offer the church’s ministry to all who seek it.

_(Care must be taken when considering these steps to adhere to local, state and federal laws and the conditions of the offender’s parole or probation._)
Elements of a Congregational Response

1. Education and awareness

A church that has had regular education and training events on sexual and domestic violence and on child abuse is much better prepared to move quickly on developing procedures when the presence of a convicted offender is made known. At least annually, every congregation should sponsor an adult education series or forum, utilizing the expertise of professional service providers in the community or the excellent denominational and/or ecumenical resources that are available.¹

2. Child sexual abuse prevention policies and procedures

The General Conference of the United Methodist Church has called on every local church to develop a policy and specific procedures to reduce the risk of child sexual abuse in its ministries and facilities. Some annual conferences have a trained team ready to work with churches on the development of such policies and procedures. A manual, Safe Sanctuaries, outlines steps and offers sample policies and procedures.²

3. Specific procedures for situations where the perpetrator is present

A convicted sex offender who wishes to be part of a church community, whether one he or she has attended for some time or a new one, should expect to have conditions placed upon his or her participation. This can best be done through the development of a written covenant, signed by the offender and by church officials, preferably by both the pastor and the chairperson of the Church Council (or other administrative body of the church).

The covenant should begin with a clear statement of the role of the church as “sanctuary,” with appropriate Biblical references. Immediately following the theological introduction should be a clear statement to the perpetrator that “abusive behavior is a choice and we care enough about you to hold you accountable for it.” Following are some suggested guidelines, to be adapted or added to as the particular situation merits.

- As part of your growth and penitence, you shall prepare and deliver written acknowledgments and apologies for the pain caused directly or indirectly by your actions. At the very least, you shall address these statements to your victims, their families, your own family and the members and supporters of this church. (Requests for forgiveness shall not be included). This will become part of an open letter to the congregation, informing them of your presence and of the conditions of your participation.

- We expect you to comply fully with all restrictions and requirements placed upon you as a result of any legal actions.

¹ Contact the Center for the Prevention of Sexual and Domestic Violence for a copy of their excellent and comprehensive catalog of brochures, DVD’s, curriculum and training resources. Phone: 206-634-1903; Web site: www.cpsdv.org
• You shall continually participate in a professional counseling program, specifically addressing your abusive behaviors, for the entire time you participate in this church community. We strongly suggest that you continue such counseling for life.

• You will not accept any leadership or representational position within or on behalf of this church.

• The church council will identify at least two “covenant partners” for you. They will be adults, at least one of whom will be of the same gender as yours. They will not be related to you.

• You may participate in worship in the sanctuary and in the adult church school class of your choice. You will use the most direct route from the parking lot to the main entrance to these facilities, not passing through any other parts of the church buildings. At any other time, your sole access to church facilities is limited to the most direct route from the parking lot through the main entrance to the church office only. Any other participation or access will require prior authorization and accompaniment by one of your covenant partners.

• You may not use restroom facilities in the church buildings. Should an emergency arise, you will be responsible for getting one of your covenant partners to accompany you.

• At church-sponsored functions for families, you may attend with, but at no time leave the immediate proximity of, your family or one of your covenant partners.

• At no time shall you deliberately place yourself in or remain in any location in or around the church facilities which would cause undue stress to others. (This guideline prohibits you from being in or near the library, nursery, preschool, elementary, junior high or high school areas of the facilities for any reason whatsoever).

• At least twice each calendar year and as otherwise requested, you shall meet with and report to the church council regarding your status of adherence to these guidelines.

• If you should decide to relocate your membership (or substantially attend) another congregation, the church council will seek to inform the leadership of that congregation of the conditions of these guidelines.

Before the covenant is finalized, the church’s legal counsel should be asked to review it to be sure that it does not put the church at legal risk. The offender should show the document to his or her parole or probation officer, and have that person initial a copy for the file.
4. Care and healing for the congregation

- Outside professional intervention should be arranged for the congregation, in order to deal with the range of emotions, dynamics and fallout that will be inevitable. Separate sessions for adults, youth and children are recommended.

- In the midst of dealing with this situation, additional disclosures of past, and possibly current, abuse are almost certain. Church leadership should anticipate this, understand it as a step in the road to healing and be prepared to deal with it.

Conclusion

Any congregation that enters into this type of covenant with a convicted sex offender must take it very seriously. Monitoring of the covenant is a permanent responsibility. After a few years, there may be a tendency to ease the level of vigilance, or even to let the covenant lapse. Everything that is known about child sexual offenders suggests that such a move could put the community’s children at immediate risk, as well as leave the offender open to the possibility of false allegations.

Whenever there is a change of church leadership, particularly a pastoral change or a new church council chair, the covenant should be formally renewed, with new signatures. Any changes to the covenant, or revisions of its language, should be discussed thoroughly in and acted upon by the church council. If a covenant partner becomes unavailable, he or she should be immediately replaced by action of the church council. When new members join the church, the covenant should be carefully explained. They will hear about it anyway, and it is far better for it to be dealt with openly, factually and with opportunity for questions and reflection.

Inevitably, some persons will view the conditions of the covenant as too severe and others as too lax, in that it allows the perpetrator to return to the congregation at all. Any tendency to uneasiness at the perceived harshness of the covenant should be balanced by a reminder of the church’s primary responsibility to protect children and vulnerable adults. In order to welcome a perpetrator into a church’s fellowship, the church can and must say clearly, “These are the conditions of accountability under which you are welcome.”

Peggy Halsey
March 2001

The idea of a covenant and some of the guidelines have been adapted with permission from “When the Abuser is Among Us: One Church’s Response to a Perpetrator” by Carol J. Adams, printed in Working Together, Volume 14, No. 3, Center for the Prevention of Sexual and Domestic Violence (see footnote 1 for information on contacting the Center).

This document is intended to be a helpful, theologically based tool for United Methodist congregations that face the challenge of how to show Christian hospitality to perpetrators of serious sexual abuse, as Jesus would call us to do. It is not intended to and does not set a standard of care for how churches should or should not respond, nor does it provide legal advice. The services of a competent legal advisor always should be sought in connection with these issues. It also does not presume a secular legal duty owed by a church to any persons, nor should it be used to show, establish or prove any duty or standard of care.
SAMPLE: Covenant Agreement for Participation in _________________ UMC

A congregation of the body of Christ is open to participation by all who seek a relationship with Jesus Christ and is fully inclusive of those who sin. "If we say that we have no sin, we deceive ourselves, and the truth is not in us. If we confess our sins, he who is faithful and just will forgive us our sins and cleanse us from all unrighteousness."

(I John 1:8-9)

The church is not without sin. As Paul wrote: "For there is no distinction, since all have sinned and fall short of the glory of God; they are now justified by his grace as a gift, through the redemption that is in Christ Jesus..." (Romans 3:23-24). It is therefore asked of us to include those who have sinned, especially those who in acknowledgment of their sin have sought forgiveness and taken intentional steps to repent.

Conviction of a crime, particularly one of sexual offense requires that a congregation take steps to assure the safety of all in the church. This covenant seeks to assure that such participation be monitored under the following conditions:

1. Offender will be actively participating in a professional counseling program.
2. Adult covenant partners will accompany the offender while on church property or attending church activities.
3. Youth and children rooms are off limits. Offender will not volunteer or serve in ministries or programs involving children or youth.
4. Offender will not be in the facility during Mother's Day Out or Pre-School hours.
5. Offender will not represent the congregation in any manner that is related to children or youth.
6. Any possible breech of this covenant, conflict related to status as a registered offender, or question concerning involvement in the church shall be brought to the attention of the Senior Pastor and the Chair of the Staff Parish Relations Committee.

Those signing below agree to the covenant as it is offered this day, _________________.

Person seeking participation:

(Printed Name)      Signature

Representative of the Staff Parish Relations Committee:

(Printed Name)      Signature

Adult Covenant Partners:

__________________________________________

__________________________________________

Pastor:       District Superintendent:

______________________________

__________________________________________
VI. SEXUAL ETHICS POLICY

Statement of Policy. Church Professionals of the Oklahoma Annual Conference shall not engage in sexual abuse, sexual harassment or sexual misconduct.

Theological Foundation. All persons are created by God. God intends all persons to have worth and dignity in their relationships. We are one connected body, and when one part of the body is injured physically, emotionally or spiritually, the entire body is rendered less than God intended. Misconduct of a sexual nature of any kind violates a person's wholeness and is an unjust use of status and power and a sinful behavior against God and one another.

The Scripture witnesses to a God who brings about justice, mercy and grace. The Church is called to express God’s love in concrete actions of compassion and healing for all God’s people.

Definitions

1. Sexual Abuse: Sexual abuse means unwanted physical conduct of a sexual nature, sexual contact or sexualized behavior and may include, by example, touching, fondling, other physical contact and sexual relations.

2. Sexual Harassment: Sexual harassment is any unwanted sexual advance or demand, either verbal or physical, which is reasonably perceived by the recipient as demeaning, intimidating or coercive. Sexual harassment must be understood as an exploitation of a power relationship rather than as an exclusively sexual issue. Sexual harassment includes, but is not limited to, the creation of a hostile or abusive working environment resulting from discrimination on the basis of gender.

3. Sexual Misconduct: Sexual misconduct means a chargeable offense within the meaning of The Book of Discipline ¶ 2702.

4. Church Professional: A Church Professional shall include Full, Associate and Probationary ministerial members of the Annual Conference, ordained Deacons, and Elders, Diaconal Ministers and Local Pastors, in both the effective and retired relationships, and other persons serving the Conference or any local church under appointment of the Bishop or under the supervision of the District Superintendent, including persons keeping their membership in another annual conference or in another denomination and persons holding orders issued by these annual conferences while on Honorable or Administrative Location.

Implementation. Church Professionals and local churches of the Annual Conference shall be provided a copy of this policy and shall be offered training information to assist in the understanding and implementation of this policy. This policy shall be published annually in the Oklahoma Conference Journal.
Making a Complaint. Persons who have knowledge of possible violations of this policy by a church professional may report the same to any church professional, any District Superintendent, or the Bishop. Upon any complaint, the Conference will take action in accordance with the provisions of the current Book of Discipline of The United Methodist Church.

Local Church Policies. The Annual Conference recommends that local churches adopt a local church sexual harassment policy.

Attendance. Any person under appointment/assignment in Oklahoma Annual Conference must attend one Sexual Ethics in the Workplace Seminar as specified by the resident bishop, no less than once a quadrennium.
UNITED METHODIST CHURCH

BASIC POLICY STATEMENT
ON SEXUAL AND GENDER HARASSMENT AND MISCONDUCT OF A SEXUAL NATURE

The United Methodist Church affirms The 2012 Book of Resolutions, “Sexual Misconduct within Ministerial Relationships” (pages 134-140) and “Eradication of Sexual Harassment in the United Methodist Church and Society” (pages 141-146). We affirm that sexual abuse within the ministerial relationship and sexual harassment within the church is incompatible with the Biblical teachings of hospitality, justice and healing. In accordance with The 2012 Book of Discipline, ¶161E, “We affirm with Scripture the common humanity of male and female, both having equal worth in the eyes of God.” As the promise of Galatians 3:26-29 states, all are one in Christ. We support equity among all persons without regard to ethnicity, situation, or gender.

“Sexual harassment is a form of sexual misconduct and is defined in ¶161I in the Social Principles. To clarify further, it is unwanted sexual or gender-directed behavior within a pastoral, employment, ministerial (including volunteers), mentor, or colleague relationship that is so severe or pervasive that it alters the conditions of employment or volunteer’s performance by creating a hostile environment that can include unwanted sexual jokes, repeated advances, touching, displays, or comments that insult, degrade, or sexually exploit women, men, elders, children, or youth.

Sexual abuse is a form of sexual misconduct and occurs when a person within a ministerial role of leadership (lay or clergy, pastor, educator, counselor, youth leader, or other position of leadership) engages in sexual contact or sexualized behavior with a congregant, client, employee, student, staff member, coworker, or volunteer (2012 Book of Resolutions, p. 136). It can include coerced or forced sexual contact (including those unable to give informed consent), sexual interaction or contact with children or youth, and sexual exhibitionism or display of sexual visuals or pornography.

Sexualized behavior is behavior that communicates sexual interest and/ or content. Examples include, but are not limited to displaying sexually suggestive visual materials; use of pornography in church innuendo about one’s own or another person’s body; touching another person’s body; touching another person’s body/hair/clothing; touching or rubbing oneself in the presence of another person; kissing; and sexual intercourse. Sexualized behavior can be a form of witness, is a violation of society’s or the Church’s law, breaks the sacred trust in the ministerial role, or violates the vows taken at membership or ordination.

The continuum of behaviors called sexual misconduct within the ministerial relationship represents an exploitation of power and not merely ‘inappropriate sexual or gender-directed conduct. Sexual misconduct in any form is unacceptable in church and ministry settings whether it is clergy-to-lay, lay-to-clergy, clergy-to-clergy, lay-to-lay, staff-to-staff, staff-to-volunteer, volunteer-to-volunteer, or volunteer-to-staff. Anyone who works or volunteers under the authority or auspices of the Church must be held to the highest standards of behavior, free of sexual misconduct in any form.

(2012 Book of Resolutions, p. 141)

Sexual harassment is “. . . any unwanted sexual comment, advance or demand, either verbal or physical, that is reasonably perceived by the recipient as demeaning, intimidating, or coercive. Sexual harassment must be understood as an exploitation of a power relationship rather than as exclusively sexual issue. Sexual harassment includes, but is not limited to, the creation of a hostile or abusive working environment...
resulting from discrimination on the basis of gender.” (the 2012 Book of Discipline ¶ 161.l) “Sexual harassment is a continuum of behaviors that intimidate, demean, humiliate, or coerce. These behaviors range from the subtle forms that can accumulate into a hostile working, learning, or worshipping environment to the most severe forms of talking, assault, or rape.” (2012 Book of Resolutions, p. 141)

Gender harassment is behavior that is harassing in nature against a woman because she is a woman and against a man because he is a man.

“Sexual misconduct by either a lay person or clergy person within a ministerial relationship can be defined as a betrayal of sacred trust, a violation of the ministerial role, and the exploitation of those who are vulnerable in that relationship.” (2012 Book of Resolutions, p.136) Similarly, “'(s)exual harassment and sexual abuse within the ministerial relationship' represent an exploitation of power and not just 'inappropriate sexual or gender-directed conduct'”. (2012 Book of Resolutions, p.137)

Sexual and gender harassment, sexual abuse and misconduct of a sexual nature within the life of the Church interfere with its moral mission. The __________________________ United Methodist Church prohibits and will not tolerate these behaviors, which are sinful, demeaning, abusive and wrong. The __________________________ United Methodist Church commits itself to fair and expedient investigation of any complaint of sexual and gender harassment, sexual abuse or misconduct of a sexual nature within the church and to take action deemed appropriate and in compliance with The Book of Discipline. Further, the __________________________ United Methodist Church bears affirmative responsibility to create an environment of hospitality for all persons, male or female, which is free of these sins and encourages respect, equality and kinship in Christ.

Some instances of sexual harassment can be resolved easily and informally between the parties or facilitated mediation. In all other instances, the conduct must be reported immediately to the chair or another member of the Pastor-Parish Relations Committee and the pastor in charge. If the conduct involves the pastor in charge or another clergy person, it must be reported to the pastor’s supervisor, district superintendent or the bishop.

The __________________________ United Methodist Church will not retaliate against any person who brings forward a complaint. All staff leaders and members are expected to immediately report any knowledge of harassment, abuse or misconduct to any one of the persons listed above. Prompt and appropriate investigation and corrective action will be taken, including discipline. Persons who make false accusations will be disciplined.

While the __________________________ United Methodist Church cannot guarantee absolute confidentiality, it will make every reasonable effort to maintain confidentiality by disclosing information about the complaint only on a “need to know” basis and as necessary to promote God’s call for justice, reconciliation and healing.

Anyone who has any questions or concerns about this policy or the issues addressed is encouraged to air those questions or concerns to the PPRC or __________________________.

_________________________________________  __________________________
Adopted by                                                                 Date

_________________________________________  __________________________
Board Chair                                                                   SPRC Chair

Oklahoma Annual Conference of the United Methodist Church                       Revised October 2013
SAMPLE: Sexual Harassment Policy
Preventing Sexual Abuse in Congregations, Karen A. McClintock, pp. 144-145

Sexual harassment in congregations is considered sexual abuse and is incompatible with biblical teachings about hospitality, justice, and the obligation to treat one another with dignity and respect. Because we are created in the image of God and have equity with one another, those who participate in the servant ministries of the congregation and all who workshop and affiliates with the congregation deserve the freedom to worship in the congregation and participate in other congregational activities without fear of sexualized language, humor, behavior, or discrimination. Sexual harassment is a form of sexual abuse and interferers with the congregation’s ministry and will not be tolerated.

Definitions

**Sexual harassment** is unwanted sexual comment, advance, or demand, verbal, written, or physical that is reasonably perceived by the recipient as demeaning, intimidating, or coercive. Sexual harassment frequently includes the exploitation of a power relationship, and one of its effects is intimidation. Sexual harassment is not exclusively a sexual issue. Sexual harassment includes, but is not limited to, the creation of a hostile or abusive working environment resulting from discrimination.

**Gender harassment** is behavior that is gender directed, denied advancement on the basis of gender, or is harassing in nature because of a person’s gender. It may include either verbal or physical conduct that is experienced by the recipient as demeaning, intimidating or coercive. Sexual jokes, innuendo, gender-directed comments on physical appearance, and pornographic pictures placed within the recipient’s view are considered sexual harassment. Actual or threatened physical violence, verbal intimidation, written abuse or threats, name-calling, teasing, racist comments related to sexuality, verbal or physical harassment based on sexual orientation, and stalking are harassing behaviors that will not be tolerated.

Complaints

Members, constituents, and staff members of the congregation are urged to immediately report any harassment, abuse, or misconduct. In some instances, the conduct of concern is resolved informally by conversation between the parties and facilitated mediation. In other circumstances, the conduct is reported to the chair or other member of the congregation’s personnel committee.

If a complaint is against paid staff and is not resolved after mediation, and the complaint is determined to be valid by the employee’s supervisor or the personnel committee, steps may be taken to terminate a job contract. In some cases, civil charges may be filed.

If the complaint is against a clergy person (as perpetrator or recipient), the concern is directed to the personnel committee, the clergy person’s supervisor or the regional or conference office.

Members, constituents, and staff members of the congregation can reasonably expect that they will not be retaliated against for bringing a complaint forward. Every effort is made to maintain confidentiality for the person filing the complaint unless mandated by law or for the protection of others from harm.

When a resolution is not forthcoming, civil charges may be filed. In the case that a person’s conduct falls within local, state, or federal abuse-reporting guidelines, knowledge of this conduct will be reported to protective services agencies and law enforcement. Anyone having questions about this policy or the issues it addresses may contact........
SAMPLE: Ethical Standards for Ministry Professionals
Preventing Sexual Abuse in Congregations, Karen A. McClintock, pp. 136-138.

The Preamble

Laity and clergy who engage in the professional activities of prayer, counseling, Biblical interpretation, spiritual advice, consultation, and advocacy have carried out these services for centuries, believing that compassionate service is an expression of God's love. Characterized by an appreciation for all people as God's children and for their diverse cultures, beliefs, and experiences, the work of ministry professionals includes a commitment to ethical behavior. Although an ethical code is not a legal document, these guiding principles establish the expectations of professional conduct in this congregation.

Ethical Standards

The following ethical standards are relevant to the work of clergy, lay paid staff, and volunteers serving as ministry professionals within the congregation. These standards address the ministry professional's responsibility to members and constituents of the congregation, the ministry professional's obligation to maintaining professional competence, including continuing education and self-care, and the ministry professional's ethical responsibilities toward the congregation, colleagues, and the community.

1. The purpose of the ministry professional's contacts with members and constituents of congregations is to promote spiritual, mental, and interpersonal health.

2. Ministry professionals treat all people with respect, acceptance, and dignity, and they avoid saying or doing anything that would harm the individuals they serve.

3. Ministry professionals discuss with individuals and groups they serve the purpose, goals and nature of the helping relationships, including limitations of the proposed relationship.

4. Ministry professional inform the congregation and individuals within the congregation of their education, training, and areas of competency in the helping relationship. They inform individuals, with whom they are entering a counseling relationship, of their background, training, and competency. They know the limit and scope of their professional knowledge and offer services only within their knowledge and skill base.

5. Ministry professionals obtain regular training to increase their skills and to keep their education current, especially in the area of professional ethics and abuse prevention.

6. Ministry professionals protect individuals they serve by maintaining records and conversations in a confidential manner. They respect each individual’s right to privacy and confidentiality except when such confidentiality would cause harm to the client or others, when denominational policies state otherwise, or under the stated conditions such as those covered by local, state, or federal laws. Professionals inform those they serve of the limitations of confidentiality before establishing the helping relationship.

7. Ministry professionals are aware that in their relationships with members and constituents of the congregation, power and status are unequal. They acknowledge that they have power over others as they serve as spiritual guides and mentors.

8. Ministry professionals recognize that dual or multiple relationships increase the risk of harm to those who are served, inducing the possibility of exploitation and sexualized relationships. Ministry professionals seek consultation as necessary to examine areas in which they may be compromised in their ability to provide services, for example, when dual or multiple relationships exist within the helping relationship.
9. If for any reason the ministry professional’s level of functioning is impaired due to declining emotional or spiritual wellbeing, they will seek consultation. The ministry professional, along with the consultant, will determine the level to which competency is impaired and may redirect or limit the current workload until full functioning is restored. This may include the referral of parishioners to other helping professionals.

10. Ministry professionals do not engage in sexual relationships with members or constituents of their congregations or other organizations they directly serve. They do not engage in counseling relationships with people with whom they have previously had sexual relationships. They do not have sexual relationships with persons whom they have previously counseled. It is the ministry professional’s responsibility to establish that no harm would result from establishing a personal relationship in the years after any form of professional relationship has ended.

11. Ministry professionals adhere to denominational and congregational policies regarding sexual abuse and harassment and all local, state, and federal guidelines regarding the reporting of neglect and abuse.

12. Ministry professionals seek consultation and supervision when assisting individuals with mental health issues. They refer members and constituents of the congregation to therapists and other professionals when the individual’s issues are beyond the ministry professional’s level of education, training, or competency.

13. Ministry professionals do not engage in sexual harassment of any kind with members of their congregation, colleagues, ministry candidates, or others whom they supervise.

14. Ministry professionals respond to unethical behavior of colleagues by talking directly with the colleague and, if no resolution occurs, may report the colleague to a ministerial supervisor, bishop, or ordination committee.

15. Ministry professionals are aware of the public nature of their profession and their responsibility to uphold the integrity of the faith community in which they serve with the highest possible ethical standards. They use their education and professional standing to improve the community and society in which they work and live.

16. Ministry professionals uphold ethical standards, comply with professional requirements, and agree to take responsibility for their behaviors. They do not engage in conduct that compromises their professional responsibilities or reduces the public’s trust in the profession.
GUIDELINES FOR MAINTAINING PROFESSIONAL BOUNDARIES

Counseling
- Provide counseling within the limits of your specific training and under supervision
- Know when to refer parishioners to professionals and get to know some of the counselors in your area
- Counsel individuals only in your professional office setting, during regular hours, when someone else is present in the building
- On marital issues, counsel both spouses together or refer each individual to a professional counselor
- When making pastoral home visits to individuals who live alone, take someone with you

Sexual Feelings
- Be aware of your own sexual feelings/attractions with congregants/staff/employees
- Discuss these feelings with a trusted professional colleague or supervisor
- Do not discuss your sexual feelings or attraction with the object of these feelings or with others who might be affected
- Do nothing to act on the feelings, even if something is initiated by the other person

Self Care
- Provide for your own physical, emotional, sexual, and spiritual needs: time off, educational leave, family vacations, personal/marital counseling, spiritual direction, etc.
- Develop your circle of close friends and colleagues
- Avoid over-working which leads to burnout: if needed redefine your job description
- If you begin to feel that you are ineffective, burned-out, or no longer the right person for the job, consult someone you trust with your vocational issues

Dual Relationships
- Be aware of multiple, conflicting relationships (relationships where you have more than one identified role)
- When you become aware of having roles that entangle you emotionally with someone discuss the situation with a professional colleague or supervisor
- Establish clear expectations and boundaries with persons with whom you have dual relationships

Professional Support
- Maintain an on-going relationship with a professional consultant/supervisor
- Make use of available in-service opportunities
- Look to other organizations or counselors in your area who provide workshops on burn-out, confidentiality, boundary setting, dual relationships, and professional ethics
- Maintain your connections with colleagues in ministry on a regular basis

www.healthycongregations.com (McClintock 2006)
DVD RESOURCES:
SAFE SANCTUARIES / ABUSE AND NEGLECT

The following resources are available through the Oklahoma Conference Ministry Center – Media Center. For a current list of DVD resources contact the Communications Office (Amelia Ballew, 800-231-4166 x 2075 or 405-530-2075 or aballew@okumc.org).

General Information

"Bless Our Children" (DVD) The story of one congregation’s efforts to include sexual-abuse prevention in their children’s religious education. Practical approaches to educating parents and teachers are offered & issues of cultural diversity are addressed. 40 min. (1993)

"Caring Shepherds" (DVD) Produced by the General Council on Finance and Administration, this is a program about sexual misconduct. It examines the meaning and consequences of sexual harassment, sexual misconduct and child sexual abuse. This program begins the process of acknowledging that these problems exist.

"Reducing the Risk" (DVD) This kit includes a DVD, Guidebook to develop a prevention plan, and a Training Manual with five instructional units. This resource illustrates the potentially devastating emotional and financial effects that can result from child sexual abuse within the church family. 23 min. (1993)

"Safe Sanctuaries for Children and Youth" (DVD) Attorney and UM clergyperson Joy Thornburg Melton, author the Safe Sanctuaries series, brings this informative companion DVD to help Christian clergy and laity assess risk and implement processes to reduce the likelihood of abuse in their congregations. If your church has not yet developed policies to protect the children and youth in your care and the adults who work with them, now is the time!

- Why? Reality of sexual abuse; the scriptural basis; recognizing kinds of abuse and the impact on victims, abusers, families, friends and congregations; statistics; and insurance and liability issues.
- How? Evaluating your risk; establishing abuse-prevention policies; recruiting, screening, hiring workers; volunteer guidelines; and day-to-day procedures for safety.
- Reporting and Responding Plan for legal reporting; responding to victim, victim's family; to news media, to insurance agents, and possibly to abuser and his/her family; and support ministries.
DVD RESOURCES:
SAFE SANCTUARIES / ABUSE AND NEGLECT, CONT.

Prevention Training for Leaders/Workers

"Reducing the Risk" (DVD) This kit includes a DVD, audio cassette (61 min.), Guidebook to develop a prevention plan, and a Training Manual with five instructional units. This resource illustrates the potentially devastating emotional and financial effects that can result from child sexual abuse within the church family. 23 min. (1993)

“Safe Sanctuaries for Children and Youth” (DVD) Attorney and UM clergyperson Joy Thornburg Melton, author the Safe Sanctuaries series, brings this informative DVD to help Christian clergy and laity assess risk and implement processes to reduce the likelihood of abuse in their congregations. If your church has not yet developed policies to protect the children and youth in your care and the adults who work with them, now is the time!

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- Reporting and Responding Plan for legal reporting; responding to victim, victim’s family; to news media, to insurance agents, and possibly to abuser and his/her family; and support ministries.

Responding to Abuse

“Safe Sanctuaries for Children and Youth” (DVD) Attorney and UM clergyperson Joy Thornburg Melton, author the Safe Sanctuaries series, brings this informative companion VHS and DVD to help Christian clergy and laity assess risk and implement processes to reduce the likelihood of abuse in their congregations. If your church has not yet developed policies to protect the children and youth in your care and the adults who work with them, now is the time!

- Why? Reality of sexual abuse; the scriptural basis; recognizing kinds of abuse and the impact on victims, abusers, families, friends and congregations; statistics; and insurance and liability issues.
- How? Evaluating your risk; establishing abuse-prevention policies; recruiting, screening, hiring workers; volunteer guidelines; and day-to-day procedures for safety.
- Reporting and Responding Plan for legal reporting; responding to victim, victim’s family; to news media, to insurance agents, and possibly to abuser and his/her family; and support ministries.
INTERNET and COMPUTER POLICY

Staff and volunteers of ______________ United Methodist Church who are designated to have access to the Internet and church technology are required to use their access in a Christian, legal, and informed way, conforming to network etiquette, customs and courtesies.

The ______________ United Methodist Church management will determine:

- The extent to which staff/volunteers may use the Internet and/or church computers to accomplish job responsibilities. Any questions about the appropriateness of a particular use of the Internet should be discussed with the supervisor;
- The appropriateness of using the Internet and/or church computers for professional contacts and career development activities during office hours; and
- The training required of staff using the Internet and/or church computers and the work time that may be used to practice/acquire skills needed to effectively access and use the Internet and/or church computers.

The internet is not a secure communication channel and should not be used for sending or receiving confidential or sensitive information.

Use of the Internet and computers is a privilege, not a right, which may be revoked at any time for inappropriate conduct. Misuse of Internet access or computers by a staff person may result in other disciplinary action, including but not limited to, termination of employment. Examples of inappropriate conduct include, but are not limited to: use of inappropriate, offensive or abusive language in either public or private message; unlawful activities; defamation; infringement of copyrights; misrepresentation of oneself or the church; logging on or accessing pornographic, sexually explicit, violent sites or materials, accessing gambling sites, and sending messages that might result in congestion or disruption of networks and systems.

Staff should notify the pastor or chair of staff parish relations committee if s/he observes or becomes aware of any inappropriate conduct or use of the Internet and/or church computers by church staff or others.

All files and e-mail are property of the ______________ United Methodist Church. Staff use of church technology is not private. ______________ United Methodist Church reserves the right to monitor staff use of the Internet and/or church computers at any time. Staff must abide by security policies, procedures and guidelines, and are to refrain from practices which might jeopardize the church’s computers, data, network, systems security or work in general. Staff must guard against computer viruses and security breaches of any kind. Staff who use the Internet may not transfer or install any software or files from the Internet to any church computers or information systems except in consultation with appropriate technical staff (i.e., no downloading of software, programs, games, etc.)

Although church staff is specifically mentioned throughout this policy, the same provisions apply to church volunteers. This policy applies to all Internet/computer use on church premises and use of church property outside of the church premises.*

*Clarification – in some churches the staff may supply or use their own Internet access provider, software or even computer, or may be using church property off-site. It may be important to note that this policy applies even if some, or all, of the computer equipment/Internet access is not supplied by the church on its premises and to use of church property off-site.
Social Networking and Blogging Policy

FOR VOLUNTEER LEADERS AND PARTICIPANTS

The Oklahoma Conference of the United Methodist Church views social networking sites (e.g. Facebook, Twitter, MySpace), personal websites and weblogs positively and respects the right of campers and adult volunteer leaders to use them as a medium of self-expression. If a person chooses to identify himself or herself as a camper or volunteer leader at any of our camps on such internet venues, some readers of such websites or blogs may view the camper or adult volunteer as a representative or spokesperson of the Conference or event. In light of this possibility, our conference requires, as a condition of participation in the camp, that campers and adult volunteers observe the following guidelines when referring to the event, its programs or activities, its campers, and/or employees and volunteers, in a blog or on a website.

1. Participants and volunteer leaders must be respectful in all communications and blogs related to our referencing the event, its employees, other volunteers, and other participants.

2. Participants and volunteer leaders must not use obscenities, profanity, or vulgar language.

3. Participants and volunteer leaders must not use blogs or personal websites to demean the Conference or event, its employees, other volunteers, or other participants of the event.

4. Participants and volunteer leaders must not use blogs or personal websites to harass, bully, or intimidate participants, volunteers, or employees of the event. Behaviors that constitute harassment and bullying include, but are not limited to, comments that are derogatory with respect to race, religion, gender, sexual orientation, color, or disability; sexually suggestive, humiliating, or demeaning comments; and threats to stalk, haze, or physically injure another person.

5. Participants and volunteer leaders must not use blogs or personal websites to discuss engaging in conduct that is prohibited by conference policies, including, but not limited to, the use of alcohol and illegal drugs, sexual behavior, sexual harassment, and bullying.

6. Participants and volunteer leaders must not post pictures of other participants, volunteer leaders, or employees on a website without obtaining written permission.

7. The use of the United Methodist copyrighted Cross & Flame, name and/or conference logos is not allowed without written permission from the Oklahoma Annual Conference Council Camps & Retreat Ministries Director or the Safe Sanctuaries Administrator.

Any participant or adult leader found to be in violation of any portion of this Social Networking and Blogging Policy will be subject to immediate disciplinary action, up to and including dismissal.

This policy was adapted by Rev. Diana Northcutt and Rev. Randy McGuire from the policy developed by Anne Horton for Camp Sumatanga.)
Danger May be Lurking at the Playground
Posted by: PNNOnline on Wed., August 4, 2004

With fall approaching, children will be returning to school and the schoolyard playgrounds, where remarkable numbers of injuries are occurring. Though not all injuries occur on schoolyard playgrounds, the U.S. Product Safety Commission, in the year 2003, reported there were more than 465,000 playground-related injuries among persons younger than age 18 treated in hospitals, doctors' offices, clinics, ambulatory surgery centers and emergency rooms. Not only are children sustaining injuries that, in many cases, can be prevented, it costs the U.S. over $10 billion in medical costs to treat injuries, plus costs from work loss, pain, suffering and legal liability.

Most injuries occur when children fall from the equipment onto the ground. Often they are hurt not only by the fall, but by being struck by the equipment as they fall.

"The type of surface on the playground is the most important factor in reducing the severity of injuries due to falls," explained Stuart L. Weinstein, MD, a pediatric orthopaedic surgeon, and first vice president, American Academy of Orthopaedic Surgeons.

"Look for softer surfaces such as engineered wood mulch, or cushioned rubber safety surfacing. Asphalt, concrete, soil, packed dirt, grass and turf are not recommended," added Weinstein. "And, the greater the height of the equipment, the deeper the surfacing material depth must be to provide enough impact absorption in a fall."

Adult supervision is a key component in safe play. Other important factors that can help reduce the incidence of injury are playground design, and equipment installation and maintenance.

A well-designed playground includes separate areas for active play such as swinging, and quiet play, such as digging in sandboxes. Spaces for preschoolers should be located away from areas where older, more active children play. Playground equipment should be made of weather-resistant materials with railings, steps and handholds scaled for children. Manufacturers' instructions for proper installation and spacing should be followed carefully, including recommendations for maintenance.

The American Academy of Orthopedic Surgeons offers the following lists of items to look for when inspecting your school playground:

- Loose, damaged, or missing supports, anchors, footings, nuts, bolts or other connectors
- Broken or missing rails, steps, rungs, or seats
- Bending, warping, rusting, or breakage of any component, or sharp edges due to wear or breakage
- Protective end caps missing from bolts or tubes
- Deformed hooks, shackles, rings, links, etc.
- Worn swing hangers, chains or bearings
- Lack of lubrication on moving parts
- Exposed mechanisms such as joints or springs that could result in a "pinch" or "crush injury"
- Splintered and deteriorated wood, or cracks or holes in surfacing materials
- Trash in area (particularly glass or cans), or environment hazards such as roots, rocks, or poor drainage areas.
Adults supervising children on the playground should remember these important tips to prevent injury:

- Slide one person at a time, sitting down and facing forward, and move away from the slide as soon as they reach the ground
- Swing sitting down, one person per swing and wait until the swing stops before getting off
- Be careful crossing in front of moving swings
- Remove drawstrings and hoods that could catch on equipment
- Play on dry equipment only
- Wear proper footwear -- no bare feet

For additional information on playground safety, call toll-free: 1-800-824-BONES (2663) or send a self-addressed (business sized) envelope to Playgrounds, American Academy of Orthopedic Surgeons, P.O. Box 1998, Des Plaines, Ill. 60017. Internet users can download the Academy's playground safety brochure and fact sheets from the Prevent Injuries America! section of the Academy's web site: www.aaos.org.
SAMPLE: UNITED METHODIST CHURCH
15 Passenger Van Policy (Sample)

Background

15 Passenger Vans (15PV's) are inherently dangerous vehicles for passenger transport. This is due to a number of factors including the fact that they are actually designed for cargo, they do not have the safety features of other multiple passenger vehicles like school buses, they become top heavy – especially when fully loaded – and are difficult to maneuver and prone to rollovers. Many examples of horrific accidents can be found in the literature.

In 2001, the National Highway Transportation Safety Administration (NHTSA) issued a rare "consumer advisory" warning that the rollover rate of 15PV's increases seven times when they are driven with more than 15 occupants; the rollover rate is three times higher when they have 10 or more occupants. For this reason, Federal law prohibits dealers selling new 15PV's to institutions that use them primarily to transport children (i.e. as school buses). In contrast, school buses must meet strict Federal safety standards that require emergency exits, multiple steel beams that wrap passengers in a cage of steel, and have far superior centers of gravity that reduces rollover risk. As a result, school buses are the safest form of mechanized transportation that exists. School buses are 34 times safer than train travel and four times safer than commercial aviation. In contrast, 15PV's have a fatality rate that is 170 times higher than school buses.

Sample UMC has used 15PV's primarily to transport church members to off-site retreats. These have included youth retreats, women's retreats and general church retreats. As an institution, we cannot ignore the NHTSA advisory without exposing our members to potentially unsafe conditions and exposing ourselves to potential legal liability. This liability extends to personal liability that would not be covered by the church's officers and directors liability insurance if it were found that we acted in a grossly negligent manner. With this in mind, we need to take one of the following actions to protect our members, our children and to avoid potentially costly liability.

The church should seriously consider prohibiting the use of 15PV's for church-related travel in order to improve safety. If we continue to use 15PV's, we will need to enforce very rigorous standards to mitigate the safety risk. The NHTSA recommends the following standards that may be somewhat impossible for Sample UMC to achieve, but would include the following:

Other Safety Recommendations:

1. No driving in excess of 60 miles per hour.
2. No driving after midnight.
3. No towing of heavy or multi-axle vehicles.
4. No use of cellular phones by drivers.
5. Drivers must be approved pursuant to church policy.
6. Drivers are personally responsible for any parking or traffic citations.
7. 15PV is to be used only for the activities authorized by the church.
8. 15PV must be maintained properly, a maintenance log kept and the 15PV must be inspected by a competent mechanic.
9. Require more than one driver for trips over 6 hours. Rotate drivers every 2 hours. Drivers prohibited from driving more than 10 hours.
10. Drivers must be at least 21 years of age.
11. Drivers should have emergency phone numbers.
12. The use of sedating prescription or over-the-counter antihistamines by the drivers is prohibited.
13. Prohibit crossing state lines on any church trip. This is a liability issue as it would then be considered interstate commerce and subject to Federal safety regulations that require special licensing etc. Also bad in the event of a lawsuit.

Options to 15 Passenger Vans:

Prohibit 15 Passenger vans and pursue one of the following options:

- Rent or borrow minivans. This would entail an additional cost, but is much safer and worth the added expense. The extra cost is simply the cost of the safety of our loved ones. This is the most viable and most straightforward option. If we simply prohibit 15PV's for church-related travel and use other vehicles, we will dramatically improve the safety of the trips and drastically reduce church and personal liability.
- Buy a small school bus with one or more other UMCs. Where's the money? I don't know, but it's worth thinking about.
- Borrow or rent a small school bus. In fact, we should encourage UMCs to sell their 15 passenger vans and buy small school buses. Operating expenses will be lower and insurance will be more affordable. Ultimately, it may be impossible for churches to get insurance on 15PV's.

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RISK MANAGEMENT

“The Missing Ministry”

- Digital Security
- Disaster Resources
- EFFECTive Planning
- Emergency and Crisis Situations
- First-Aid Training and Supplies
- Frozen Pipe Prevention
- Getting Started on a Plan
- Key Internal Controls
- Plan Development Made Easier
- Preventing Slips and Falls
- Rules for the Road
- Safeguards Against Credit Card Abuse
- Safety Considerations in Designing a New Building
- Sewer Backup Prevention
- Shelter Considerations
Digital Security

- Install antivirus software on all computers and keep it up to date.
- Install fire-wall protection.
- Install anti-spam filters and software.
- If youngsters at the church have computer access, install filters and software to block pornographic content.
- Train staff members and volunteers who use computers to be only the lookout for fraudulent e-mails and Internet scams. If an offer sounds too good to be true or someone ‘in need’ is asking for money, it’s probably a scam.
- Never provide confidential information, including bank account numbers (church or personal), when requested to do so in an e-mail. If you’re uncertain whether the e-mail actually came from a legitimate service provider or vendor, visit the website.
- Never download a file unless you’re sure it’s from a safe, legitimate source.
- Scan all files for viruses before downloading.
- Use password protection, and change passwords regularly.

Disaster Resources

For information about emergency planning for natural disasters, you can check out these resources:

- www.safechurch.com
- www.guideone.com
- www.fema.gov
- www.redcross.org
- www.ready.gov

### EFFECTive Planning

**Emergency Preparedness** focuses on steps to prepare for emergencies and crises, such as:
- Natural disasters and pandemics
- Fires
- Serious illness/injury/death
  - Medical emergency during services
  - Member/staff emergency during off-site activity
  - Key leader’s illness, disability, or death
- Morals or criminal failure
- Sexual misconduct
- Child molestation at congregational activity
- Criminal involvement by staff or key leader
- Terrorism/acts of violence
  - Robbery, assault
  - Rape
  - Shootings or even murder

**Facility Safety and Security** focuses on steps to address:
- Facility inspections
- Fire prevention
- Protecting against slip and fall injuries
- Buildings and grounds issues
- Hiring of contractors
- Use of the church facilities by outside groups
- Kitchen/food safety
- Embezzlement

**Financial Safeguards** focus on steps to address:
- Theft of church funds
- Mishandling/loss of funds
- Embezzlement

**Employee and Volunteer Safety** focuses on steps to address:
- Worker safety/workers’ compensation
- Volunteer safety
- Employment practices liability
- Adult sexual misconduct and counseling
- Board member liability
- The expanded role of ushers to enhance safety and security

**Child and Youth Protection** focuses on steps to enhance:
- Child abuse prevention
- Work/volunteer selection
- Supervision
- Responses to allegations of abuse and other misconduct
- Nursery safety
- Recreational safety, including playgrounds
- Internet safety for young people using church computers

**Transportation Safety** focuses on steps to address:
- Owned vehicles – selection and maintenance
- Rented vehicles and private vehicles of church members used for church activities
- Drivers – selection and training
- Occupant safety

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Emergency and Crisis Situations

Even though nobody likes to imagine the scary things that can happen, it’s important to recognize that urgent situations can and do occur in churches on a frequent basis. The following are examples of emergencies and crises that many churches have faced:

- Weather emergencies (tornado, hurricane, flood, lightning, blizzard)
- Medical emergencies (heart attack, stroke, seizures)
- Fires (accidental and arson)
- Injuries (on-site or at an off-site church event)
- Armed robberies or burglaries
- Vehicle accidents involving church members
- Gas leaks
- Major equipment breakdowns such as broken water pipes or a cracked boiler
- Allegations and investigations of crimes committed by a church employee, volunteer, or congregation member
- Local media attention during a crisis or after a tragic event
- Bomb threats
- Assaults on church members or leaders
- A suspicious or threatening intruder
- Kidnapping
- Criminal activity on church grounds
- A suicidal member
- Terrorism
- Harassing or obscene phone calls

First-Aid Training and Supplies

No matter what type of recreational activity is taking place, make sure the church and supervisors are well prepared to administer first aid if needed.

- There should be at least one adult supervisor present who has received formal first-aid training that includes certification in CPR.
- A well-stocked first-aid kit should be kept on hand and easily accessible to supervisors.
- Supervisors should always carry cell phones or have easy access to a telephone in case they need to call 911 in an emergency situation.
- For larger groups or events such as a basketball or softball tournament, recruit a certified nurse, emergency medical technician (EMT), or doctor from the congregation to be on-site.

Frozen Pipe Prevention

- Remove garden hoses from exterior faucets before winter.
- Shut off and drain water supply to outdoor faucets and sprinkler systems.
- Wrap pipes exposed to freezing temperatures with pipe insulations.
- Seal areas with cold air drafts (crawl spaces, attics, garages, and outside walls).
- In older buildings with poor insulation in exterior walls, open doors of cabinets on exterior walls where pipes are located, and turn faucets on to a slow drip.
- Maintain the heating system properly.
- Consider installing an automatic water-detection system.
- If the church will be unoccupied for an extended period, set the thermostat to at least 50 degrees Fahrenheit and check the building daily.
- In vacant or unheated buildings, shut off the main water valve, drain all lines, and put nontoxic antifreeze in trapped waterlines.

Getting Started on a Plan

Begin by developing a list that describes your current procedures for handling money and finances in all the situations you can identify. Consider the following:

- Collections during Sunday service – How is the money collected? Where is it placed? Who counts it? How is it deposited in the bank?
- Bank accounts – Who oversees the accounts? Who has access to the checking account and is authorized to write checks and make withdrawals? Who reviews the bank statements?
- Bills and invoices – Who receives them? Does anyone double-check them for accuracy? Who is responsible for writing the checks? Does the same person sign the checks?
- Fundraising campaigns – Who receives the checks? How are they handled and recorded? Who makes the deposits?
- Petty cash – Where is it stored? Who has access to it? Who authorizes use? How are records kept?
- Special events – Who collects the funds? Are the amounts recorded? Who deposits the money?
- Bookkeeping and audits – Who keeps the books, and how is accounting for the church handled? Are the financial records audited or reviewed by an outside source on a regular basis?
- Church credit card(s) – Who has access to the cards, and how are purchases approved, monitored, and tracked?
- Financial communication – How is the church’s financial situation communicated to the congregation?

Key Internal Controls

- Separate duties of those responsible for writing checks, signing checks, reconciling bank statements, and preparing financial reports.
- Establish an authorized process for approval of expenses before issuing payment.
- Develop a voucher system so that all checks are supported by an original invoice and requisition request for payment. Supporting documents should be canceled by stamping “paid” on the paperwork when a check is issued.
- Enforce a policy that no checks are to be made payable to “cash.”
- Authorize more than one check signer, but check signers should not be given access to blank checks or sign checks made payable to themselves.
- Require dual signatures for checks over a predetermined amount.
- Keep checking account signatures up to date with your financial institution.
- Be sure that bank statements are opened and reviewed by a person other than the check writer or signer.
- Ensure canceled checks are reviewed by someone who is on the lookout for unusual patterns such as dual endorsements or unfamiliar vendor names.
- Protect accounting records, and keep them in a secured location. Accounting software program data should be backed up regularly as well.
- Schedule an annual audit or financial review of the books by a qualified person not involved in the church’s financial operations. (This will be covered in more detail later in this chapter.)
Plan Development Made Easier

Your emergency response plan should address the following situations:

- Fire
- Evacuation plan and shelter procedures
- Severe weather/natural disaster
- Accidents and medical emergencies
- First-aid reminders
- Theft and vandalism
- Intruders/trespassing/weapons threat
- Missing child/persons
- Response to an allegation of sexual misconduct against a child
- Bomb threat
- Gas leaks
- Power outage/blackout

Preventing Slips and Falls

Use church inspections to identify these common slip and fall hazards:

- Uneven surfaces
- Parking lot disrepair
- Unexpected obstacles on walking surfaces
- Poor lighting
- Hazards at building entrances
- Snow, ice, or water on walking surfaces
- Loose or missing handrails
- Loose carpeting

Monitor these high-risk areas during inspections:

- Doorways, door thresholds, and doorstops
- Playgrounds
- Sidewalks
- Stairwells
- Places where electrical extension cords and tools are being used
- Kitchen areas
- Parking lots

Solutions to Prevent Slips and Falls:

- Conduct regular inspections of the church premises.
- Make any needed repairs to carpeting, sidewalks, parking lots, handrails, playgrounds, and so on.
- Install additional lighting in dark areas.
- Use yellow, no-slip paint on curbs to alert pedestrians of changes in elevation.
- Install no-slip treads on wooden stairs and interior ramps or inclines.
- Direct runoff water from roofs and downspouts away from walking areas.
- Use “Wet Floor” signs when cleaning and mopping
- Avoid painting walkways.
- Place protective guardrails around floor openings, lofts, and other open areas.
- Warn of hazards that have not yet been repaired.
- Encourage visitors to slow down and take small steps when surfaces are slick.
- Maintain proper snow and ice removal; use salt and sand applications, and keep records of the actions taken. The records may be necessary to help defend against a liability lawsuit.

Rules for the Road

Prior to any church-related trip, the following safety rules should be communicated to all participants, whether they're traveling in church-owned or private vehicles. The organizer and/or driver for the trip should ensure that all participants read, understand and sign the following rules:

- Seat belts must be worn at all times.
- No hazardous, disruptive activity or noise will be permitted while the vehicle is moving. All passengers must follow the driver’s requests.
- All objects must be kept inside the vehicle.
- All windows must be kept clear of objects that may disrupt the driver’s view.
- In case of an accident or emergency, stop and do not exit the vehicle unless instructed to do so by the driver. Always exit on the sidewalk (non-traffic) side of the vehicle and never on the traffic side.
- Violation of these rules may result in canceling the trip for the entire group or the removal of a participant from the trip.
- The safety of others and myself is the top priority on this trip.

I have read, understand, and will comply with these rules during the entire trip.

________________________________________________________________________  ____________________________________________________________________
Signature                                                      Printed Name

________________________________________________________________________
Date

Safeguards against Credit Card Abuse

- The church’s credit program and credit limits should be reviewed and approved by the board, finance committee, or other governing body.
- Written procedures should be in place for the credit card program, including a description of appropriate and inappropriate expenditures, documentation required for reimbursement, timely submission of card statements and receipts, rules prohibiting personal use and cash advances, and mandating a return of the card upon termination of employment.
- Each user should sign documentation for the credit card, acknowledging receipt of the card, agreement to abide by the credit card policy, acceptance of financial responsibility for personal expenditures, and agreement to return the card if employment ends.
- The church should select a credit card issuer/provider that will allow it to maintain central control of the account, including the authority to do the following:
  - Preclude individual users from changing credit limits
  - Prohibit transactions involving certain vendors or categories of vendors
  - Turn off the cash advance option
  - Eliminate offers to users regarding additional cards, balance transfers, and/or increases in credit limits
  - Notify the card issuer immediately if the billing statement is incorrect or missing, or if a credit card is lost or stolen.
  - Discuss credit card fraud protection with the card issuer.
  - Prohibit credit card use by the bookkeeper or other individuals responsible for credit card payments.
  - Have the treasurer or other financial officer regularly review credit card statements and payments.
  - Periodically run business credit reports.
  - Educate users on protecting credit card information.
  - Immediately close credit card accounts of employees who terminate employment with the church.

Safety Considerations in Designing a New Building

- Programmable keyless entry into the building to avoid “key control” issues.
- Front office/reception area security through design
- Crime prevention through environmental design techniques including exterior lighting and appropriate landscaping
- Security system and video surveillance cameras
- Centralized registration area for children’s ministry
- High visibility (glass) in children’s youth areas
- Children/youth ministry restroom design that avoids the use of restroom doors
- Greater visibility such as doors with glass panels for pastors’ offices and counseling areas
- Avoiding “nooks and crannies” where unobserved activity can take place
- Conductor and grounding system with surge protection against lightning and transient voltage surges
- Evacuation route planning, signage, and emergency lighting
- Interior shelter rooms(s) to take cover in during a severe thunderstorm or tornado warning
- Central station fire alarm and sprinkler system
- Automatic water leak detection and/or shut-off capability
- Facility access for the elderly and disabled
- Sufficient storage space to avoid storing materials in mechanical and boiler rooms

Sewer Backup Prevention

To help prevent a sewer from backing up, take the following precautions:

- Do not pour grease down sinks or toilets.
- Use strainers in sinks to catch food scraps, and dispose of them in garbage cans.
- Instruct visitors not to put solid waste (disposable diapers and personal hygiene products) in the toilets.
- Do not connect floor drains, drain tiles, downspouts, and sump pumps to the sewer line.
- Do not plant deep-rooted landscaping on top of or next to the sewer laterals.
- Install a cleanout.
- Install a sump pump to remove unwanted, excess water.
- Install a backflow-prevention device.
- Recycle yard waste.
- Keep valuable items on shelves, or keep important documents or valuables out of the basement.
- Install flooring that is less susceptible or water damage.
- Make sure all doors to exterior basement stairwells are adequately caulked and weather-stripped.
Shelter Considerations

Once the decision has been made to offer a shelter, we recommend that you prepare the premises, implement safety procedures, and set rules. Please consider the following:

- Check with the local officials concerning the requirements for establishing an emergency shelter. Some localities require shower facilities or other minimum requirements.

- Consult with your local fire department concerning maximum occupancy and fire safety precautions. A good rule of thumb is 40 to 60 square feet of space per occupant and one toilet for every 16 persons.

- Consult with your local law enforcement authorities. They may provide additional security based on the nature of your operation.

- Plan ahead for evacuation of the shelter in the event of a fire or other emergency. Make sure all of your staff and volunteers are made aware of this emergency plan.

- Make sure all exits are clearly marked and have clear access in and out.

- Develop and enforce rules regarding smoking. A prominent display of all rules will help avoid misunderstandings.

- Secure access to other areas of the building.

- Ensure oversight and supervision of the building and occupants. Designate an employee or volunteer from the church as the supervisor of all volunteers. A supervisor should be on-site at all times, and a minimum of two volunteers should be awake at all times to monitor the activity. Staff and volunteers must be trained.

- Don’t permit the use or possession of illegal drugs, alcohol, or weapons. Don’t allow guests to engage in unlawful or unruly activities. Consider hiring outside security to ensure the safety and security of your guests, volunteers, and building.

- Monitor each entrance and exit to the shelter at all times.

- Clarify with local officials’ expectations for supplying food, water, and other supplies to individuals housed in the shelter. If the church is expected to provide food and water, make sure that an adequate supply can be obtained and that sufficient personnel will be on hand to distribute these items. Ensure that meals prepared in the church kitchen are prepared only under that supervision of persons trained in food safety. Follow adequate sanitation procedures concerning food storage, preparation, and serving.

- Follow adequate sanitation procedures concerning bedding, restrooms/showers, and garbage removal. Make sure that you have adequate janitorial support to handle the increased occupancy of your building.
• Plan how the church will respond to persons who contract a communicable disease or who become seriously ill. Contact the local health department for more information.

• Establish set hours so that individuals can’t enter after a certain time (for example, no one is allowed to enter the shelter after 10 pm).

• Require all guests to complete a guest registration form, and give them a copy of the shelter rules. Require guests to sign in and out daily. Ask each guest to provide you with at least one contact person in case of an emergency.

• Monitor interior and exterior walking surfaces to ensure they’re in good condition; adequately lit; and kept free of slip, trip, and fall hazards.

• Don’t permit animals or pets, except bona fide service animals for the disabled.

• Eliminate or control hazards that can be expected to attract children (such as discarded large appliances, unprotected equipment, open holes or wells, paths, and stairwells).

• Plan for guests with special needs (such as the elderly and people in wheelchairs and using walkers). Don’t allow guests who require medical monitoring.

• Here are some basic rules:

  1. Alcohol or illegal drugs are not permitted on the premises.

  2. Weapons of any kind are not permitted on the premises.

  3. Violence or verbal abuse will not be tolerated.

  4. No one will be admitted after 10 p.m.

  5. A quiet sleeping time will be maintained by 11 p.m.

  6. Smoking is not allowed in the building.

  7. Children should remain with their parent (s) or guardian(s) at all times.

  8. Guests must stay only in the room or area assigned to them and may not wander about in other areas of the facility.

  9. Candles, camping lanterns, oil lamps, and other open flames are prohibited.

  10. Breaking any of the rules will result in guests being asked to leave the shelter.

Proven Our People
New Guidelines for “AED”

As you may know, at the end of 2005, new guidelines for CPR, First Aid and AED (Automated External Defibrillation) were released. These guidelines are the culmination of years of work to develop science-based recommendations for treating cardiovascular emergencies and sudden cardiac arrest. These guidelines are based on a thorough review of experiences in the field conducted by the International Liaison Committee on Resuscitation. The CPR skills based on the ECC 2000 guidelines for first aid and CPR are not incorrect nor are they harmful, but improved methods based on new scientific evidence will make it easier to learn, retain and perform these lifesaving skills.

In addition, there are new protocols for AED usage. In the previous guidelines, a series of up to three consecutive shocks would be delivered before pausing for CPR. The new protocol calls for a single shock, followed by a 2-minute CPR interval. In cases of sudden cardiac arrest, where a normal heart rhythm can be restored, over 85% of the time only one shock is needed. But in cases where additional shocks may be required, performing 2 minutes of CPR after the first shock improves the efficacy of the next shock.

Currently, your AED(s) are most likely configured to the ECC 2000 guidelines. Although there is no current regulatory requirement to update the configuration of your AED(s), you may want to consider it. Safety Training Associates has begun to utilize training programs that incorporate the procedures of the new ECC 2005 guidelines. In order to be consistent with the training and the guidelines you may want to update or have your AED(s) updated. Each manufacturer has its own policy and procedure for upgrading the software in the AED. We have included links and phone numbers that will provide you with information about how to update your AED.

Web resources to update your AED

Philips Heartstart AED
800-262-3582

Medtronic
800-442-1142

Cardiac Science
http://www.powerheart.com/support/800-991-2945

Zoll
http://www.zoll.com/support/800-348-9011

Defibtech
888-533-4268

These guidelines are the culmination of years of work to develop science-based recommendations for treating cardiovascular emergencies and sudden cardiac arrest.

Ministry Protection Memo

“MPM” is a series on various topics related to Church and safety. Send your comments and inquiries to PACT’s Director of Ministry Protection at www.pact@ogu.com.

PACT Service Center

Hours of Operation
8 a.m. to 5 p.m. CST

Contact Information

Toll-Free: 1-877-UMC-PACT
1-877-862-7228
Fax: 1-866-221-4858

The Ministry Protection Memo (MPM) series is offered as an educational tool in support of PACT’s property and casualty insurance program to help you develop less control procedures to suit your specific need. With these publications, PACT does not seek to establish a particular standard of care or to provide legal advice. We encourage church leaders to consult with competent attorneys with regard to their specific loss control needs. PACT encourages reproduction and distribution of this MPM within the United Methodist denominations. Non-United Methodist groups may contact the PACT Service Center in writing at the Gallagher Centre, Two Pierce Place, Itasca, IL 60143 or via telephone at 877-UMC-PACT for permission to reproduce this memo.
**BACKGROUND CHECKS**

For Church Employees and Volunteers

Did you know... An average of 30% of potential employees and volunteers misrepresent information about their past, it’s not worth the risk. Over 35% of potential employees and volunteers have a criminal record, a bad driving record, bad credit history or a fake Social Security number they don’t disclose.

PACT, in partnership with Trak-1 Technology and the Gallagher Religious Practice Group, is pleased to announce comprehensive background checks at a significantly reduced rate for the United Methodist community.

<table>
<thead>
<tr>
<th>CHILD PROTECTION PACKAGE</th>
<th>CHILD PROTECTION PLUS PACKAGE</th>
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<tr>
<td>$9 per check for PACT members (12.50 per check for non-PACT members) includes:</td>
<td>$14.50 per search for PACT members ($18 per check for non-PACT members) plus applicable state fees, includes:</td>
</tr>
<tr>
<td>Multi-State Criminal Check: Broad-based search in 43 states</td>
<td>Child Protection Package services, PLUS</td>
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<tr>
<td>Sex Offender Registrars: Trak-1 will check all 50 states’ registries</td>
<td>Motor Vehicle Trace: to detect validity of driver’s license and number of tickets</td>
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<tr>
<td>Social Trace: Includes verification of name, birth date, Social Security number, and previous addresses</td>
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**BENEFITS**

- **Ease of use:** 24/7 access to the website
- **Tailored to our faith community:** under the direction and leadership of PACT
- **The best use of up-front expenses:** given the time and costs incurred by recruiting, hiring and training an employee or volunteer
- **Proper treatment of sensitive information:** online servicing eliminates problems relating to sensitive material being transmitted via fax machine
- **Ministry and people protection:** positive recognition by insurers and the local faith community

For more information, contact:
PACT Service Center at 1-877-UMC-PACT (877-862-7228)
Or logon the PACT website at UMCPACT.org for more information and to access the background check system.
Certificates of Insurance

Are Third Parties Covered When Using Church Facilities or Working on Church Property?
In a general statement, third parties are covered under your general liability policy if they were to have a minor incident on premise however it is strongly recommended that the church require Certificates of Insurance, where the church is named as an additional insured and also for an Indemnity and Hold Harmless Agreement to be put in place.

This procedure is to protect your church from payment of third party use claims should an incident occur on church property.

A Certificate of Insurance should be required from every contractor performing a service on your premises or any outside user of the church facilities. Settlement of a loss caused by the contractor or third party user is the responsibility of that contractor’s or group’s insurance carrier.

What is a Certificate of Insurance?
A Certificate of Insurance is a document which is issued by an insurance company or your insurance broker on your behalf, to a third party. This document outlines the 3rd party carries insurance and what restrictions (e.g. deductibles or exclusions) apply to the policy.

When Should a Certificate be Issued?
A certificate should be issued when a group/contractor contracts with the church for building use or to perform work on a building. Certificates are proof of insurance: they simply verify the party has insurance coverage at the time of contract. It is important that Certificates be requested as new contracts are developed or if a contract is up for renewal.

Is the Church Liable?
You may be held liable for negligent acts of a third party acting on your behalf, if they may not have insurance or they have insufficient insurance. In the event the third party does not have insurance or adequate limits, you may be called upon to pay for defenses and damages should a claim occur on church property.

How do I know if the Third Party Has Adequate Limits?
It is recommended the third party carry (at minimum) the same limits as the church and also names the church as an additional insured on their policy. There is no hard and fast rule as to limits, just be aware the severity or of an injury or damage will dictate.

"A Certificate of Insurance should be required from every contractor performing a service on your premises or any outside user of the church facilities."
whether your policy will become excess to the responsible party’s policy if they carry inadequate limits.

If you are unsure if limits are adequate please contact the PACT Service Center or your Conference Administrator.

How Do I Review a Certificate of Insurance and What Do I Look For?
The Certificate of Insurance should contain the following type of information:

- Type of insurance coverage
- Policy number for each line of coverage (to include policy effective and expiration dates)
- Policy Limits
- Description of the job location
- Name and address of the certificate holder – the church’s name and address should be shown as an additional insured on the certificate with copies submitted for the church records
- Certificates are often issued with a 10-day cancellation policy, try to amend this to 30-60 days
- Signature of authorized representative of the third party’s insurance carrier

We have attached a sample Certificate of Insurance for you to review and also a checklist to assist you in your review process.

Do We Need a Hold Harmless Agreement?
It is always an excellent precautionary to require an Indemnity and Hold Harmless Agreement in conjunction with a Certificate of Insurance as it provides additional contractual language to protect the church.

We have included a sample Indemnity and Hold Harmless Agreement for you to review.

Certificates of Insurance Checklist:
This sample is not a substitute for legal or risk management advice about contracts, limits and coverage as they apply to specific projects.

Date: ____________________
Prepared by: ________________
Dept.: _____________________
Name of Contractor/Facilities User: ____________________________

Contract or Facility Use Dates:

- Insurance Carrier is acceptable
- Insured name = name on the contract or use agreement
- Liability coverage limits are adequate
- Liability coverage limits = contract or use agreement
- Liability coverage dates cover contract term or use agreement
- Vehicle coverage limits are adequate
- Vehicle coverage limits = contract or use agreement
- Vehicle coverage dates cover contract term or use agreement
- Excess coverage limits are adequate
- Excess coverage limits = contract or use agreement
- Excess coverage dates cover contract term or use agreement
- Workers’ Compensation coverage dates cover contract term or use agreement term
- Property coverage limits are adequate
- Property coverage limits = contract or use agreement
- Property coverage dates cover contract term or use agreement
- Employer’s Liability coverage is indicated
- Certificate Holder name and address is correct
- Additional Insured name is correct

Cancellation notice is correct
Set up dates for follow-up on expiration dates
Bonds checked (if applicable)

PACT is an all-lines property & casualty (including Workers’ Compensation) nonprofit captive insurance co-op domiciled in the District of Columbia and owned by its member annual conference and agency leaders. The General Council on Finance and Administration (GCFA) fulfills its Board of Discipline fiduciary oversight through its membership on the Board of Directors of PACT. For more information, contact the PACT Service Center or go to the website at www.uncpact.org.

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IMPORTANT

If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must be endorsed. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

DISCLAIMER

The Certificate of Insurance on the reverse side of this form does not constitute a contract between the issuing insurer(s), authorized representative or producer, and the certificate holder, nor does it affirmatively or negatively amend, extend or alter the coverage afforded by the policies listed thereon.
Property Stewardship

Closing Your Parsonage – Are You Going Away for Extended Time?

A parsonage that is not properly cared for while occupants are not living in the facility can lead to costly claims. A few precautions when you leave the parsonage occupied can help ensure damage will not occur.

This guide is specific for cold weather areas. Pipes, where there is a threat of freezing plumbing will not need to have water drained from systems; for these parsonages, everything else applies.

Unless you plan to heat your parsonage and have someone to check on it regularly, it’s best to take precaution to protect the church property. Many things can happen in your absence to cause great damage.

The enemies of your parsonage are the same as the enemies of any type of dwelling. A small drip in the wrong place can sink into walls, floor or foundation causing degradation. An unused gap in the wall, roof or foundation can invite unwanted guests. Deferred maintenance can reach emergency status while you are not there.

The number one agent of damage to your home is uncontrolled water. The roof is the first line of defense against outside water penetration. Make sure your roof is in good condition and the gutters are clean. Be certain that the water drains away from the foundation.

Check caulking around windows and weather stripping around the outside doors. Gaps at these places can allow entry of mice. Mice can squeeze through holes only ½” in diameter. Rats can make it through ½” gaps.

Walk around the parsonage. Look for places where pipes, wires and vents go through the wall or roof. If there are even small gaps around these penetrations, seal them. If all entry points for insects and rodents are sealed it is less likely you will have these guests. Check at your local hardware or building supply for the proper sealing material for the specific job.

All vents and open drains must be covered with wire mesh or air operated flips. Vents with flaps can be covered with mesh as long as it doesn’t interfere with operation of the flaps. Screen should never be used to cover dryer vents. This can create a fire hazard when used.

Make sure there is no place where the dirt is piled against the foundation closer than 6” from the siding. This gap helps keep insects from gaining access to the wood in the sill plate, framing and siding.

“A few precautions when you leave the parsonage occupied can help ensure damage will not occur.”

If trees or other plants contact the sides of the parsonage or roof, this provides access for rodents like squirrels and insects. If trees hang over the roof, branches can fill with pine needles or leaves. A blocked gutter can cause major damage. The branches also pose a danger to the roof itself if blown or broken by storm. Gutter needles or leaves hold moisture that promotes insect growth and decay of some roofing materials. Clear off any buildup.

Ministry Protection Memo

"MPM" is a series on various topics relative to Church and safety. Send your comments and suggestions to PACT’s Director of Ministry Protection. at scottquast@gmail.com.

PACT Service Center

Hours of Operation: 8 a.m. to 5 p.m. CST

Contact Information

Toll-Free: 1-877-UMC-PACT
1-877-866-7228
Fax: 1-866-221-4658
If you have a chimney or stove pipe, make sure they have spark arrestors covering the top. A spark arrestor will also keep animals out.

When you leave the parsonage for extended periods, it is best to evacuate all water from the plumbing system. Burst pipes can be a nightmare in the damage they cause, not to mention the repair cost. The first step is to turn off the main water valve. If you have a pump, turn off the power. Drain the pressure tank if applicable. Connect a hose to the drain cock and run the hose outdoors away from the foundation. Open the drain. The pressure tank accumulates water and builds pressure to distribute water throughout the parsonage. If you don’t have a pump, you probably don’t have a pressure tank.

Open all faucets to allow water to drain. Water in pipes can freeze and burst. A frozen pipe may not leak until spring thaw or may crack an illegal time to spew water everywhere, it’s as unpredictable as the amount of damage it can do if left undiscovered.

If water pipes are under the floor in a crawl space you must drain these pipes, or protect them from freezing. You can wrap them in electrical heat tape or take other measures. Your local hardware store will know what works best in your geographical area. If there is not a drain at the lowest point in the fresh water system consider having one installed. It’s a small price to protect the parsonage pipes.

Drain the water heater tank. A burst water heater can push lots of water – fast. Before you open the drain, turn the control knob to “off.” Connect a hose and drain outside.

If the parsonage has a hot water heater you will most likely need the help of a plumber to drain the system.

If the parsonage has a forced air furnace, turn off the emergency switch. It may be located outside the furnace room. Drain and clean the humidifier if present.

Electric heat requires only to be turned down or off.

If you plan to leave the heat on, consider installing a low temperature thermostat. Most thermostats have a lowest setting of 55%. A low temperature model can be set as low as 40%.

In areas with intense summer heat, it is not a good idea to turn off air conditioning completely. You may consider turning the thermostat up to 80 degrees. This will help dehumidify a parsonage and keep the parsonage from turning into an oven.

Bathrooms have several places where water might freeze. The toilet, sink, tub and shower all have water traps that prevent sewer gas from backing up into the parsonage. These traps need to be cleared and protected.

Flush the toilet to drain water from the tank. Dip the water from the bowl. Water will remain in the trap. If this water freezes, the porcelain will break. Use a plunger to force water through the trap. Pour about a quart of 50/50 mixture of water and antifreeze in the toilet. Propylene glycol is preferred. It has an unpleasant taste for animals and is said to be more environmentally sound. This will eventually be flushed into the septic tank. Be as kind to it as possible.

Repeat the process of plunging out water and replacing with antifreeze mixture in the sink, tub and shower drains. A pint in each should be sufficient. Drain any hoses for handheld showersheads.

Find all floor drains in the house and repeat.

Repeat the process in the kitchen. Drain the sprayer. Disconnect both ends of the dishwasher supply hose and drain. Remove the drain hose and place end in a bucket. Operate the dishwasher for the drain cycle for a moment to be certain all water is drained. If possible, disconnect the power supply.

Washing machine hoses cause 350 million dollars a year in damage. While preparing the washing machine for your absence, take a good look at the hoses. If they are worn or have bubbles plan on replacing them before you use the machine again.

Disconnect hoses and drain the hoses. Run on fill cycle to clear sides valve. Run on warm water setting for a few seconds. Run the drain cycle for a few moments to clear water from the pump. Drain the drain hose.

Clean washer, dryer and dishwasher and apply a coat of appliance polish to protect the finish from corrosion.

Empty the refrigerator and freezer. Unplug the power. Block the door open with a piece of wood to prevent stale odors. Clean and polish.

Check in pantry, cupboards and bathroom for things that can freeze and break. Remove these items. Take food that could be a meal for bears or other animals, or store in metal containers.

Hide or remove items that might tempt a burglar. Things like tools, televisions or stereo equipment are sources of quick cash for thieves. Make the parsonage as unattractive to burglars as possible. Look through the windows. If anything of value can be seen, move it or remove it.

Before you leave, place the makings for a fire in the fireplace or wood stove so you
will have a quick source of heat if you return in cold weather. Close the flue to cut down on cold air entry.

As you are leaving, place this guide where you can easily find it when you return, to help restore everything to working order. Turn off electricity and gas if you are not leaving the heat on or relying on electrical heat tape.

It takes a little time and effort to properly close down a parsonage but it pays off. The time and money you'll spend on repairs cuts into your living conditions. A little precaution pays big in the long run.

**Quick Review Checklist**

**Outside**

- Check caulking and weather stripping and seal all gaps.
- Check where pipes, wires and vents enter the parsonage and seal all gaps.
- Check all vents and open chimneys, cover them with wire mesh or air operated flaps if necessary.
- Check foundation and make sure dirt is not piled up within 6" from the siding.
- Cut back trees and plants, if they hang over the roof your gutters may clog.
- If you have a chimney or stove pipe, make sure they have spark arresters covering the tip.

**Inside**

- Turn off and evacuate all water from the plumbing system.
- Open all faucets to allow water to drain.
- If you have a forced air furnace, turn off the emergency switch.
- Turn electric heat down or off, some thermostats allow them to be turned down to 40-50 degrees.
- Turn air conditioner thermostat to 80 degrees.
- Flush the toilets to drain all water from the tank.
- Replace all worn washing machine hoses, disconnect hoses and drain.
- Empty the refrigerator and freezer, unplug the power and block the doors open with a piece of wood.
- Check cupboards for things that are edible, freeze or break, and remove these items.
- Hide or remove all items that may tempt a burglar.

The information contained within this guide was taken from the article “Closing Your Vacation Home” authored by Carl Babe, Certified Home Inspector. The content of this page may be reproduced, in whole or in part, and freely distributed without permission as long as the below copyright appears in full.

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“...It takes a little time and effort to properly close down a parsonage but it pays off. The time and money you'll spend on repairs cuts into your living conditions. A little precaution pays big in the long run...”
Ministry Protection

Cutting – An Issue We Must Take Seriously

When you hear of cutting, you may ask yourself what it is and why would someone participate in self-mutilation or self-injury? Cutting is an extremely dangerous, unhealthy coping mechanism that is more common among young girls than boys. Unfortunately, cutting can begin at quite a young age and persist for many years if the disease goes untreated. It is important to note that cuts are normally start around puberty and the problem is not confined to any one demographic, ethnic or economic group.

While this is a horrific concept for many of us to grasp, it may seem like the only way for people who have not developed healthy ways of dealing with strong emotions, intense pressure or upsetting relationship problems. These people are not suicidal however; they do intentionally inflict injury upon themselves when responding to stress or trauma.

Cutting is only one form of self-injury/self-mutilation. Self-injury can be accomplished through cutting with injuries varying from minor cuts to very serious wounds, scratching, picking scabs or wound healing interference, burning, puncture wounds, inflicting oneself, inserting objects into body openings, bruising/breaking of bones, and even hair or eyelash pulling.

Typically victims inflict injury on their wrists, arms, legs or bellies however they may cut their legs, feet, abdomen, breasts or other places. When the cuts or Burns heal, they often leave scars or marks however self-injuries hide these injuries or aftermath of scars and Burns with clothing.

You may be asking yourself what can I do about this? As you have exposure to many youth within the congregation, the most important thing is to remain aware of changes in a person's attitude, behavior and dress. People with this disease take great lengths to hide their problem. They wear long sleeve shirts and pants regardless of the season, bracelets, wristbands or even band-aids. Remain aware of a person's dress, remain aware if they are constantly asking for bandages, and remain aware if they provide excuses for their visible injuries.

It is important that we help youth understand there are good, healthy ways to cope with difficult situations such as talking with parents, adults and friends, and being able to put their problems in perspective and get plenty of exercise. When youth emotions are not expressed in a healthy way, pressure and stress can build up to a point that is unbearable, cutting may seem to be their only attempt to relieve extreme tension.

Cutting often starts on impulse and can be habit forming, it can become a compulsive behavior. The brain starts to connect the false sense of relief from bad feelings to the act of cutting and it craves this relief the next time pressure and stress reach a high.

You cannot force someone who self-injures to stop. It does not help to get mad, reject the person, limit them or beg them to stop. Instead let them know you care and that they deserve to be healthy and happy; and that no one needs to bear their troubles alone. Get the person help; refer them to a qualified counselor. The counselor can help in getting at the root of the problem, as well as the cutting issue.

If the person has immediate injury, treat the wound(s) immediately. Small scratches and
cut may require anti-bacterial treatment and a bandage, or a deeper wound may require more care. Remain calm as most cutters do not think their wound is a big deal. This is a time to start gaining their trust, calmly talk to them as you are treating them, try to turn a situation into fact gathering as to when, where, how and why did they cut. This helps gain their trust and remove the secrecy of their problem. As youth workers or church staff work with youth, they may not deal directly with cutting issues however you may see the scars. Again, turn this into a positive approach to talking about past issues. Build upon existing relationships and become a mentor, help the cutter understand they have a problem and you are there to guide them through treatment; then refer them to a counselor. Work with the cutter and their counselor during the treatment as you have a relationship with the person and they trust you to assist.

Learn to understand from the cutter and their counselor what upset them or causes them to cut; help them focus on the immediate need to cut into a more positive approach for the release of pent up stress. Whatever works as an alternative method of coping with these feelings or numbness is often a good start towards recovery.

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Ministry Protection

Preparing a Church Emergency Plan

Overview
If a phone call came into the church office that the senior pastor had just suffered a heart attack, would the person answering the phone know what steps to take? If five people became violently ill after eating the potato salad served at the potluck dinner, would anyone know what to do? If the tornado sirens started blaring during one of the worship services, would the staff and leadership know their responsibilities? If the police came to the church and arrested your youth pastor for sexual misconduct, would you know the best way to proceed?

We all hope and pray nothing bad ever happens to our church or anyone associated with it. We would like to think that if anything were to happen, everyone would know exactly what to do. But sadly, many churches have no plan to respond to an emergency at the church or to a member of the staff or congregation. As a result of not having a plan, the response is often inadequate or will even compound the original problem, making the situation worse.

For the safety of the congregation, church leaders should seriously consider taking time to develop a church emergency preparation and response. Here are some very simple steps to assist in the development of such a plan:

Team Development
Every church should have a Safety and Security Ministry. Their job is to evaluate every aspect of programming, facilities and resources to determine if they are safe and secure. They will be responsible for everything from prevention and inspection to training and oversight.

As a part of that larger ministry, an Emergency Preparedness and Response Ministry should be formed. Depending on the size of the organization, you may either choose to make the emergency group a part of the same as the safety and security group. The important piece is to bring together a group of people that can spend the time to educate themselves, organize and develop a plan and carry out the functions needed in the event of an emergency.

You do not need a team of hundreds; however, the following positions should be considered (some may be combined) depending on the size of your congregation:

★ Team Coordinator and Assistant Team Coordinator
★ Board Leadership Representative, Staff Representative, Membership Representative, Youth Representative, Children’s Area Representative, Senior Services Representative, Volunteer Representative
★ Facility Management
★ Medical Representative
★ Prayer Coordinator
★ Spiritual Support Coordinator

Select team members who can give the time it will take to make this ministry grow and thrive.

Education and Identifying the Issues
After your team is formed, you will want to help them understand issues that could

“For the safety of the congregation, church leaders should seriously consider taking time to develop a church emergency preparation and response.”
negatively impact your ministries. Be prepared, this may take some time. However, by relying on such organizations as the Red Cross, FEMA, and web sites such as www.ready.gov, you will be able to quickly identify not only the wide variety of issues that might happen, but also those more prevalent in your geographical area.

The Three Areas You Will Want to Consider Are:

Internal Events. Those events that happen either at your church or to your people (staff, members, volunteers, children, etc.). They may include such events as death, injury, theft, robbery, abuse or severe weather conditions.

Community/Regional Events. These events happen within your vicinity, but may not impact you directly. They would include such occurrences as civil disturbance, flood, mass destruction, severe weather within another area of your town or a chemical spill.

National Events. A terrorist attack, elevated Homeland Security Advisory, or having your members travel to offer aid and assistance are some of the events that could be considered national emergencies.

Your team will want to brainstorm and identify all incidents and disasters that they can think of.

Plan Your Responses
Once identified, your team will want to discuss the best response for each of them. Many will be similar. The responses often will be a page or less. Others may be more detailed. You will want to identify those people and organizations outside of your congregation that will be valuable during an incident (e.g., attorney, denominational officials, other care providers, etc.). Consider the needs of all age groups and those in your congregation with special needs.

Put It in Writing
Once you have assembled this information, put it in writing. This is the most time-consuming part of the plan, but the most important. What you put in writing becomes your plan; it will act as a foundation and invaluable resource for responding to an incident. It is best to view the plan as a series of principles and practices. Never develop a plan and place it on a shelf somewhere; it will not help you there. Review it regularly and revise as needed.

Communication
Share the plan with members of the staff, church leadership, volunteers, and members. Let them know you have developed it out of a sense of care for their well-being as well as the entire congregation. Help them understand that by developing this ministry, your congregation will be better able to respond to a more catastrophic event. Use small group settings and other creative ideas to communicate the plan.

Practice/Implementation
You will never know how good your plan is unless you practice it. Conducting periodic emergency drills will help you see holes in the plan or areas that need to be modified.

Evaluation
Finally, after you do a mock drill or event, evaluate and revise. Discuss who did what and how they did it, solicit feedback and address concerns. Keep the plan flexible. If you do have an actual event that you respond to, always conduct a debriefing to evaluate how the response went and what revisions need to be made.

Conclusion
You may be fortunate enough to never suffer a life-changing event in your congregation. However, you want to be prepared to react if something does occur. Also, you never know when your congregation may be called upon to assist and provide care and resources in the event of an emergency across towns or across the country. Wouldn’t it be great to have the confidence to know that your church would be ready to respond almost instantly?

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Protecting Our People

Emergency Planning for the Elderly and Disabled

Have you ever been in a situation where the fire alarm goes off inside your church, fellowship hall, or church school building? While we conduct practice drills, when an alarm goes off and church members realize it is not a drill, they may not know how to react.

You want to eliminate the sense of urgency and confusion that takes over when an alarm sounds and ensure all remain safe, including the elderly and disabled. This can be achieved with proper planning and communication among church staff and volunteers.

Every church needs a plan to address emergencies. Without it, the chances of making wrong decisions increasing the risk of injury are much greater. Many able-bodied people can exit a church fairly easily, but what about the elderly and disabled? The following areas should be considered and added to your emergency plan.

Identify
The first step to protecting the elderly and disabled is to identify them. Designate someone to identify those in your congregation with any special needs. Meet with those people and their families to discuss their specific needs. Ask what steps would need to be taken to assist them in safely exiting the facility. Think not only of the sanctuary, but various places in the building they may be (e.g., classrooms, restrooms, social hall, etc.) should an emergency occur. Make a list of these in your congregation and their specific needs.

and determine the best and safest approach to take in order to safely evacuate.

Plan
Once you have the information as to those who may need special care, devise a response plan. Discuss with your staff and volunteer leadership exactly what must take place in an emergency. Share the various scenarios that could potentially occur and know ahead of time the safest approach in the event of an emergency.

Work with the Board of Trustees to make sure there are signs, pathways, and proper lighting for those who are not able to leave on their own. Plan on the best exit for a wheelchair. Have a plan for getting people to and from each level of the facility safely.

Communicate
Once you have a plan in place, share it again with those in need so they can understand the plan and suggest changes if necessary. Next, communicate with your leadership. Get buy-in from others. Then make sure the appropriate staff and volunteers know, understand, and can execute the plan. Communicate with and train ushers, greeters, staff, teachers, medical providers, and others who will want to rely on in an emergency. Again, seek their input and also help them understand their roles in the process. Finally, share with the congregation what you expect of them in the event of an emergency.

“Once you have a plan and have communicated it to everyone, do something few churches have ever done. Conduct an emergency evacuation drill.”

Ministry Protection Memo

“MMP” is a series of various topics relative to church and safety.
Send your comments and interests to PACT’s Director of Ministry Protection at umcprotect@umc.org.

PACT Service Center
Hours of Operation
8 a.m. to 5 p.m. CST

Contact Information
Toll-Free: 1-877-UMC-PACT
1-877-862-7228
Fax: 1-855-222-4958
Practice
Once you have a plan and have communicated it to everyone, do something few churches have ever done. Conduct an emergency evacuation drill. With planning and ample communication ahead of time, at the end of a service some week, have people exit the sanctuary as if there were an emergency. Tell them what you want them to do, and then ask them to do it. Test the plan. See if it works. If you don’t, it is just another idea on paper.

Evaluate
Once you have completed the practice evacuation, gather as a team and determine what might need to be revised. Once again, engage those with special needs and see if they were evacuated according to plan. Make those modifications and communicate the changes to everyone.

Conclusion
By taking the time to discuss and plan a safe evacuation process for the elderly and others with special needs, not only will you have a much better chance of keeping them safe, but you will send a strong message that they are valued. They will appreciate the church taking the time and letting them know that you care for them. Plan a practice evacuation at least once a year. Communicate often, and modify as necessary. It will be well worth your time.

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Protecting Our People

Extreme Activities

Eric, a youth pastor, who had engaged in a variety of extreme sports while in college, decided it would be fun to have the youth, as a lesson in trust, rappel off of the three-story church building. He found his rappelling gear, secretly planned the event, and when the youth showed up for youth group, he was on the top of the building. He delivered a challenge to the youth and asked if they trusted him. Those who did were to come up to the roof and meet the challenge.

About half of the youth went to the roof while the rest remained on the ground. Eric asked for volunteers from the group on the roof. Nick, a 16-year-old was the first to step forward. Eric gave Nick instructions, put on the helmet, strapped him in, and told him to go over the side of the building. Nick hesitated, but climbed over the building. As a volunteer on the ground held the line, Nick began his descent. About halfway down, Nick got extremely nervous and started twisting and turning. He panicked, and in an instant the line snapped and Nick fell backwards to the ground.

Nick is now a paraplegic. He will not walk again. An investigation showed that the line being used was old and worn. Besides faulty equipment, numerous other commonly accepted safeguards were not followed. Eric lost his job as youth director. The group has not been the same since.

Many churches are doing what they can to reach out and attract young people to their churches and youth activities. They are engaging in paint-ball, climbing, rappelling, hang-gliding, skateboarding and any thing else that will attract young people. Doing so is not all bad. The method in which some youth leaders and churches are doing so is the bigger question. What are the issues?

Communicate

Sometimes, only after an activity, are church leaders aware that an extreme activity took place. They either hear about it, or worse yet, something bad happens. To make sure everyone is on the same page, communication is critical. Set procedures, should be in writing, indicating the correct steps necessary to engage in any activity that has the potential to cause injury. Getting approval from the right person or committee will begin the communication process.

Plan

Any time a church is planning on an activity that is outside its normal scope of ministry, extra planning is needed. Writing a plan that addresses safety, equipment, training, supervision, transportation, and any other aspect of the event should take place with a ministry team. The more extreme the event, the more planning that should take place.

Insurance

Many churches assume that their insurance will cover any event they engage in. This is simply not true. Early in the planning stage, the church’s program administrator should be contacted. Some insurance policies exclude coverage for certain activities. If this is the case, it is better to know early on, so an alternate activity can be planned or adequate insurance coverage may be obtained from an alternate source.
Permission/Consent to Treat

Not all parents wish their child to participate in all activities. This may be for health or safety reasons. Parents have the right to know and the responsibility to allow or deny their child participation. They can only do so if they clearly understand, in detail, what the event will entail. Therefore, permission slips should be required for any extreme activity.

In addition, a standard signed “consent to treat a minor” form should be in place for every participant. A health information and consent form can cut minutes or even hours off of getting proper treatment.

Training

First, skilled, qualified trainers should be engaged for extreme activities. They know the hazards and the safeguards. They will know the safety issues and are in the best position to train youth leaders and participants. Further, if they are from a company that is providing the activity (paint-ball, hot air balloon, climbing), they also should have insurance coverage. Remember to request a certificate of insurance from the vendor during your planning stages.

Every participant should be trained in the activity prior to engaging. Each member should be required to affirm that they heard and understood the directions.

Let every participant know that they will be required to follow the instructions of the trained leaders at all times or they will be removed from the activity.

Equipment

Prior to any and every event, equipment and the area of activity should be inspected. Make sure you have proper safety equipment for every participant. Any damaged or questionable equipment should be rechecked and set aside or disposed of. Any hazards in the activity area should be removed or clearly marked.

Emergency Preparation

Despite your best planning and efforts, sometimes injuries, large and small, do occur. Therefore, it is essential that you plan for them. Having a sufficient first-aid kit for the specific activity is important. Also, having immediate access to a phone or communication device to summon help from beyond your group could save a person’s life. Know where the nearest hospital is and how to get help. Also, know exactly where you are at all times so you can get help to you quickly should it be needed.

Conclusion

With the increase of extreme activities within youth groups, every youth leader should think about how critical safety is. Engaging in an activity knowing that every precaution has been taken to prevent an accident will not only protect members of the group but also the entire ministry of the church.

KEY POINTS TO REMEMBER

- Communicate
  - Written procedures
  - Proper approvals
- Plan - Written plan that addresses
  - Safety
  - Equipment
  - Training
  - Supervision
  - Transportation
- Insurance
  - Check to see if you extreme activities are a covered event
- Permission / Consent to Treat
  - Do parents allow their children to participate?
  - Permission slip signed and on file
  - Health information – consent to treat form completed and taken on activity
- Training
  - All supervisors to be trained on activity
  - Participants need to know the ground rules
- Equipment
  - Inspect Equipment
  - Inspect Area
- Emergency Preparation
  - Do you have a plan
  - First aid kit
  - Home / Contact Phone numbers of participants
Property Stewardship

Church Facility Self-Inspections

Much of the minor and even larger facility damage churches experience could be prevented, if only regular, documented inspections were performed. Doing so takes ownership. Someone has to be responsible for doing the inspection and making sure concerns are addressed.

Besides a daily, cursory examination, a general inspection of the inside and the outside of the facility should be conducted at least monthly and documented. Further, to complete the process, an annual inspection by qualified experts should be conducted.

If leaders and members would take the time to specifically look for obvious hazards and areas of concern, much larger damage could be prevented. Here are those areas that should be a part of every inspection.

OUTSIDE

Roof. Someone should carefully do a visual inspection of the roof. This may mean getting up on the roof or being in a position to at least view it up close. Look for cracks, puddles, missing shingles, and rotten wood. Always work with another person, and a solid, appropriate ladder to complete the inspection.

Gutters and downspouts. While inspecting the roof, check for clogged gutters and downspouts. Make sure they are cleaned out, especially during seasons when leaves and twigs are more likely to clog them. Also check the downspouts and drains on the ground, making sure they are flowing correctly, aimed in the proper direction for safe water flow and not crushed or bent in an incorrect fashion.

Drainage. Look at the property, especially during a rainstorm. Determine if water is flowing toward or away from buildings. Any water moving toward the building is a problem.

Walls and chimneys. Take a close look at exterior walls and chimneys. Look for loose bricks, cracks, or missing mortar and rotten wood. Also, stand at different angles and see if the walls are bowing.

Walking surfaces. Walk the parking lots, sidewalks, and aisles. Look for cracks, holes, chips, and deterioration.

Doors and windows. Look around doors and windows for cracked or missing glass, deteriorating frames, or windows and doors that are no longer able to be secured.

Trees and electrical service. Also look around the grounds for trees and branches that are dead. Not only do they pose an injury hazard but also an electrical hazard if they are close to power lines. Do a cursory look at the electrical service into the building. Often, it can become exposed or even be a roost for birds.

INSIDE

Entrances. The first interior inspection should be at the entrances. They should be free from hazards and obstructions. Look also at floor surfaces and lighting.

Hallways and stairwells. All hallways and stairwells should be free of obstructions. Even lever-used hallways should be clear, as they may be used for an emergency evacuation route. Make sure the steps and railings are safe and secure and that there is adequate lighting.

"...a general inspection of the inside and the outside of the facility should be conducted at least monthly and documented."
Doors and windows. Once again, this time from the inside, look for cracks and deteriorating windows and doors. Look for any signs of water entering through them. Make sure they can be secured, especially those at ground level. Also, make sure exit doors are marked and are not chained or locked to prevent proper exit.

Storage areas. Few churches have more storage space than they need. Further, many people in churches are reluctant to throw anything out. As a result, designated storage areas get cluttered, and other locations are used for storage. This will often pose a fire hazard. Inspections should also look at hazards such as flammable objects coming in contact with a heat or electrical source.

Furnace room. The furnace room is often one of those “extra” storage areas. Ideally, nothing should be stored anywhere near the furnace. To help with this, yellow tape should be placed on the floor around the furnace with instructions that nothing be placed inside the yellow tape. Also, looking for corrosion on the fittings, leakage, and knowing what the pressure setting should be, will help prevent unexpected leaks or damage.

Plumbing. The plumbing throughout the facility should be checked. Each restroom and water source (kitchens, nursery area, etc.) should be viewed to determine if there are any leaks. A small leak found and repaired early can prevent a more serious problem.

Electrical. All electrical outlets should be inspected. Look, not only for obvious damage, but also determine if too many items are plugged into an outlet. Use (but not overuse) of power strips or surge protection devices is advised.

Open all electrical panels in the facility. Look for obvious damage as well as any switches that have been taped open or rigged so they can’t be shut off. If a switch is forced to be permanently on, the source of the electrical surge should be determined and corrected.

Flammables. Finally, all flammables (e.g., cleaning supplies, paint, paint remover, etc.) should be placed in a marked, metal cabinet away from heat sources. Proper ventilation is necessary to prevent heat or fume buildup. Make sure someone is responsible for proper elimination of old supplies.

Conclusion
As mentioned previously, these intentional walk-around inspections should be conducted on a scheduled basis. Any documented concerns should be followed up with corrective action and date completed.

Leave the technical inspections to the experts. Annual inspections that include HVAC, electrical, and building contractors, will be money well spent. A combination of daily, monthly, and annual inspections done by the right people, can go a long way toward the prevention of floods, fires, and serious damage.
Protecting Our People

Food Safety

The words “table” and “feasting” have deep roots in United Methodism. Our churches and congregations prepare and serve meals, whether for Wednesday night supper, a fundraiser, for those in need or perhaps a special occasion. Food is an important part of our ministry.

As in all ministry there is risk. Churches must ensure they follow safe food handling procedures. Develop them, learn them, practice them. You do not want to be faced with illness in others due to improper food handling. Many times food poisoning is not reported; often the symptoms come hours after the food has been consumed. Many people think they may have gotten a "bug" or possibly eaten something bad, but often are not able to pinpoint it. Only in extreme cases impacting numerous people, will a common source be identified.

In church settings, it is important to recognize that, unlike a restaurant, many variables go into the purchasing, preparation, handling and serving of food. And therefore, we need to be intentional in addressing several areas of concern:

Supervision

★ Select a lead volunteer who knows food preparation and can supervise the operation (versus having many volunteers and no one in charge).
★ Conduct a briefing of all volunteers to tell them their jobs and are aware of any issues that are present.
★ Make sure all foods are placed in marked containers as to what the contents are and how they may be used.
★ Any food that is brought from home should be heated or refrigerated immediately.
★ The lead volunteer should inspect all food that is prepared and brought in from home to determine what needs to happen to ensure safe consumption.
★ Inspect refrigerator and discard any food that is old or should not be used for a particular event.

Selection

★ Do not purchase or use food that has expired.
★ Never use items that have been thawed and re-frozen.
★ Do not use meat, poultry or seafood that has torn packaging or is leaking.

Storage

★ Always use a thermometer to make sure the temperature of the refrigerator is 40 degrees or below.
★ Cook fresh poultry, fish and ground meats within 2 days of purchase. Beef, lamb, pork or veal should be cooked within 3-5 days of purchase.

In church settings, it is important to recognize that, unlike a restaurant, many variables go into the purchasing, preparation, handling and serving of food. And therefore, more intentional precautions need to take place.”
Do not store unlike items in the same container (e.g., chicken and beef).

**Preparation**
- Always wash hands with hot, soapy water prior to handling food and between preparation of each item.
- Between preparing different items, always wash cutting boards, utensils and countertops with hot, soapy water to avoid cross-contamination.
- Store items in the refrigerator.
- Always marinate food in the refrigerator in covered, non-metallic containers.
- Do not allow juices from different foods to mix.
- Cook all foods according to guidelines:
  - Juices in meat should be clear and not bloody.
  - Seafood should have an opaque look and flaky feel.
  - Ground beef should be cooked to a temperature of 160 degrees and ground poultry should be 165 degrees.
  - Whole poultry should reach 180 degrees in the thighs, and breasts should be 170 degrees.
  - Eggs should be cooked until they are firm and no longer runny.

**Serving**
- Hot foods should be kept in a warmer at 140 degrees.
- Cold foods should be kept at 40 degrees or cooler.
- Perishable foods should not be left out for more than 2 hours, or 1 hour if the temperature is above 90 degrees outside.
- Whenever handling or serving food, wear gloves.

**Storing**
- Use sealed, plastic containers for leftovers.
- Label and date all food.
- Use cooked, refrigerated leftovers within 4 days.
- Reheat leftovers to 160 degrees.
- Do not taste or use any food you have doubt about—when in doubt, toss it out.

**Conclusion**
Church dinners are a wonderful time for fellowship. To make sure such events are a blessing, every church should have specific guidelines and responsible supervision to make sure the opportunity for food illness does not occur. Like many other safety, security, and risk management issues planning, communication, training and supervision is critical to hosting a successful special event.

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IS YOUR CHURCH VULNERABLE TO FRAUD?

by Gary D. Burkette, Ph.D.,
Murray S. Anthony, Ph.D., CPA,
Shelby G. Sparks, M.Acc., CPA

THE HEADLINES ARE STARTLING:

CATHOLIC PRIEST SENTENCED TO PROBATION FOR EMBEZZLING $135,000 FROM PARISH
[Associated Press State and Local Wire, 2005]

PASTOR CHARGED IN CHURCH FIRE; THE BUILDING WAS BURNED FOR THE INSURANCE.
INVESTIGATORS SAY
[Houston Chronicle, 2005]

CHURCH BOOKKEEPER ACCUSED OF THEFT; $185,000 MISSING
[National Post, 2005]

While national media attention has focused on fraud and accounting-related scandals at well-known companies such as Enron and WorldCom, such problems are not exclusive to large, publicly traded, or other for-profit organizations. Fraud, embezzlement, and misuse of assets are all too frequently a problem in churches, synagogues, and similar religious organizations. (Hereafter for brevity, the term “church” is used to represent all such organizations.) A cursory search of the regional Lexis-Nexis databases for a recent six-month period of time revealed twenty-seven instances of news headlines indicating that a church was victimized by fraud or other financial abuse.

While the data suggest that these incidents are reasonably common, many of these situations are preventable. By correcting some common internal control deficiencies, congregations can significantly reduce the probability of becoming the unwanted subject of a future headline.

WHAT IS INTERNAL CONTROL?

Most of our knowledge about internal control comes from the auditing profession. Auditors define internal control as “a process effected by an entity’s board of directors, management, and other personnel that is designed to provide reasonable assurance regarding the achievement of objectives in the following categories:

1. Effectiveness and efficiency of operations
2. Reliability of financial reporting
3. Compliance with applicable laws and regulations” [AICPA, 1995]. Effective systems of control should not only protect the assets of an organization, but also actually enable the organization to operate better.

Auditing literature goes on to describe the components of internal control, two of which are particularly applicable to churches. First, the organizational environment sets the tone by reflecting the attitude towards the importance of control and accountability over those resources with which the organization

Gary Burkette, Ph.D., is Associate Professor of Accountancy at East Tennessee State University. Previously, he was an auditor with a Big Four public accounting firm for six years and has experience as the head of financial reporting for a private foundation.

Murray S. Anthony, Ph.D., CPA, is Professor of Accountancy at East Tennessee State University. In addition to conducting research and publishing papers as a professor—several on church accounting—he has held positions in public accounting and in internal auditing for a university. He can be reached at anthonym@etsu.edu.

Shelby Sparks, M.Acc., CPA is a Certified Public Accountant in Tennessee. In addition to teaching at the university level, she has served as controller for a privately held corporation.

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has been entrusted. Second, control activities are actual policies and procedures established to achieve good financial control. Aspects of both of these components in the context of church warrant consideration.

ATTITUDES AND MISCONCEPTIONS ABOUT FINANCIAL CONTROL IN CHURCHES

Attitudes about the need and appropriateness of internal control in churches are frequently a problem. As a result, churches often fail to implement vital, but simple controls over assets and activities. The negative attitude toward control appears to exist largely because of misconceptions/ misunderstandings about control that fall into three general categories:

1. Adequate control is equated with lack of trust. Volunteers are frequently responsible for the financial activities, including the accounting function, of churches. As a result, church officials may be hesitant to impose needed financial controls because they fear it implies a lack of trust in the congregation. In reality, adequate control does not have anything to do with trust. Instead of implying lack of trust, controls actually provide protection for trustworthy people by providing adequate accountability. Questions regarding the propriety of actions can be avoided, and the possibility of an innocent person being falsely accused is dramatically reduced.

2. Implementing and maintaining controls are thought to be prohibitively costly. Indeed, controls are not costless, however, compared to the extra cost, both financial and even spiritual/emotional, resulting from the breach of fiduciary trust when a fraud or abuse occurs, the cost of adequate controls is insignificant.

3. Implemented controls are thought to impose added inconvenience. This misconception is probably the most overstated. It sometimes may be true that obtaining approvals, added signatures, etc. may take a little extra time, but the potential benefit more than offsets this inconvenience. Once appropriately implemented, controls will likely seem to present a minor additional difficulty.

CONTROL OVER FINANCIAL ACTIVITIES IN CHURCHES

Although there are many types of financial controls, two are most important for churches. Fortunately, these two controls typically are the easiest to implement. The first control involves what is called separation of duties. Simply stated, this involves separating physical access/custody of assets from responsibility for the related accounting records. For example, in a church congregation, the primary asset for concern would be cash. On a weekly basis, most congregations will take in substantial amounts of cash and checks in the weekly offering. The individual responsible for counting and depositing the cash collections should not be the same individual(s) responsible for maintenance of the accounting records and preparation of the financial reports.

The second important control activity is related to independence verification. Critical functions, such as the initial counting of cash receipts and the signing of checks for disbursement should be the joint responsibility of at least two persons. Most importantly, this reduces the likelihood of innocent mistakes occurring, as well as the less likely occurrence of theft.

INCIENCE AND MAGNITUDE OF FRAUD AND FINANCIAL ABUSE IN CHURCHES

Table 1 presents summary results of a search of the Lexis-Nexis database for a recent six-month period. The search resulted in eighteen instances of reported fraud, misappropriation of assets, gross waste or inefficient use of assets, or specific violation of federal or state law. Of the 132 total instances, the remainder were either duplicates or not related to church financial fraud. The table further indicates the position of the perpetrator, and the approximate monetary amount involved.

Adequate control can lead to serious problems. As can be seen in Table 1, these situations are more common than most might expect. The following additional specific examples provide more extensive information regarding relevant facts and circumstances for further analysis:

- According to The Baltimore Sun, a Maryland pastor pleaded guilty to felony theft of more than $44,000 from a women's shelter in Baltimore. The pastor used a post office box address to open a bank account through which he laundered donation checks. As a result of the theft, the shelter was forced to close [The Baltimore Sun, 2003].
<table>
<thead>
<tr>
<th>Church Sample Number</th>
<th>Fraud</th>
<th>Misappropriation of Assets</th>
<th>Asset Misuse</th>
<th>Violations of State or Federal Financial Reporting Requirements</th>
<th>Offender</th>
<th>Dollar Amount</th>
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<tbody>
<tr>
<td>1</td>
<td>✓</td>
<td></td>
<td>✓</td>
<td>Pastor</td>
<td>$1,150,000</td>
<td></td>
</tr>
<tr>
<td>2</td>
<td></td>
<td></td>
<td>✓</td>
<td>Priest</td>
<td>$2,500</td>
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<tr>
<td>3</td>
<td>✓</td>
<td></td>
<td></td>
<td>Pastor</td>
<td>$24,000</td>
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<tr>
<td>4</td>
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<td>✓</td>
<td>Business Administrator</td>
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<td></td>
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<tr>
<td>5</td>
<td>✓</td>
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<td></td>
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<td>$160,000</td>
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<tr>
<td>6</td>
<td></td>
<td></td>
<td>✓</td>
<td>Pastor and Administrative Aid</td>
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<td>7</td>
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<td></td>
<td>Education Director</td>
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<tr>
<td>9</td>
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<td></td>
<td></td>
<td>Bishop</td>
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<tr>
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<tr>
<td>11</td>
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<td></td>
<td>Business Manager</td>
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<tr>
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<td>Pre-school Director</td>
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<tr>
<td>13</td>
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<td></td>
<td></td>
<td>Controller</td>
<td></td>
<td></td>
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<tr>
<td>14</td>
<td></td>
<td></td>
<td></td>
<td>Priest</td>
<td>$135,000</td>
<td></td>
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<tr>
<td>15</td>
<td>✓</td>
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<tr>
<td>16</td>
<td></td>
<td></td>
<td></td>
<td>Church Secretary</td>
<td>$230,000</td>
<td></td>
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<tr>
<td>17</td>
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<td>Priest</td>
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<tr>
<td>18</td>
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<td></td>
<td>✓</td>
<td>Treasurer</td>
<td>$777,000</td>
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</tr>
</tbody>
</table>

1 Source: Lexis-Nexis Academic Database "Church Fraud and Embezzlement: General News In Major Papers" in six months ended October 31, 2005. The results yielded 132 entries with 13 unusable. Of the usable entries, some were repetitive articles and many others were not related to church financial fraud.

2 Intentional misstatement of church records or financial reports.

3 Misappropriation of assets— theft of assets.

4 Asset misuse— gross waste or inefficient use of assets.
• A Henry County, Virginia, couple was convicted of theft of almost $100,000 from the church where he was financial secretary. The husband was able to improperly write checks to himself, his business and his wife, among others. The fraud was uncovered only after some members attended a seminar on church finances and began to question the financial secretary’s practice of keeping records at home [Associated Press State and Local Wire, 2003].

• The Chattanooga Times Free Press reported that a Mobile, Alabama, man was convicted of defrauding a Prattville, Alabama, church and others of $2.52 million. Among the details included in the report was the fact that a ring leader of the fraud had been involved in multiple frauds in multiple states [The Chattanooga Times-Free Press, 2003].

What is the common link in all of these frauds? In each case, lax internal controls contributed to perceived opportunity for the perpetrator. Consider each situation individually:

• Lack of independent verification procedures allowed the pastor in Maryland to divert checks to his personal use. Dual participation in the opening of mail receipts and in the counting of cash collections would lessen the opportunity for this type of theft to occur.

• Poor separation of duties contributed to the Henry County, Virginia, case. The financial secretary was both check signer (thereby having physical access to assets) and keeper of the related accounting records. Additionally, the financial secretary was allowed to maintain the accounting records in his home. Checks should be signed by two persons, neither of whom should have custody/maintenance of accounting records and all accounting records should be maintained in a secure (locked) area at the church.

• The final situation described above, although not specifically related to internal verification or separation of duties, points out the importance of verifying the backgrounds of persons with whom the church will be conducting business. A cursory background check of the fraudster would likely have discovered his felony record.

EXAMPLES OF IMPROVED CONTROLS

While no system of internal control can guarantee that fraud will not occur, some relatively simple policies and procedures can lessen much of the risk. Specifically, the following suggestions warrant consideration:

• Improve understanding through education. Much of the resistance to implementing internal control policies and procedures in churches is related to a lack of understanding about their true purposes and importance. Many churches have CPAs or other professional accountants and auditors in their congregations. These individuals are great educational resources. Beginning with the financial boards and committees, these professionals can make non-technical presentations about internal control. In this way, misconceptions may be reduced, if not eliminated.

• Check signers have no record-keeping responsibilities. Checks over a prescribed dollar amount should require two signatures and any and all check-signers should have no other record-keeping responsibility. Additionally, at least one check-signer should review the documentation for the disbursement.

• Dual participation in counting/opening of cash/mail receipts. All donations, whether cash or check, should be counted or opened initially by, and an adequate record created in the presence of, at least two people. Not only will this procedure reduce the likelihood of theft, but unintentional errors will also be reduced.

• Written procedures/documentation. All accounting policies and procedures should be established in writing. Written policies and procedures reduce misunderstandings and provide a means of education when changes in personnel occur. This documentation should also establish who is authorized to engage in what transactions. All non-routine transactions should require separate financial board/committee or even church-wide approval.

• Adequate documents and records. The accounting and financial records of the church should be kept in a secure area in the church, away from unsupervised access. Supervised church member review of all documents and records is appropriate and should not be discouraged. The documents and records should be adequate to establish the purpose of all of the cash disbursements of the church. Along with written disbursement policies, adequate control is maintained.

• Background checks for some key individuals. This policy may be more controversial than others, but still should be considered by larger congregations with greater financial resources. Where investments such as endowment funds exist, a background check on individuals handling these funds is especially important.

• Diligent, regular oversight by financial board or committees. Much has been written recently in the financial
GOOD STEWARDSHIP REQUIRES THAT CHURCH LEADERS ENSURE THAT ADEQUATE INTERNAL CONTROL EXISTS. FORTUNATELY, IT IS NOT DIFFICULT TO ESTABLISH AN ADEQUATE SYSTEM OF INTERNAL CONTROL FOR MOST SITUATIONS.

press regarding the importance of adequate oversight. In the church setting, the regular, detailed review of financial statements/reports by the financial board or committee is imperative. There is no compensating control for lack of such oversight.

- **Rotation of financial officers.** Most church financial officers are volunteers. It is not uncommon to see the same individuals in these positions for several years in a row. While certain members of the congregation will have expertise that makes them especially valuable in these positions, rotation of board or committee members and accounting/financial positions is important to maintain financial propriety in fact and in appearance.

- **Periodic financial reporting to the church.** Financial statements and reports should be made available to the congregation on at least a quarterly, if not monthly, basis. This lessens the likelihood of mistrust on the part of financial contributors to the church.

- **Annual audit of the financial statements by a CPA.** Many CPAs will offer audit or review services to churches at reduced rates. These fee discounts may make such audits economically feasible, especially for larger congregations.

**SUMMARY AND CONCLUSION**

Church organizations serve the public trust. Members of congregations devote time and give of their financial resources to see that the congregational programs are supported. Good stewardship requires that church leaders ensure that adequate internal control exists. Fortunately, it is not difficult to establish an adequate system of internal control for most situations. Failure to do so risks violation of trust which, in turn, may have devastating consequences, including public embarrassment, loss of programs and activities or even loss of church membership.

**BIBLIOGRAPHY**


“Catholic Priest Sentenced to Probation for Embezzling $155,000 from Parish,” The Associated Press State and Local Wire, (June 26, 2009).


“Couple Convicted of Stealing Nearly $100,000 from Church,” The Associated Press State and Local Wire, (May 2, 2003).


Protecting Our People

Halloween Safety

Everyone wants to have a safe and happy Halloween for themselves, their guests, and their children. Using safety tips and common sense can help you make the most of your Halloween season and make it as enjoyable for your kids as it is for you. We would like parents and youngers to keep some important safety tips in mind:

1. Make sure children are accompanied by an adult or responsible teenager when they go door-to-door. Please don’t let them go alone; go with them if you can.

2. Instruct children never to eat anything until they are home and the treats have been examined. Do not allow children to eat any homemade goodies or foods they may have received.

3. Check the treat wrappers for signs of tampering.

4. Throw out any suspicious treats.

5. Make sure children’s costumes fit; they are short enough to prevent tripping, and that they can see well. Remember, face paint makes it easier to see than wearing a mask.

6. Tell your children to trick-or-treat in their own neighborhood and to stay on well-lit streets. Daylight hours are the best.

7. Teach your children not to go inside or in the back or side yard of any home.

8. If children are going to be out after dark, make sure they carry a flashlight. Any amount of reflective clothing or cape is also a good idea.

9. Know which friends your children will be with and which route they will be taking.

MMP

Ministry Protection Memo

“MMP” is a series on various topics relative to Church and safety. Send your comments and interests to PACT’s Director of Ministry Protection at smithpact@jig.com.

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Be Safe and Have Fun!

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Financial Stewardship
Tips on Properly Handling Money

Keeping Funds Safe
All collections and other funds should be locked in a safe. If a safe is not available, then the “two-lock” concept should be practiced, meaning the collections are in a locked cabinet or closet, within a locked office. While some churches count the funds immediately after services, others may wait until the following day. Regardless, two unrelated adults should be present and the funds from the time they are collected until they are secured, and ultimately until they are deposited. No one should ever be alone with the funds or be allowed to take the funds home.

Counting
Churches count their funds in a variety of ways. However, it is unwise to advertise where the money is counted or how it is counted. Two or more should be in a secure room where they count. All counting should be verified and documented. Ideally, one person should be responsible for the money and another another in a file. The only time the funds should be removed is when at least two people are present. It is also a good practice to alternate the counters and their responsibilities on a regular basis, as this is yet another form of checks and balances to prevent theft.

Depositing
Regardless of when the deposit is made, two people should take it to the bank. If recommended that the bank bag not be exposed and that alternate routes to the bank are taken. The idea is to keep others from knowing who is holding onto the bank deposit and being able to determine your patterns week after week.
Internal Controls
These should be clear lines of separation among those who collect, count and make the deposits. One person should never be responsible for all of the steps involved. It is not that they are not to be trusted, but by giving each individual an individual task, you provide a more solid defense should an accusation ever be made. Often in the case of embezzlement, it is found that the person in charge of all aspects of the finances is the one in the best position to cover their tracks and remain undetected.

Special Event Funds and Petty Cash Purchases
These funds come from events such as concerts, meals, craft shows, etc. Secure the money; have at least two people count and verify the figures and make the deposit using at least two people. Again, these funds should not be taken home.

Sometimes these funds, as well as other activities, require purchasing of small items. Cash should never be handed out to cover these costs; persons should be required to complete the purchase and complete a reimbursement voucher. This will allow for a paper trail when reconciling petty cash accounts.

Audits
Some churches conduct their own internal audits; however, it is suggested an outside person or firm conduct an audit every 2-3 years. This will raise the accountability level and keep potential illegal activity from going on over an extended period of time.

Detecting Problems and Responding to Suspicion
We all hope theft and embezzlement do not happen within our congregation, but it does. More times than not, it is done by a person least suspected. Review your financial records, look for unusual behavioral patterns and install these simple guidelines to protect the assets of your congregation.

If there is a suspected incident, quickly have your books audited by an outside firm; keep leadership informed, and like all incidents; that happen within the church, consider both the victim and the offender. Seek to balance compassion and justice. If possible, seek restoration and get help for the people who need it.

Remember, no one in the church is perfect, but providing sound practices and procedures will protect your assets and keep those who may be tempted from taking your congregation of your finances and church members’ faith.

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Ministry Protection
Safely Un-doing The Holidays

Along with the joy of the Christmas season, dangers also surround putting up and taking down the holiday decorations. The task, if not done with safety in mind, could turn joy into sorrow. Here are several areas of concern you should take note of before you pick up the decorations:

Climbing

Every year, several people are injured or killed putting up or taking down Christmas decorations. Many of these incidents are climbing-related. When hanging or untangling greenery, wreaths, lights and other decorations, people tend to climb and reach.

Although it may appear inconvenient and time consuming, it is far better to take the extra time of climbing down and moving the ladder instead of reaching. Ladders, regardless of their condition, can tip if not used properly.

Secondly, people often will use chairs, stools, or boxes to climb on in order to reach decorations beyond their reach. Again, a solid ladder is much better alternative.

Finally, because of health and age, some people should not climb at all. Though they may have done it dozens of times in the past, there comes a time when people should refrain from climbing. And often they will not volunteer to stop. Therefore, church leaders should step in and make sure the person doing the climbing is the best candidate to do so. It is also important to note that children and youth should not be allowed to climb.

Ladders

Even when a ladder is used, it is sometimes not designed for the job or in good repair. Someone should be responsible for making sure the ladders are high enough and in the working order before allowing them to be used. Make sure the steps are all solid and that the safety chains are all tightened. Use of rubber or non-skid end caps can prevent the ladder from sliding. Always check ladders for load limits and compare it to the person doing the climbing. Remind climbers to never go higher than the third rung from the top.

Inspecting Decorations

Many churches will use the same decorations year in and year out as part of their tradition. One step that is often overlooked is inspecting the decorations before and after they are used. Make sure that nothing is hanging off, from extension cords, and other decorations. If there are any, it is best to replace them.

Though some may be reluctant to discard anything, often by repairing or re-storing a defective item will increase the risk. Inspect, discard and replace any item that may be dangerous.

Storage

Many times, the decorations go in the exact same spot each year. However, fires often happen right after the holidays because the stored decorations are put on a boiler, near to a heating element or electrical outlet or wiring. Provide plenty of clearance around stored items.

Also, use extreme caution in selecting storage sites. Seldom does a church have more storage than needed. That can sometimes lead to people placing items in places they do not belong. Using unsafe areas, boiler rooms, near to flammables, or in stairwells can turn to a disaster rather quickly.
When going into dark storage areas, make sure there is adequate lighting and the access is safe.

Finally, if candles are used for services, make sure that every candle can be disposed of properly. To extinguish candles properly and safely, they should be placed in large buckets which contain water. The water will ensure the wick is completely out prior to storage. A small ember or wick that is not completely extinguished can slowly catch other flammables on fire and smolder for a long time before it catches fire or is noticed by anyone.

Teamwork
It is preferred that when decorations are put up or taken down that it is done with the assistance of other people. It is always safer to have a person hold a ladder, assist in carrying a box, and provide guidance while working with decorations. An extra set of eyes and hands can make the difference between a safe and hazardous condition.

Also, should someone experience an injury or illness while doing the task, help can be summoned more quickly. In some instances, this could be the difference between life and death.

Exertion
Many times older church members within the congregation have the task of putting up and taking down decorations. Over-exertion is always a concern. It is wise to have a few younger church members or staff present to volunteer for the more strenuous jobs. Encourage people to take breaks, rest, and enjoy the process. Look for signs of injury or illness, shortness of breath, or other medical condition. If discovered, get help immediately.

Taking safe, intentional steps to decorate or take down the holiday trimmings can save a church from having a fire or having someone injured. Appointing a specific, reliable person to be in charge and supervise the process can go a long way in reducing the risks attached to the process. Though this is a routine task that many church members have performed many times over the years, sometimes complacency can creep in and create an unsafe condition. Regardless of how many times you have done this before, have a plan, discuss it, supervise it and feel good that another memorable Christmas season came and went and will be remembered for all the right reasons.
Protecting our People

Proper Lifting & Ergonomics

Sarah, the church office manager, had nearly tripped several times over a box of copy paper someone had left on the floor in the supply room. Being that she didn’t want anyone else to actually fall and get hurt, she decided to pick the box up, intending to remove it from the area. She bent over, lifted the box, and started to lift it three feet onto the counter area. As she turned to place the box on the counter, she felt a pop followed by extreme pain in her lower back. She let out a scream and fell to her knees.

Fortunately, the pastor was nearby and came to her aid. Sarah could not move. The paramedics were called and Sarah was taken to the emergency room. In the end, Sarah was off work for six weeks while she recovered.

Strains and injuries are not limited to those who do heavy labor. Hundreds, if not thousands, of injuries happen in churches across the country every day. Many of those injuries are similar to Sarah’s, they happen quickly and are immediately noticeable. Others, however, happen over a period of time.

What we do know is that these injuries can cost the church and individual time and money. Occasionally, these injuries are unavoidable, but most can be prevented. The need for proactive training cannot be overstated.

Lifting

A quick search on the internet will provide a reader with hundreds of websites and information about lifting. Though there may be some slight variations, most experts agree on the proper lifting technique. The following guidelines, taken from the www.orthopedics.about.com/od/backpain/ht/lift_ph.htm site, suggest:

1. Plan ahead before lifting.
2. Lift close to your body.
3. Feet should be shoulder width apart.
4. Bend your knees and keep you back straight.
5. Tighten your stomach muscles.
6. Lift with your legs.
7. If you’re training, get help.
8. Wear a belt or back support.
9. Don’t twist when you are lifting.

The issue in many church settings has to do with training employees and volunteers, and helping them know their limitations. Not only should there be guidelines posted, but employees and volunteers should be required to follow them. Often, a person who is either out of shape or older, will try to do something that they used to be able to do, only to find out, after injuring themselves, that they are no longer able.

Designating a healthy, trained employee or volunteer to do the heavy lifting can not only prevent injuries but is also a great way to practice mercy.

Ministry Protection Memo

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“What we do know is that these injuries can cost the church and individual time and money. Occasionally, these injuries are unavoidable, but most can be prevented. The need for proactive training cannot be overstated.

Keep box close to your body and avoid reaching beyond the 16-inch range, while lowering the box. Carrying a box away from the body can increase the amount of stress on your lower back.
Ergonomics

Besides quick injuries that come from lifting, slower injuries can occur over a period of time due to work conditions. Again, there are countless web sites and information about ergonomics. If you have not done so, have an ergonomic evaluation done on all office areas. You will want to evaluate them in relationship to the person using the space. What should you look for? Here are some pointers:

- The height of desk and chair
- Type of chair
- Lighting
- Height of and style keyboard
- Level of computer screen
- Document holder
- Mouse location
- Phone location
- Wrist supports
- Air quality

After an evaluation, employees and volunteers should be encouraged to plan their work. Consideration should be given toward pacing their workload. Employees and volunteers should rotate tasks so the same work is not done for long periods of time. When possible, employees and volunteers should rotate roles so they are not doing the same work constantly. Breaks should be encouraged. Further, relaxation techniques and exercise should be taught and encouraged.

If pain or strain is noticed, employees and volunteers should report it. If it persists, they should see a doctor. Addressing the issue early on can prevent long-term damage.

Conclusion

Church employees and volunteers should be protected and provided the best environment possible for their ministry. Training, planning, communication and supervision should all be a part of the service environment. It is important for church leaders to take the time and energy necessary to keep everyone safe, happy, and healthy. Everyone will benefit from such a proactive approach to ministry protection.

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Property Stewardship

Tips on Preventing Lightning Strikes

Lightning, one of nature's most beautiful and powerful phenomena, is also one of its deadliest. With the exception of flash floods, lightning kills more people than any other weather hazard in the United States. With deaths from lightning strikes so prevalent, why don't we hear more about its dangers? Most lightning deaths involve a single person, and often are only publicized locally unless the victim is a professional golfer, a famous mountain climber, or another well-known figure. However, a tornado ripping through the Midwest or a hurricane blowing inland affects thousands of people in many ways. With this, the media responds immediately and in full force. Lightning is deadly, but you can protect yourself by learning as much as you can about it.

How Can I Avoid Injuries Caused By Lightning?

Plan ahead when outdoors. Know where you can quickly find safe cover if a lightning situation develops.

Know the weather forecast when planning outdoor activities if thunderstorms are predicted, be ready to:

★ Take cover indoors when possible.
★ Take cover in a metal-topped vehicle when it is not possible to go inside a building. Do not touch any exposed metal parts of the vehicle.

Avoid the following locations during a thunderstorm:

★ Places that provide little or no protection from lightning: open sheds, tents, open boats, open-topped automobiles and temporary shelters.
★ Exposed areas: golf courses, athletic fields and tennis courts.
★ Bodies of water, swimming pools, lakes, ponds, rivers and sewers.
★ Isolated trees.
★ High ground hills and ridges.
★ Roofs of buildings.
★ Places near fire hoses, clotheslines, overhead wires and railroad tracks.

If you are outside and good lightning protection is not available:

★ Seek shelter in well-grounded structures that provide cover.
★ Stay away from metal objects and tall objects, such as telephone poles, light standards, antennas and tall trees.

★ In addition to the threat of life, lightning is one of the primary causes of fires and damage to electrical equipment in church buildings. Lightning has been known to account for up to 30% of all church fires in the United States.

Stay under cover until the danger passes. The rain may have stopped, but lightning can still strike.

★ If you hear thunder, you are close enough to get struck by lightning.

Avoid using or coming in contact with electrical appliances and equipment, telephones and radios (unless it is an emergency), or plumbing fixtures, such as shower heads or faucets.

If your skin tingles or your hair stands on end, lightning is about to strike. Crouch on the balls of your feet, place...
your hands on your knees and your head between them. Make yourself the smallest target possible.

Do not lie flat on the ground.

Lightning Facts and Fiction

Fiction: You can tell the distance to lightning by counting one second per mile between the flash and the thunder.

Fact: The sound of thunder travels about one mile in five seconds. So, count five seconds for one mile, 10 seconds for two miles, and so on. For example, if you see a lightning flash and hear thunder 15 seconds later, the storm is about three miles away.

Fiction: If it isn't raining, you don't have to worry about lightning.

Fact: Lightning often strikes outside of heavy rain and may occur as far as 10 miles from the nearest rainfall.

Fiction: More people are killed at the peak of a lightning storm's intensity than at any other time during the storm.

Fact: While the peak of a thunderstorm may produce a greater number of lightning strikes than less intense times, it is still dangerous to be exposed during the beginning and end of a thunderstorm. In fact, more people are struck toward the start and end of a thunderstorm than at any other time.

The information above was extracted from a safety brochure entitled High Voltage Lightning Safety, published by the CFCU Society, Malvern, PA; 800-932-CFCU, and is reprinted here with permission.

Lightning - The Threat to Property

In addition to the threat of life, lightning is one of the primary causes of fires and damage to electrical equipment in church buildings. Lightning has been known to account for up to 50% of all church fires in the United States. The fire hazard can be reduced by the proper installation of lightning protection systems. These systems capture a bolt about to strike, and direct it through a cable, harmlessly to the ground, thereby protecting the structure from damage.

How Can I Avoid Fires and Equipment Damage Caused by Lightning?

Install an effective lightning rod system.

This will provide both an attractive target for the lightning and a path of least resistance for the current to take as it seeks its ultimate destination - the earth.

In a properly installed system, a rod will only attract lightning that comes into the area to be protected, like a church steeple or roof. When the random motion of the lightning gets into a zone around the lightning rod, it begins to "see" the rod and is attracted to it. The zone of protection, upon which the design of the system is based, is meant to envelop the building. In a properly designed system, the "attraction" provided by the lightning rod is not enough to deter a lightning bolt leading for a neighboring structure.

Be prepared for the cost of installation. Generally, the cost of a church lightning protection system starts at about $2,000. In a typical installation, lightning rods or "air terminals" as the experts call them, are installed on the roof of the church as handy targets for lightning bolts looking for a leading zone. The "terminals" are usually copper, about 10 inches high, and are set about 20 feet apart. The number of terminals are then connected to one another and to any metal on the roof or steeple by a cable that can be inconspicuously rooted between the gutter and eaves. The cable is then "grounded" by two or more metal rods driven at least 10 feet into the earth.

Provide an effective maintenance and inspection program. It is important that the electrical ground is maintained over the years. Over time, the cable or grounding rods may deteriorate to the point where the path to the ground is affected. Under those conditions, the system ceases to work at all or at best, attracts the lightning bolt, but fails to complete its mission. As an example, lightning traveling down the cable of a faulty system has been known to change its path, passing through wood or some other combustible material offering a better path to ground. The resulting fires can be as serious as those occurring in unprotected buildings.

Protect against the added threat, electrical surges. Twenty years ago a typical church might have had a few appliances in addition to light bulbs. Now, it's common to find computers, television, and security systems in place. The damage
that can occur to these expensive electronic systems can be phenomenal considering that the current in a lightning bolt can be as high as 40,000 amps. An effect even more formidable when delivered in the short time span of 1/10,000 of a second. This surge of concentrated energy that can split an oak tree or pulverize a chimney, can easily destroy the hard drive of the church computer.

Even if no fire damage takes place, thousands of dollars in electrical equipment can still be destroyed by rapid spikes of electrical current. To help prevent this possibility, experts strongly recommend electrical surge protection as a required supplement to any lightning protection system installed.

The best protection against lightning damage is unplugging electrical equipment when not in use. Surge protectors are not able to prevent damage to electrical equipment when a direct lightning strike occurs to a power source or telephone equipment.

Additional Information

The brochure *Home/Family/Property Lightning Protection and a list of “Dealer Contractors” for lightning protection equipment may be obtained by sending a request with a self-addressed, stamped envelope to:

Lightning Protection Institute
25475 Magnolia Drive
Maryville, MO 64468
Call free 800-488-6864, or
www.lightning.org

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Protecting Our People
Managing Risk in Daycare Centers

More and more children have working parents. As a result, the need for quality child daycare centers is on the rise. In response to these needs, many churches have established child daycare centers as part of their call to ministry. The centers become vital and necessary components of their service to the local community.

Whether a child daycare center is operated directly by a local church, a subcontractor of the church, or a separately incorporated entity using the church to provide space for its operation, it is in the interest of everyone involved to see to it that the center is operated properly. The health, safety, and welfare of the children must be ensured.

The Risks
Child daycare centers increase the risk of liability to local churches. Any time an entity invites members of the public onto its premises, it has increased responsibility for the protection of those invited. The responsibilities are even greater where children are involved.

Physical injuries to children attending child daycare centers could range from minor cuts and bruises to more serious injuries, such as broken bones and concussions. Falls, electric shock, food poisoning, or the spread of communicable diseases could be seen as attributable to a poorly supervised operation, an unsatisfactory environment, or a combination of these factors.

Abuse, whether sexual or otherwise, is a problem. We continue to hear publicity about cases of child abuse by daycare workers, including charges that some of these workers were not adequately supervised or screened prior to hiring.

The Legal Requirements
Local churches contemplating child daycare, either directly or through a third-party contractor, should become aware of state and local laws and regulations. The centers may need to be licensed, certified, registered or approved according to individual state laws. City and county laws, ordinances and regulations may also apply. Competent legal counsel should be engaged to draw up the necessary documents ensuring that the child daycare center will operate in accordance with these laws and regulations.

Where local churches are contracting out the operation of child daycare centers, they should be certain that the operator has complied with the relevant laws and statutes. Written certification of their compliance should be required. The operators should maintain adequate insurance coverage to protect the local church and themselves in the event of claims arising out of the center’s operation, and supply evidence of this insurance to the church.

The contract between local churches and the child daycare center operator should clarify that the contractor is responsible for all hiring, supervision of staff, supervision of children, and other aspects of the child daycare center operation.

The local church should ask its legal counsel about the advisability of a hold harmless clause in the contract.

“The health, safety, and welfare of the children must be ensured.”
CHILDREN’S SAFETY CAN BE ENHANCED BY EVALUATING SEVERAL CONCERNS:

Health and Safety of the Children
Proper and careful attention to the health and safety of children attending child daycare centers will go far toward minimizing potential liability exposure for any physical or mental problems that may arise. To assist in this:

- Every child/applicant should be required to have a complete annual physical, including immunizations, eye and hearing tests before being accepted by the center.
- Staff members should include a trained nurse or at least have first-aid training. First-aid supplies should be available.
- A procedure for emergency medical care should be established and understood by staff and parents.

The center should maintain on file the parents’ work phone number, written authorization from parent for emergency medical care, copies of children’s medical records (noting any allergies) and the names and phone numbers of family physicians and dentists.

- The child daycare center should ensure that:
  - All daycare toys and furnishings are in proper repair.
  - The toys and equipment are age appropriate.
  - Toys, furniture, and equipment are stacked so that they will not become unstable and fall on children.

The child daycare center should be properly satisfied:

- Clean the toys and furnishings, and have the bathroom facilities disinfected regularly.
- Have proper disposal facilities available and safe-handling procedures in place for soiled diapers.
- Have first-aid supplies readily available for emergency use.
- Have procedures in place to avoid disease transmission from treating wounds.
- Take great care in proper and safe storing of cleaning supplies, insecticides, matches, power tools, and any other hazardous materials. Such materials should be stored in child-resistant, locked enclosures, away from play area.
- Use extra care in proper and safe storage of supplies utilized by the children, such as paints, crayons and the like. Such items must be nontoxic.
- Select toys and other play materials with sufficient attention to safety factors, including the degree of supervision required when children are using the toys and play materials.
- Prepare nutritionally sound meals and snacks; make adequate provision for proper storage/refrigeration and for the maintenance of sanitary kitchen facilities, utensils, and food storage areas.

Security During Hours of Operation
- Access to the building and grounds where child daycare center activities take place should be restricted to authorized personnel. Great care should be taken to prevent children from wandering away from the activity areas.

- A Release Procedure should be established to provide for pickup of children by authorized persons only. Parents should be required to fill out forms and indicate who is authorized to pick up a child when a parent is unable to do so. The center should never allow children to be released to anyone except parents or guardians, or authorized persons, without prior written authorization. Most centers also establish strict rules regarding the time by which all children must be picked up.

Child Daycare Center Staff
Staff Selection. The first line of defense against potential legal liability from child daycare center operation is proper staff selection. Staff members (whether employees or volunteers) should be carefully screened prior to hiring. References, background, and prior employment history should be obtained, examined and verified prior to engaging a staff member. Pre-employment and annual physicals should be required. This ensures that the staff members are physically able to undertake the strenuous job of adequately supervising children and reduces the potential spread of a communicable disease.

Educational and Professional Requirements
Careful attention should be given to the educational and professional requirements for staff members. The professional staff of the child daycare center generally consists of a program director, teachers and assistant teachers. Many centers engage additional professional consultants who are available part-time. This additional support may include access to physicians, nurses, social workers and psychologists. Churches using third-party daycare providers should satisfy themselves beyond any doubt that the professionals operating such centers are qualified.

Previous experience, professional qualifications and licensing history should be examined carefully. Knowledge of past violations of laws by a prospective daycare provider should be brought to the attention of all responsible parties. Assurances should be obtained that such violations will not take place in the
future. If the local church is not satisfied with the assurances given, another provider should definitely be sought.

Volunteers and Auxiliary Help
Many child daycare centers use unpaid volunteers and other auxiliary help. Application screening should be the same as for full-time professional staff.

Where the use of volunteers is appropriate they should be carefully trained and properly supervised.

Additional information on volunteer and employee background checks can be obtained in Ministry Protection Memo—Screening Volunteers and Paid Staff Workers with Children and Youth.

Staff Administration

Checklist for Administrators
- Evaluate screening and hiring practices, including volunteers.
- Review staff training procedures.
- Implement thorough staff supervision procedures.
- Evaluate supervision of activities at and away from the church-sponsored entity.
- Routinely document all personnel processes.
  - Hiring
  - Incidents
  - Probation
  - Disciplinary
- Develop procedures with the help of local church and conference committees.
- Ensure that actual practice reflects written policies and procedures.

Checklist for Local Church, District, and Conference Groups
- Learn to identify potential problems in advance.
- Ask the District Superintendent to help develop procedures to: a) handle allegations; b) handle known incidents; and c) handle offenders.
- Prepare to work with parents and children in the event of an incident.

Use a Staff-Child Ratio
The use of a staff-child ratio is important. The ratio of staff to child should be carefully controlled, especially when very young children are involved. In the past, The National Safety Council (NSC) recommended the staff-child ratio and maximum group size outlined in the table below. As the NSC no longer does this, the following listing is therefore only a guide. Check with local authorities for current standards in your area. You may find that your state standards are stricter.

<table>
<thead>
<tr>
<th>Age of Children</th>
<th>Minimum Ratio Professional Staff to Children</th>
<th>Maximum Number of Children in Group</th>
</tr>
</thead>
<tbody>
<tr>
<td>0–2 years</td>
<td>1:4</td>
<td>12</td>
</tr>
<tr>
<td>2–2½ years</td>
<td>1:6</td>
<td>12</td>
</tr>
<tr>
<td>2½–3 years</td>
<td>1:8</td>
<td>10</td>
</tr>
<tr>
<td>3–4 years</td>
<td>1:13</td>
<td>20</td>
</tr>
<tr>
<td>4–5 years</td>
<td>1:17</td>
<td>24</td>
</tr>
<tr>
<td>5–6 years</td>
<td>1:17</td>
<td>32</td>
</tr>
<tr>
<td>6 years+</td>
<td>1:19</td>
<td>32</td>
</tr>
</tbody>
</table>

- Building and room inspections should be undertaken at regular intervals to check on the condition of ceilings, walls, floors, floor coverings, lighting, and general housekeeping. Any stairs in the center area should have anti-slip treads and child-high handrails. Electrical wiring, switches, and outlets should be covered with safety caps when not in use.

- Gates should be installed on stairwells and on windows that are accessible to children. Exterior grounds, walkways, and stairs should be free from recognized trip and fall hazards.

- Outside playgrounds should be provided with fences. These fences should not be climbable.

- Playground equipment and toys should be kept in good condition and free from projections and sharp edges.

Transporting Children
Where daycare centers are involved in transporting children, churches should monitor vehicle and driver condition and performance.

Specific written permission for children to travel on field trips should be obtained from parents or guardians. Information about each trip should be provided in order to give parents or guardians a full understanding of the trip.

Proper attention should be paid to state requirements for child safety seats when transporting children.

Drivers should be properly licensed, qualified, and trained in rules of child behavior and in emergency procedures.

The operators should maintain adequate insurance coverage to protect the local church and themselves in the event of claims arising out of the center's operation.

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Transportation and Trips

Strong Plan Critical to Church Trips

As society became increasingly globalized, travelers worldwide felt ever more at home when venturing abroad. We did, that is, until September 11, 2001.

Some things have not changed in today's international airports and cities: we can still hear countless languages spoken simultaneously, purchase the same goods that we enjoy at home, and in many countries, communicate readily with the public.

But our comfort level has stopped rising and our trips abroad now must be more carefully planned. To a significant extent, our spirit of adventure is tempered by common sense security practices and important safety planning.

The following tips are intended to help travelers address many basic concerns; however, every situation must be evaluated based on current conditions and on your specific travel plans.

**PLANNING TIPS - WHAT TO DO**

Planning Your Trip

Become familiar with the countries to which, and through which, you will travel.

The following websites offer information on practically every country.

http://travel.state.gov

The U.S. Department of State displays travel warnings and provides consular information sheets at this site. E-mail versions of travel safety information sheets may be available. Obtain recorded information by calling 202-647-5225.

Do not enter certain countries with patrols of this information. Some officials object strongly to literature that is critical of their practices or systems.

http://www.cdc.gov/travel

- The Centers for Disease Control's website offers information on disease outbreaks, vaccinations, safe food and water, traveling with children and special needs travelers. Reference materials are also available from the CDC at this site.

http://www.fco.gov.uk

- The U.K. Foreign and Commonwealth Office posts warnings similar to those provided by the U.S. Department of State, but may offer more in-depth information on travel to British Commonwealth countries or former British colonies. Additionally, this site may display more candid advice about countries where the U.K. currently has political interests or conflicts.

**Before You Travel**

Call the PACT Service Center at 877-UMC-PACT (877-862-7228) and ask for the threat ratings for countries you plan on traveling to and through.

Prior to each long-distance trip, prepare to leave behind an "emergency file" with information that might be needed in any emergency, such as a kidnapping. Information might include:

- A current detailed itinerary
- A photocopy of passport and vaccination certificate
- Blood type and Rh factor
- Eyeglass prescription

“But our comfort level has stopped rising and our trips abroad now must be more carefully planned.”
The name of your doctor and dentist.

A list of your medication.

Copies of bank deposit slips.

Copies of insurance policies.

A copy of your will.

A note regarding any financial matters that should be attended to in case of a prolonged absence.

Power of attorney for spouse or relative.

Also keep a personal profile up to date and on file with your HR Department. Include:

- Color photograph
- Height, weight, eye and hair color
- Handwriting samples
- Fingerprints
- Voice samples
- Description of any medical problems:

"Proof of Life" questions, to which only your spouse or close colleague know the answer, such as the nickname of Great Aunt Alice.

Keeping in touch: Rather than friends and family calling you when abroad, it may be best for you to call them instead (use a calling card, and dial dial presses cannot see), allow several windows of time for possible calls, since in some countries telephones are not reliable or readily available. But do prepare periodic calls to your spouse or a colleague that, if not received, would signal trouble. Also consider web-based e-mail. Many hotels have made Internet access available at reasonable prices.

Compile a list of phone numbers:

- U.S. State Dept: 24 hrs 202-647-5225
- FBI Headquarters: 24 hrs 202-323-7300
- D. S. Embassy info: 24 hrs 202-501-4444

Plot your course: Purchase or create detailed current maps of your destination, and have them handy when you arrive. Before traveling, remember to identify important locations, available modes of transportation and any problem areas that you may need to travel through. Map out your route ahead of time, starting at the airport or renting a car, or thoroughly investigate the rail and bus systems if you plan to rely upon public transport. The popular computer-mapping programs currently available for free on the Internet can be very useful as long as their information is up to date.

**Passport preparations:** After making sure that your passport is valid, signed and complete with updated emergency information, make two photocopies of the identification page displaying your picture and other important details. Leave one copy in your “emergency file” and bring the second copy along with you to store in a different location from your passport. This will be a great asset in the event your passport is lost or stolen. You should do the same with your driver’s license and credit cards and with your visa if your destination country requires one.

Keep your identity and title safe: Your job status or title may put you at risk when traveling abroad. Register yourself as Mr., Mrs. or Ms., not as Dr., Rev. or Bishop, when making arrangements for travel, car rental, lodging or appointments with people you do not know. Similarly, do not include titles, organizations or any other data on luggage tags, and make sure that the tags have covers so that strangers cannot glance at your luggage and access personal information. If you have upgraded to First Class or Business Class, remove the airline tags as soon as possible after claiming your luggage.

What to pack: Plan to bring only the things that you absolutely need for your trip. Consider leaving all valuable or bulky jewelry at home, and do not bring multiple credit cards, excessive amounts of traveler’s checks, unnecessary electronics and brand-name clothing items. But you may find many uses for a small flashlight.

When traveling to a country that censors literature, political nonfiction books or even romantic novels may be considered contraband. Also keep in mind that many customs agents will not allow you to bring fresh fruits and vegetables or plants into their countries. A trained customs dog may even be able to pick up the scent of an apple carried in your pocket several hours earlier.

**Medical preparations:** Consult the CDC website and your doctor prior to traveling, and ask about any required or suggested inoculations, the quality of medical care available at your destination and local regulations regarding prescription drugs. If you use prescription medication, make sure that you have an adequate supply to last you through the trip, and keep the medication in its original container. Keep your medication with you in your carry-on luggage in the event you are delayed or your luggage is lost. Ask your doctor to write a refill prescription both on a standard prescription blank and on Letterhead, in case you lose your medicine. See the next page for comments about checking with your medical insurer.

**Vision care:** If you wear glasses or contact lenses, consider bringing along an extra pair. Additionally, contact lens wearers should pack extra solution and other necessary supplies, as these may be difficult to obtain in a foreign country. In addition, consider keeping a copy of your vision prescription among your valuable papers.

**Rules, regulations, and customs:** Research the local laws and customs of your destination countries, as you will need to abide by them while visiting. Travelers should be familiar with the rules of the road. If planning to drive when abroad, and should avoid unauthorized money-exchanging agents, even if their alleged “exchange rate” is tempting. Always use caution when bringing prescription and over-the-counter drugs on an international trip, as certain substances may be more or less controlled than in your home country. For instance, it is illegal to bring many allergy and sinus medicines and inhalers that are widely accepted and commonly used in the U.S., into Japan and travelers attempting to do so may be detained. The U.S. Department of State website is a good source of information when in doubt about what may be considered illegal in a particular country.
Financial safeguard: Be sure to bring an international phone number for your credit card company in case your card needs to be replaced or reported stolen. Make a note of your credit limit so that you can avoid accidentally exceeding it (a crime in some areas). Keep the serial numbers of your traveler's checks in your "emergency file," and another copy with you in a place separate from the checks. Cross the serial numbers off the list as your traveler's checks are cashed. Note: while traveler's checks have long been considered the best way to pay abroad, in recent years travelers have preferred the convenience and favorable exchange rate of credit cards and ATM machines (avoid ATMs in hidden or dark areas). Before traveling, investigate exchange rates, credit card acceptance, and ATM availability in your destination country, and always guard your account and ID numbers from view.

Insurance coverage: Domestic general liability and automobile insurance may provide little or no coverage outside the territory defined in your policy. Review them with your Conference Administrator or call the PACT Service Center at 877-UUMC-PACT (877-866-7229) before leaving the country.

Health insurance policies should also be reviewed before you travel. If they provide insurance while you are in other countries, what telephone number should the health care provider use to verify coverage?

While You Are Abroad

Safety and Health Tips

Don't tell your story to strangers: The common bond of traveling sometimes prompts people to open up more to a stranger than they would to an ordinary stranger. Avoid the airplane, train and bus "ellt all" syndrome, and keep in mind that even a seemingly harmless fellow traveler might have inappropriate or even dangerous intentions. To avoid difficult social situations while in transit, consider bringing some sort of non-political reading material to help occupy your trip, thus adhering you of the obligation to chat for extended periods of time.

Hydration and exercise: Drink plenty of water while flying long distances, and avoid caffeine and alcohol. Also, be sure to flex your calves frequently, avoid sitting with your legs crossed for long periods of time, and dress in non-constricting clothes. A dangerous blood-clotting condition commonly referred to as "Economy Class Syndrome" is a hazard of overseas or other long-distance flights, and experts agree that moving around the cabin can reduce a traveler's risk. Some airlines show in-flight exercise videos or encourage movement and stretching, but you should not rely upon the airline's prompting when your circulation is at stake.

Upon arrival: Reject all offers from those who claim they can get you into or out of the country quicker. Keep close personal control of your documents and luggage, and likewise, do not accept or agree to watch any packages from strangers. Be very suspicious of aggressive "taxi drivers" or "luggage-carriers" who often target newly arrived travelers. In high-risk countries, avoid taxis altogether. Arrange ahead of time to be met by a hotel van or other transportation of your choosing, or use bus or rail transportation. In lower-risk countries, book a legitimate taxi stand, and if at all possible carry your own bags, or rent a luggage cart so that you can transport them on your own.

Assistance from your embassy: If you are staying in a medium to high-risk country, you should register with your embassy in that country as soon as possible after arriving. Additionally, if you plan to stay longer than two weeks in any foreign country it is a good idea to register with the embassy. Registration may be done over the phone or in person, and if your travel plans change do not forget to notify this important government office of your whereabouts.

Be streetwise: Many of the street-smart practices we use every day at home can be valuable in an international setting. Be cautious in crowded areas; avoid dark alleys or poorly lit shortcuts; keep a few photo while still maintaining an appearance of confidence; and beware of pickpockets, purse-snatchers, and con artists. Thieves often have an accomplice (or several), who may attempt to distract you. Groups of teenagers and even children sometimes function as pickpocket teams, and passing bicyclists or motorists have been known to grab valuables from pedestrians, and from drivers with open windows. For increased safety, wear the strap of your bag or purse across your chest with the bag facing you, and whenever possible, but especially at night, try to walk with a friend, colleague, or traveling partner.

Language: Nationals in your host country appreciate attempts to use their language, such as a simple greeting, a "please," or a "thank you." Even if you are not a fluent or confident speaker, familiarity with your host language will be a big help for things such as ordering off a menu and reading street signs. It is also important to know at least a few phrases of the local language in case you need to ask for emergency assistance or verbally refuse the advances of a stranger.

Transportation Safety: The U.S. Department of State's Consular Information website can give you specific, up-to-date details on recent incidents and crimes involving transportation in the country you are visiting, including a rating of the roads and public transport facilities. In general, it is best to follow the guidelines below.

Automobiles: When renting a car abroad, select a common make and model, and specifically ask the company for a vehicle that will blend in with
others: no advertisement stickers, rental car license plates, or other indicators that criminals may notice. Inspect the vehicle thoroughly and alert rental personnel to any damage. Make reservations ahead of time with a well-known company, while in the USA if possible. Review the rules of the road beforehand, and find out whether an international driver’s license is necessary. Keep the car doors locked and seat belts on, as you would at home, and do not drive with windows open. In hot climates, try to get a car with air conditioning, as this will eliminate dehydration and give thieves access. Always park in a well-lit and secure area, and never leave valuables in the car, especially not in clear view. When driving your own car to Mexico, you must purchase Mexican auto insurance, which will be made available to you inexpensively at the border. And needless to say, do not drink and drive under any circumstances.

**Taxi** Avoid taxis in high-risk countries if possible. When taking a taxi, look for an established taxi stand and vehicles that have clear identification markings. Do not allow alleged taxi drivers to “cut you a deal” and drive in their unmarked cars. The risk involved is not worth any savings they might promise. Familiarize yourself with the etiquettes in the country you are visiting, in some countries the passenger and driver must decide on a price beforehand, and know the going rate for cab travel (and any legitimate extra fees that a driver may ask for, such as a charge for baggage) may help prevent you from being overcharged.

**Public Transportation** It is important to investigate your destination’s current public transportation system and decide if it can safely meet your transit needs. When taking the bus or train, keep a close watch over your valuables, and do not store luggage in areas that are out of your sight. In a subway, look for a car that is not packed with riders, but also not empty, and do not let the motion of the train put you to sleep, even for a minute. If your trip includes travel on an overnight train, and a locking compartment is not available, stay awake. If at all possible, arrange to sleep in shifts with your traveling partner. As in any situation abroad or at home, do not accept food or drink from strangers, as criminals employ various drugging tactics to make travelers vulnerable. Alert the authorities immediately if you feel threatened, and make a mental note of intercoms and “panic buttons” in your rail car as you enter.

**Hotel Safety** When removing for lodgings, ask your travel agent for a place that is likely to adhere to high standards with respect to your safety. A low price is a bargain only if you do not have to compromise safety and security. The age of the building, the floor you are staying on, and the fire and security features available are all important factors when making a decision. Modern buildings are more likely to include sprinkler systems and smoke detectors. Fire department ladders seldom reach above the seventh floor, and the fifth floor might be closer to the norm in some countries.

However, if offered a ground or first-floor room, ask to be moved upstairs as standard lodging accommodations are the most susceptible to break-ins. While hotels abound and range widely—from five-star accommodations to budget travel lodges—the following safety tips may come in handy regardless of the facility’s amenities:

- Upon arriving at the hotel, thoroughly review the fire-safety map and other instructions in your room, and locate the nearest fire escape. Check for a working smoke detector, and if there is present, request another room. In the event of a fire evacuation, remember to bring your key with you rather than leaving it behind.
- Keep the door to your hotel room locked at all times, and consider bringing a rubber stopper to wedge under the door in case there is no way to secure the room from the inside (chain locks and dead bolts are not always standard in foreign hotels).
- Do not leave valuables in your room while you are away. Either carry them on your person (cash or a passport may be carried in a money belt around your waist or in a hidden neck-strap pouch or stow them in the hotel safe, rather than in the small safe in your room).
- If the elevator arrives and there is a suspicious-looking person inside, wait for the next elevator. Likewise, if a suspicious character gets on the elevator while you are riding, exit immediately.
- Never open the hotel door for anyone who is not expected, including hotel staff. When meeting friends or colleagues at the hotel, arrange to see them in the lobby rather than in your personal room.
- If attending a conference or convention in a hotel or other public place, make sure to remove your name tag or credentials when you leave the event, keeping your identity and title private.

**BON VOYAGE!**

PACT is an all-lines property & casualty insurance company domiciled in the District of Columbia and owned by its member annual conference and agency owners. The General Council on Finance and Administration (GCFA) is its stockholder. Its Board of Directors establishes a minimum standard for the insurance companies it insures. The PACT Service Center is the only authorized source for official PACT communications. No contact or use of the PACT name is permitted without the consent of the PACT Service Center.

The Ministry Protection Manual (MPM) is offered as an educational and informational tool to assist in the development of a comprehensive risk management program, including loss control and other activities that PACT encourages. It is intended to encourage dialogue and build consensus within the United Methodist denomination. No other organization or group may use the PACT Service Center to solicit donations to the Gallagher Center, 400 PACT Drive, Share, IL 60153 or the telephone at 877-UMC-PACT or permission to reproduce this manual.
Property Stewardship

Safe Playgrounds

The church children and neighborhood were fortunate to have a generous donor who donated funds for the church to build a new playground. Volunteers from the men's group had spent several weekends installing the equipment. It had only been in use for a month when one Sunday, during children's hour, the kids were released for part of the class time to go outside and enjoy the refreshing spring weather.

In less than two minutes after turning them loose, a loud cry rang out. One of the children had fallen from the top level of the equipment and lay motionless on the ground. The emergency squad was called. Luckily, before they arrived, the boy was conscious and alert. To be safe, they took him to the hospital for observation and he was later released.

When church leaders began to ask questions, they realized that no one had really taken steps to follow basic guidelines for installing and maintaining the play equipment. In this case, protective surface was considered and, therefore, had not been installed.

According to the Consumer Product Safety Commission, each year more than 200,000 children go to U.S. hospital emergency rooms with injuries associated with playground equipment. Most injuries occur when a child falls from the equipment onto the ground. Use this simple checklist to help make sure your local community or school playground is a safe place to play.

In several states and jurisdictions, there are very specific laws relating to installation and maintenance of playgrounds. In some cases plans must be approved and the playground and equipment must be inspected by authorities before they may be used.

However, in most places, very few regulations exist, especially when it comes to private playgrounds (e.g., churches, homes, etc.). As a result, many times the installation is not well-planned and the playground and equipment not adequately maintained. Therefore, churches should take extra steps to make sure that they are meeting acceptable standards when it comes to playgrounds and equipment.

While there are many areas to be considered, the following basic guidelines are recommended:

- Make sure surfaces around playground equipment have at least 12 inches of wood chips, mulch, sand, or pea gravel, or are made of safety-tested rubber or rubber-like materials.
- Check that protective surfacing extends at least 6 feet in all directions from play equipment. For swings, be sure surfacing extends, in back and front, twice the height of the suspending bar.
- Make sure play structures more than 30 inches high are spaced at least 9 feet apart.
- Check for dangerous hardware, like open "S" hooks or protruding bolt ends.
- Make sure spaces that could trap children, such as openings in guardrails or between ladder rungs, measure less than 3.5 inches or more than 9 inches.
- Check for sharp points or edges in equipment.
- Look out for tripping hazards, like exposed concrete footings, tree stumps, and rocks.

When church leaders began to ask questions, they realized that no one had really taken steps to follow basic guidelines for installing and maintaining the play equipment.
Teaching Children About Playground Safety

Safe playground equipment and adult supervision are extremely important, but that is only half of a successful playground safety program. Children need to know how to be safe and act responsibly on a playground.

Here are some general rules to teach the children:

- Never push or roughhouse on jungle gym, slides, seesaws, swings, and other equipment, play responsibly;
- Do not wear bike helmets when playing on playground equipment, take off your helmet;
- Use playground equipment that is age-appropriate;
- Use equipment properly. Slide feet first, don't climb outside guardrails, no standing on swings, one child to a swing seat, sitting facing one another on a seesaw, etc.
- If you jump off equipment, make sure that you check to be sure there are no other children in your way. When you jump, land on both feet with knees slightly bent.
- Leave bikes, backpacks, and bags away from the equipment and the area where you are playing so that no one trips over them and falls.
- Playground equipment should never be used if it is wet because moisture causes the surface to be slippery.
- During the summertime, playground equipment can become uncomfortably or dangerously hot, especially metal slides. Use good judgment - if the equipment feels hot to the touch, it is probably not safe or fun to play on.
- Don't wear clothes with drawstrings or other strings at the playground. Drawstrings, purses and necklaces could get caught on equipment and accidentally strangle a child.
- Wear sunscreen when playing outside, even on cloudy days, so that you don't get sunburned.

There should always be an adult supervisor present when you are playing. If you see an unsafe act or condition, report the unsafe act or condition to the supervisor.

For additional information
Please refer to Sample Policy 15 in the PACT Safety Manual, or log on to http://www.cpsc.gov/cpscpub/pub2/527.html
Property Stewardship
Preventing Slips, Trips & Falls

Local churches seeking to improve the safety and efficiency of their properties should look carefully at potential sources of slips, trips and falls. Whenever bodily injury accidents occurring on church property are analyzed, half of these accidents were slips, trips and falls.

Falls outside of church buildings can be caused by cracks, holes, depressions and raised sections of sidewalks and other exterior walkways, raised fuel oil fill plugs and water shut-off valves, or in paved and unpaved parking areas and playgrounds. Overlooked and disregarded tripping hazards create dangerous situations which may result in injury. Slips and falls may also occur due to ice, snow, or wet leaves on exterior property. Building interiors may have exposure to slips and falls when there are slippery floors and stair surfaces, worn and torn carpeting, inadequate illumination, electrical extension cords, or poor housekeeping conditions. Water from rain, snow, and ice may be tracked into a building, creating this hazard inside on normally dry floors.

Anyone can slip on altar steps or fall into unguarded organ pits. Senior citizens are more likely to fall due to physical limitations and deteriorating eyesight and agility.

Areas used by young children are also susceptible to additional hazards. Children in normal play situations are often unpredictable and prone to injury.

What can local churches do to control accidents involving slips and falls? The first step is to take an inventory of potential exposures within the local church facilities. Next develop a list of remedial actions that can be taken. You will then be able to implement these plans. Unsatnfactory conditions should be corrected on a priority basis according to available resources. Repair the worst and most hazardous conditions first, and develop a timeline to repair the rest. Consider the amount of traffic and the type of people who use an area with a hazard when prioritizing repairs. For example, a sidewalk may be in need of a complete replacement but funds for such an extensive job may not be available. The church should seek to patch and repair the worst and most hazardous sections first and develop a plan to replace the sidewalk. Some hazards may require special fundraising efforts to obtain the necessary financial resources. Very serious hazards, such as slippery floor, can often be cured by simple and inexpensive means, such as stripping the floor finish and substituting a different, less slippery finish. Priorities should be set based on hazard correction needs rather than allowing cost to determine if and how you will respond.

The self-inspection guide at the end of this article may be used to develop an inventory of slip and fall hazards. These hazards should be identified and corrected on a regular basis as part of the regular church self-inspection program.

Exterior Walkways
Sidewalks and other exterior walkways represent a 24-hour exposure to tripping and falling. They are used not only by church members but by members of the public and should be frequently inspected. Regular maintenance will help prevent these hazards from developing. Adequate snow removal equipment needs to be on hand. Timely snow and ice removal from

Ministry Protection Memo
"MPM" is a series on various topics relative to Church and safety. Send your comments and interest to PACT's Director of Ministry Protection at umichapt@bgc.com.

PACT Service Center
Hours of Operation
8 a.m. to 5 p.m. CST

Contact Information
Toll-Free: 1-877-UMC-PACT
1-877-862-7228
Fax: 1-856-221-4958

"Priorities should be set based on hazard correction needs rather than allowing cost to determine if and how you will respond."
Building Entrances
Floor surfaces inside and outside church entrances are best constructed of flooring material which is slip-resistant, even when wet. Carpeting inside the church provides a superior slip-resistant surface over tile or wood. Carpeting can also provide some cushioning benefit in the event of a fall.

Mats used in entrances will minimize slipping hazards on hard-surface floors, and help to reduce the amount of moisture that is tracked into buildings during inclement weather. The mats should be water absorbent and a type that do not present additional tripping hazards. Permanently installed excess mats are preferred. However, if surface mats are used, they should have beveled edges and should be thick enough (3/8") and large enough not to curl or slide easily. Where removable rubber mats are used during inclement weather, care must be taken in storage to prevent raised ends when they are re-laid.

Rolling mats on alternate sides each time they are stored reduces permanent irregularities in their surfaces.

Thresholds or saddles within the doorways should be no more than 3/4" high and should slope at the edges to minimize any transitional or tripping hazard. These should also be grooved or otherwise slip-resistant and set securely in place.

Stairs
Interior and exterior stairs should have uniform tread height and depths. Dead rise heights should be about 7 inches and tread depths should be about 11 inches. Handrails placed 34" to 38" above enclosed steps are essential. Handrails should be on both sides of the steps. Consideration should be given to a separate handrail for small children, which should be placed below the adult rail. Stair-tread surfaces tend to be slippery, especially when wet. Such surfaces should be treated with slip-resistant surfacing material or with abrasive stripping. Luminous or brightly colored paint could be applied to highlight tread edges or nosings. Adequate lighting should always be provided for both interior and exterior stairs.

Interior Walkways
Rubber runners should be used to cover aisles during inclement weather. These will provide a relatively non-slip floor covering and protect the floor from water accumulation. Warning signs should also be posted.

Washing or treating floors is best done when the premises is unoccupied. If the work has to be done while the building is occupied, partition off the work area with barricades. Where the floor is washed with soap, flush it clean with clear water to remove any soap residue. Some detergents require little or no rinsing and are formulated not to leave the floor slippery when they dry.

Dressing or Treating Hard-Surface Floors
Because local church flooring is used often and for a variety of purposes, local church representatives should discuss their flooring and floor-treating requirements with a flooring-supply dealer. Floors should be treated with wax-based products, either in paste or emulsion form, as well as with synthetic resins. Wood and concrete floors should be painted or sealed prior to floor treatment to prevent slips.

Terrazzo floors should be treated with a semi-permanent seal, then cleaned with a neutral liquid detergent followed by the application of a slip-resistant dressing.

To prevent falls, a product should possess a satisfactory coefficient of friction (the measure of the slipperiness of a floor surface). The higher the number (up to 1), the more resistant the surface is to slips. Surfaces with a coefficient of friction above 0.5 are considered satisfactory. Your flooring supply vendor can provide information concerning slip-resistant floor dressings, including the comparative coefficients of friction of the various dressings available for the type or types of floor in question.

Occasionally, floor waxes and dressings should be removed from the floor (stripping). Follow manufacturers’ instructions carefully in order to ensure successful and total removal of the old floor dressing. Contact with toxic cleaners should be avoided by the use of rubber gloves and protective clothing. If possible, use a nonflammable floor stripper. Allow enough time after stripping the floor before applying the new floor dressing.

Carpeting
Carpeting in good condition and properly secured will reduce slip and fall problems. However, ripped, torn, lumped or overly worn carpeting can present hazards. Carpet
or replacement of such carpeting is recommended. In selecting carpeting, consideration should be given to heavy duty, easy-to-clean carpeting, which will provide durability and added safety.

**General Housekeeping**

General housekeeping, or the lack of it, is a significant cause of trips, slips, and falls. No matter what floor covering is selected, it will not protect a local church from the hazard of food dropped during the potted in the fellowship hall, coffee spilled in the parlor after the service, rainwater coming in through an open office window, or crayons, balls and toy trucks in the Sunday school hallway.

Persons responsible for church events, especially those involving food and drink (with possibilities of spillage) should monitor the floors carefully during and after the event and ensure spills and debris are cleaned up promptly.

Designate a responsible individual to pick up toys and other items after classes and events involving young children are over. Windows should be checked to ensure they are properly secured to avoid rain or snow leaks.

Use of extension cords in heavily traveled areas increases trip and fall hazards. Extension cords should not be used as replacements for electrical outlets. Where extended use of one or more extension cords is contemplated, there usually is a deficiency in available outlets. Never run an extension cord where building occupants will need to walk over it.

Exterior sidewalks should be swept and kept clear of leaves, roots, and other debris. Interior halls and rooms should be free of clutter, which can be stepped on or tripped over. The more local church members are made aware of potential hazards conducive to slips, trips and falls, the closer you are to solving these problems.

PACT is an all-lines property & casualty (including Workers’ Compensation) nonprofit captive reinsurance domiciled in the District of Columbia and owned by its member Annual Conference and agency contracts. The General Council on Finance and Administration (GCF&A) fulfills its Book of Discipline fiduciary oversight through its membership on the Board of Directors of PACT. For more information, contact the PACT Service Center or go to the website at www.umsandpact.org.

The Ministry Protection Memo (MPM) series is offered as an educational tool to support of PACT’s property and casualty insurance program to help you develop loss control procedures to suit your specific needs. With these publications, PACT does not seek to establish a particular standard of care or to provide legal advice. We encourage church leaders to consult with competent attorneys with regard to their specific loss control needs. PACT encourages reproduction and distribution of this MPM within the United Methodist denomination. Non-United Methodist groups may contact the PACT Service Center in writing at the Gallagher Center, Two Pierce Place, Itasca, IL 60143 or via telephone at 877-UMC-PACT for permission to reproduce this memo.
Self-Inventory Form
Local Church Slips, Trips & Falls Hazards

Exterior
1. Sidewalk in good condition—free from cracks, holes, depressions, raised slabs and other tripping hazards.
   - YES
   - NO
   - N/A

2. Basement window wells have gratings at grade level or other barricades to prevent "falling into."
   - YES
   - NO
   - N/A

3. Parking area in good condition—free from recognized tripping and falling hazards.
   - YES
   - NO
   - N/A

4. Snow and ice removal is adequate during winter months.
   - YES
   - NO
   - N/A

5. Stairs in good condition—equipped with adequate handrails.
   - YES
   - NO
   - N/A

6. Illumination is adequate during hours of darkness (where and when needed).
   - YES
   - NO
   - N/A

Entrance/Exit
7. Adequate illumination during hours of darkness.
   - YES
   - NO
   - N/A

8. Inside/outside mats in good condition, properly set.
   - YES
   - NO
   - N/A

9. Railings/handrails where required.
   - YES
   - NO
   - N/A

Interior
10. Stairways in good condition—with adequate handrails.
    - YES
    - NO
    - N/A

11. Illumination is satisfactory when needed.
    - YES
    - NO
    - N/A

12. Floor surface slip resistance is satisfactory.
    - YES
    - NO
    - N/A

13. Carpeting is securely set, free from recognized tripping hazards.
    - YES
    - NO
    - N/A

14. Housekeeping is properly maintained.
    - YES
    - NO
    - N/A

15. Walking surfaces are free from electrical wiring, raised floor outlets or other recognized tripping hazards.
    - YES
    - NO
    - N/A
Financial Stewardship
Protecting Church Contributions

Safeguarding Church Funds
Proper handling of money given to local churches is a critical responsibility. Since money is more often given in the form of cash or checks, it is subject to theft or misappropriation. Collection of most local church funds via the Sunday offering presents unique problems for ensuring the proper and secure handling of these funds. Collection plate offerings, frequently processed by volunteers, contain checks, currency, and loose coins. They are collected outside of banking hours and generally are counted and secured during or following a Sunday morning or holiday service and stored until they can be deposited.

The existence of large amounts of cash may tempt persons facing financial difficulties, to “borrow” some of this money. Emptiness or theft of local church funds can create a crisis of confidence in the ability of the local church to ensure that funds donated to and through it are used for the purposes intended.

Most of the “rules” for avoiding mishandling of local church funds are based on common sense.

★ Two unrelated people should always handle the collected offering. Their relationship should be devoid of any potential conflicts of interest or incentives for collusion.

★ Staff and volunteers handling church funds should be bonded. Churches can purchase a blanket fidelity bond, similar to the one GCFA maintains for annual conference treasurers and certain other conference officers. Such bonds are standard in the PACT program.

★ Receipt and disbursement functions should be handled separately and assigned to different individuals.

★ Church funds should not be taken to anyone’s private home. Checks should be stamped “For Deposit Only” before they leave the church. Funds should be counted, verified and placed in secured bags for bank deposit, or placed in the church safe for deposit as soon as possible.

★ Financial statements should be audited on an annual basis and detailed monthly reports should be kept and reviewed. At least three unrelated individuals should be responsible for the separate functions of check writing, monthly bank statement reconciliation and the yearly audit.

A large number of dishonesty cases involve the misuse of checks or long-term deposits. The annual audit should include a review of every check issued during the year, a comparison of each check to the check stub, bookkeeping entry, and, if possible, the bill being paid. Processes should be established to make such an annual audit easy to accomplish. Bank statements should be audited with a comparison of both the checks written and the deposit slips, to be certain they balance. Long-term deposit accounts should be audited to note withdrawals and deposits and to ascertain the reasons for such activity.

These guidelines can be utilized for developing detailed instructions for those persons assigned the responsibility of collecting, counting, and depositing the local church offering and for disbursing local church funds.
Comparison of Procedures

Churches may wish to compare their guidelines for handling church collections with the following:

- Immediately after the collection has been completed, two unrelated persons should take the offering to the church office. These two persons should be placed in a money bag by the church treasurer and carried by them to be locked in the church safe.

- Counting should take place in the church office, never at home.

- Two unrelated persons should always be present.

- Remove any notes or letters intended for the pastor and deliver them accordingly.

- One person should count while the other observes, and then the observer should recount while the original counter observes.

- The offering totals should be recorded in ink on a cashbook sheet and initialed and dated by both counters.

- Sort the envelopes numerically and break by hundreds (or fifties in smaller churches). Each envelope should be opened separately, the amount counted, and written on it. Loose checks should be put in an envelope, which indicates the contributor’s name and amount given. Each group of envelopes should be proved by the double-count method. After this, the proved section may be merged with the loose-plate cash.

- Deposit slips should be made out in duplicate following the bank’s instructions. Both individuals should make the deposit. Both should reconcile the cash and checks to the deposit slip and initial the copy of the deposit slip and the duplicate copy of checks.

- The Monday following church services, the financial secretary should complete the records of contributions and reconcile them with the entries in the cashbook. Mail containing cash or checks should be counted by the financial secretary and an assistant. The totals should be entered in ink in the cashbook, checked and initialed by both parties.

- A pre-numbered duplicate receipt book should be kept in the church office to be used for money turned in or delivered there by individuals. A receipt should be completed for each transaction and the original given to the person delivering the money. The duplicate should remain in the receipt book and be available for audit.

- Those persons involved in the local church collection and accounting process must be instructed on the importance of keeping any financial information confidential. The counting committee should be made aware of their sensitive role in maintaining confidentiality with regard to the giving levels of various members.

- In smaller churches, the treasurer is generally responsible for preparing and signing checks. In these cases, the monthly financial report should include each check, the amount, and to whom and for what purpose it was written. Each church should review its process regarding how many persons must sign checks on behalf of the church.

- In larger churches, a financial secretary will prepare the checks and a treasurer will sign them, or both will be required to sign checks prior to issuance. Blank checks should never be re-signed. A process for approval of bill payments should also be established, generally involving designation of an authorized person to review and approve payment of bills for church expenses.

Conclusion

Careful and competent handling of church funds is critical to maintaining confidence among church members that their donations will be used as intended for the ministries of their congregation. The establishment of appropriate safeguards and procedures for handling church funds will assist persons responsible for those funds and also protect the work of the local church in general.
Ministry Protection

PACT’s Risk Management MO

"Go therefore and make disciples of all nations, baptizing them in the name of the Father and of the Son and of the Holy Spirit, and teaching them to obey everything that I have commanded you." (Matthew 28:19-20a, NRSV)

"I look upon all the world as my parish. I am employed according to the plain direction of (God’s) word - to have opportunity, doing good to all." (cf Galatians 6:10) John Wesley

The United Methodist Church is a denomination which takes seriously the mandate of Jesus and the example of His early leaders. We have developed our mission and mission with a Biblical basis, evangelical fervor and vigorous social activism and outreach. The result is a variety of programs in local churches, beyond weekly worship and church school. Many of these ministries are intentional outreach activities into the community such as:

- Daycare centers and preschools
- Respite care centers
- Scouting organizations
- Vacation church schools
- Day camp programs
- Community food and clothing banks
- Homeless shelters
- Congregate meals sites
- Recreation programs
- Alcohol and other drug abuse groups

Being engaged in these ministries brings the Gospel alive. It also creates liability exposures.

The Church today interacts with secular society. Church leaders have become very attuned to the business of the church. Current business principles and methodologies are everywhere utilized. In the offices of the denomination’s financial and administrative agency, a visitor is likely to see copies of the Wall Street Journal, the Harvard Business Review or Business Week on staff desks as well as the Interpreter, The Book of Discipline or The United Methodist Book of Worship.

One of the business disciplines increasingly used by annual conferences and local churches is risk management. The PACT Service Center has been responsible for distributing a number of resources on these topics. These materials are provided to assist church leadership to be good and effective stewards of church resources. But what is risk management, and why should church leaders be concerned about it?

Risk management can be understood as a decision making process. In the Church, that process begins with identifying the property owned or controlled by a local congregation, conference, agency or institution, along with the activities it is engaged in, which create the possibility of a loss or accident.

Churches seeking to effectively manage their risks not only identify the exposure to potential losses, which their real property, income and investments, personnel and ministry and mission create. They also...
determine steps that can be taken to reduce the possibility of a loss or minimize the impact of an occurrence. Some of the approaches widely used to control losses include:

- Identify possible risk exposures
- Avoid exposure when feasible
- Prevent losses when possible
- Implement loss-reduction procedures
- Insurance is an important mechanism to help pay for those losses that cannot be prevented. Insurance transfers the loss to a commercial insurance company, which underwrites the church for financial losses caused by specified perils or exposures.

Other risk management mechanisms include self-insurance with either a funded or unfunded reserve, current expenses of any losses which occur, borrowing of funds, and/or appealing to a congregation's members for special financial gifts.

The use of risk management tools by United Methodist churches is important to the process of preserving and even strengthening the assets that are needed to carry out the mission and purpose of the Church.

An argument could be made that the best way to manage exposure to risk in our churches would be to cease doing anything which might potentially result in a loss. But to avoid all exposure is to avoid the church’s mission.

For example, if the daycare center isn’t open, then the exposure is at potential physical or psychological harm to any exists.

Senior citizens will no longer slip and fall at the church if programs which attract them to the facility are discontinued. Prohibiting a pastor from talking to church members or constraining outside the confines of a worship service or organized club could protect him or her from the scrutiny of sexual misconduct with a parishioner.

Of course, the viability of the church would soon come into question if these approaches to “managing risks” were implemented. A congregation should never allow risk management considerations to define its ministry and ultimately its identity. But it should use risk management techniques in determining how to safely and responsibly be about its ministry as the congregation understands it.

The Risk Management Process:

First:
- Identify potential activities and situations which could result in a loss, and take steps to prevent those losses. For example, questions which may be asked include:

  - Are the church facilities reasonably safe?
  - What have we done to minimize potential fire, lightning, or storm damage?
  - Are appropriate and adequate safeguards for handling cash and funds in place?
  - Are employees and volunteers screened, trained, and supervised?
  - Have adequate precautions been taken to provide security for individuals and property?

Second:
- Plan what needs to be done to correct the problem areas and decrease exposure. It is usual for a local church to have adequate financial resources on hand to respond immediately to every concern, so congregational leadership must prioritize projects. Some situations may require a fundraising initiative prior to implementation of necessary loss prevention measures.

Third:
- Obtain adequate insurance. Keep in mind that insurance is a financial arrangement, not a prevention tool. Among the insurance coverages a local church should obtain are property and liability, buildings, fiduciary (crime), automobile, Directors & Officers, Employment Practices, and Workers’ Compensation. The Property and Casualty Trust (PACT) provides a captive insurance arrangement for United Methodist Conferences, offering these coverages.

When properly used, risk management can be extremely helpful in enhancing ministry protection. Do not let risk management define your ministry, but be aware that your ministry defines your risk management needs.
Ministry Protection

Safeguarding Our Holiday Traditions

The Holiday Seasons
Christmas, Easter, and other holidays throughout the year, are times of deep religious significance and time-honored traditions. They are also times of extensive activity within the church, which requires extra attention to safety. Some hazards are unique to the Christmas season; other hazards are magnified during the holidays. Ideally, safety preparations should begin months in advance.

Buildings and Grounds
The exterior portion of the building and grounds should be kept in good repair at all times. Reduce tripping hazards in parking lot, sidewalks and stairs. The roof should be checked to ensure it will withstand winter weather conditions.

Gutters and down spouts must be securely attached to the building, in good condition and clear of debris. Any water lines subject to freezing should be shut off or the area properly insulated and heated. Areas of the building and equipment that may not be used the rest of the year should be carefully inspected to ensure they are in good condition. The railings, stairs, floors and exits for the balcony should be checked if they are used infrequently.

Christmas Trees
Natural evergreen trees and garland present significant fire hazards. When selecting a tree make sure it's a fresh one. Freshness can be determined by examining the needles. The needles of a fresh tree will be supple and will bend in half without breaking. Color may not be an indicator of freshness, as some trees are touched up with paint to give the appearance of being fresh.

Exercise care when determining where to locate the tree, just in case it does catch fire. The tree should be placed away from doors, stairways, fire exits, other combustible material, ignition sources and congested areas. The trunk should be cut two inches above the original cut just before it is placed in the stand. The tree should be placed in a sturdy, stable tree-stand with a large water reservoir. The water reservoir should be checked daily and kept full.

Fire resistant artificial trees are safe.
When selecting an artificial tree, look for a statement specifying the duration of the protection. Artificial trees should also be kept away from ignition and heat sources. Metal trees do not present a fire hazard; however, they do present a shock hazard if Christmas lights are installed on the tree. If a metal tree is illuminated, it should be done with colored flood lights. Flood lights can become quite hot so they should be positioned where people will not come in contact with them.

Christmas Lights
Purchase only UL (Underwriter’s Laboratories) approved lighting. Outdoor lights must be designed for outdoor use. When buying new lights, purchase only lights which can be used indoors and outdoors to prevent the Christmas season confusion. Carefully check all lights before use for frayed wires, damaged insulation, loose connections and broken or cracked sockets. Discard any lights which cannot be safely repaired. Do not connect more than three strings of lights together, unless the manufacturer instructions permit.

“ Ideally, safety preparations should begin months in advance.”
Christmas lights should not be left on overnight. Use timers or designate a responsible person to turn the lights off. Careful handling during unpacking, packing, and handling will reduce the risk of damage to the lights.

**Electrical Wiring.** Extension cords should be plugged into high-quality, heavy-duty, U.L.-listed cords with grounded outlets. Extension cords should be taped down if they are located in areas where they present a tripping hazard. Cables should be inspected for overloaded circuits. When in doubt, consult a licensed electrician.

**Other Decorations.**
- Hallways and exit ways should be kept free of combustible decorations. Small objects should be kept out of reach of children.
- Candles are a beautiful decoration, but they can also be hazardous. If candles are used, they should be firmly set in sturdy holders or candleabra that will not tip over. The candles should be dripless and placed away from draperies and other combustible materials. Candles should not be left unattended and should be extinguished at the end of every service.

**Heating, Cooling and Ventilating.**
Holidays can add an extra burden on all utility systems. Utility systems equipment, which is improperly maintained, may become dangerously overtaxed. A qualified technician should service the equipment regularly.

**Fire Alarm System.**
The presence of Christmas decorations, as well as additional people, creates an increased fire risk. Fire alarm systems should be checked regularly.

**Emergency Exits.**
Emergency exits should be kept accessible, clearly marked, and with illuminated signs.

Emergency lights should be tested to ensure they will function in the event of a power failure. During crowded services it is important that aisles and exits be kept clear. Visitors should know where the emergency exits are located and be trained in emergency evacuation procedures.

**Walking Surfaces.**
Sidewalks, parking lots, floors and stairs should be in good condition and kept free of ice and snow accumulations. Additional water-absorbent mats may be needed at the entrances to the church to avoid slippery floors. Keep in mind the special difficulties the young and elderly may encounter. Additional information regarding slip and fall hazards may be found in MPM - Slips, Trips and Falls.

**Food and Beverages.**
If food or beverages are served, care should be taken to ensure that perishable foods are properly refrigerated and all cooking equipment is clean and in proper operating condition. Spills should be cleaned up promptly to prevent slips and falls. Consider assigning someone to assume the responsibility for food and beverage purchase, preparation and clean up.

**Drinking and Driving.**
While alcoholic beverages are not present at church gatherings, Christmas and other holiday seasons afford many other opportunities for alcohol consumption. During this festive time, a general reminder about responsible drinking and defensive driving is a timely message.

**Burglary, Theft, Vandalism and Arson.**
Holiday crowds and large offerings provide ample opportunity for increased crime. Security measures should be strictly followed, including making a systematic check of the premises after each service or function. Double-check doors and windows, and watch for any objects which may have been unnecessarily rearranged or missing. Test the burglar alarm system after the security check is completed.

**Collections and Special Offerings.**
All funds collected should be kept in a safe, if available. The money should be supervised until they have been counted and deposited. It is recommended that deposits be made immediately after the services, rather than leaving money on the premises overnight. Deposits should be made by at least two unconnected adults. A police escort is recommended for large deposits. Additional information is available in MPM - Your Church's Money.
Property Stewardship
Securing Your Facilities

More than one staff member has arrived at their church in the morning, only to pull on the door and find it open. Initially, thought of a break-in or theft might have been a part of their thinking. But after enough incidents, their first thought now is “Okay, who left the door unlocked this time?”

Some of us can remember when churches used to leave their doors unlocked around the clock. The thinking was to allow members to come and spend quiet time whenever they needed it. And frankly, it worked most of the time. Unfortunately times have changed. Instead of righteous respect, more and more criminals increasingly view churches as an easy target, and couple this with what more and more churches have inside of their facilities. In the past, contents were hymnals, choir robes, bibles, etc. Now it is not unusual for churches to have sound boards, instruments, sound equipment, DVD players, computers, TVs, etc., all of which are in high demand and able to be sold on the street.

Key Principles for Securing Facilities:
- Communicate
- Shut It Up Tight
- Limit Access
- Check It Regularly
- Handle Concerns Quickly
- Work On Making It Better—Evaluate

Though every church is unique in how they approach this issue, several key principles can be helpful regardless of size, location, or type of church.

Communicate
The security of the church facility is everyone’s responsibility. Therefore, by clearly communicating the responsibility of each member and group is a good first step. Let everyone know what you expect of them. Have policies and find as many ways as possible to communicate to the masses. Approach it from a stewardship issue. Help people know that caring for the facilities and property God has given to their care is a faithful act of stewardship.

Shut It Up Tight
Some churches are fortunate enough to have a full-time custodial staff. Some even have around-the-clock security. But many rely on a small staff and volunteers. Regardless of the size of your church, someone should be responsible for doing a walk-through at the end of the day. Not only are you looking for open doors and windows, but safety concerns. A candle that was not extinguished or a leaky toilet can cause a great deal of damage. Someone (both during the week and after services) should be designated to do a complete walk-around, and make sure the facility is safe and secure.

Limit Access
Regardless if you will use the key system or have a security/electronic access system, you will want to find ways to limit access to the facility and the areas within the facility.
to those who are authorized. Each year a list should be made of those who have a need to get into the church facilities. From that list, you will want to break it down further as to who should have access to specific areas. It is highly recommended that you lock interior doors, into such areas as offices, sound equipment rooms, or anywhere that valuable or sensitive information exists. Access to those areas should only be given to those who have been approved. With more and more technology, it is also wise to seriously consider a monitored alarm system for your facility.

Check It Regularly
Occasionally throughout the year, someone should be asking, “has anything changed that might cause us to want to re-examine who is getting access to the facility?” For instance, if a leader has been asked to resign, or if a staff person has moved on to another church, you would want to make sure that they no longer have access to the facility and that the keys have been collected, or the electronic access codes have been changed.

Handle Concerns Quickly
When you do come to the church and find a door open when it shouldn’t be, find out why. Check to see who was there last. Remind them of the concern and policies. If outside groups use your church, the tendency is to give them a key. But do you really want a church key floating around the community? Alternative methods should be considered, such as charging a fee that will allow a church member or custodian to unlock and lock the facility for the group. If violations persist, then a new method of securing the facility should be considered.

Work On Making It Better—Evaluate
Finally, it is good to evaluate regularly. If you have a key system, which is growingly becoming less and less desirable, then consider phasing in an electronic access system. The technology on these systems is increasing in many cases, the prices are dropping.

Do a physical survey of your facility at least annually. Make sure doors and windows have good locks on them. Keep bushes around windows and doors trimmed. And make sure there is good lighting around your facility anytime it is dark.

Keep communicating with the congregation. Do not communicate it once and stop. New members and attendees need to be aware and existing members need to be reminded. If there are lapses in security, communicate more often and discuss alternatives.

Last, but not least, due to the change in our society and the more frequent loss of property and misuse / abuse of church facilities, leaders should think about what changes they need to make before there is an incident. One church, after two break-ins in the same week, finally got to a place where they were able to say, “Maybe we should rethink our approach.” Don’t wait for this to happen. Discuss it now, and avoid the losses that could occur by doing things the way they’ve always been done.

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Protecting Our People
Risk Management and Special Events

A church-sponsored retreat, camp, recreational outing, work camp or other travel experience can be a memorable, educational and life-changing event for participants. Groups benefit from strengthened relationships formed and developed between people traveling together. Plans and arrangements are frequently worked out weeks and months prior to these off-site programs, with growing anticipation as the departure date nears. Every group should include in its pre-planning a risk inventory to make each outing as safe as possible.

Adult Supervision
Children and youth outings should only occur when an adequate number of qualified adult escorts accompany the group. Always have a minimum of two adult chaperones on any trip. When children in grades 5 to 8 are involved, 1 adult should accompany every 7 to 10 children. Likewise, 1 adult for every 6 to 8 children is appropriate for trips involving youths in grades 9 to 12. Screen all adults who work with youths, including those who volunteer to escort trips. Consistent implementation of pre-trip screening procedures will reduce risk of physical or sexual abuse or misconduct propagated by adult predators. See Ministry Protection Memo Screening Volunteers and Paid Staff Workers for tips on screening techniques.

When the outings or events involve families, all adults present share responsibility for supervising the children and youth. For the protection of all participants, clearly state the standards, expectations and schedules for group participation and personal behavior during the event. Independent decisions made by individuals or families may place other participants at risk when rules are non-existent, unknown or disregarded.

Vehicle Safety
Always arrange for enough vehicles to transport participants safely and to ensure that vehicle capacities are not exceeded. Unsuccessful attempts to recruit an adequate number of drivers and/or chaperones can sometimes create the temptation to overload vehicles and bypass the use of personal safety restraint devices by each passenger.

Conduct a pre-trip safety inspection of all vehicles, whether they are owned by the church, a commercial transportation company or a private individual. Your church may be held legally liable for an accident which occurs on a trip, regardless of who holds title to the vehicle. Therefore, you should be concerned that only safe vehicles are used. Tire pressure, brakes, fluid levels, lights, windshield wipers, steering wheel, emergency warning systems, spare tire and safety restraints are among the items that should be checked. Have a freshly stocked first-aid kit in each vehicle used on the trip.

Effective January 1, 1995, churches using buses or vans which hold 16 or more passengers may be subject to federal regulations for private motor carriers of passengers if they transport across state lines.

“Every group should include in its pre-planning a risk inventory to make each outing as safe as possible.”
lines. Please contact the United States Department of Transportation Federal Highway Administration Office in your state for complete information. Churches which fall under these regulations need to check that:

- All drivers have a Commercial Drivers License (CDL) and meet all other qualifications.
- Honor all vehicle operation regulations.
- Meet minimum insurance requirements.
- Have required bus markings on the vehicle.
- Operate properly equipped vehicles.
- Require their operators to stay within the maximum allowable hours of operation.

In all cases, it is recommended that trip drivers be a minimum of 25 years of age. It is not appropriate to have youth drivers on church-sponsored trips.

The repercussions from an accident involving an overloaded or unsafe vehicle can negatively affect a church’s ministry for years. Every precaution should be taken to meet current safety standards and vehicle operation requirements.

**Release Forms**

Parental permission slips should be obtained prior to minors participating in church-sponsored activities. Distributing a form requesting the signature of a parent or guardian allows your group to concurrently share details about the purpose, cost and itinerary. A medical release form, which also requests information indicating the parents’ accident and health insurance coverage, as well as parental authorization for medical care, will assist in obtaining treatment at a local health facility should a minor be injured or become ill while on the trip. It may be advisable to obtain legal release or indemnification from parents or guardians. It is always advisable to have any proposed permission, release or indemnification forms reviewed by local legal counsel prior to use.

**Food**

Food allergies or a case of food poisoning will ruin an otherwise successful excursion, and may result in tragic consequences. When eating in commercial establishments, select those which meet health department and industry standards for food storage, preparation, serving, and overall cleanliness. If participants are bringing food for their own or shared consumption, provide storage which will keep food at a safe temperature and free of contaminants until it is served. When proper facilities for washing materials will not be available, it is recommended that you use disposable items. Remember to bring along garbage bags or other receptacles to dispose of waste, particularly if food will be consumed while traveling in locations where refuse containers will not be readily available.

Leftovers that cannot be stored separately or at a safe temperature should be discarded, rather than run the risk of bacterial infection. Likewise, if meal preparation is part of the trip schedule, all food must be safely stored, kept free of dirt and vermin, and prepared and served under safe and sanitary conditions. Groceries may be purchased en route when the vendors are known to handle safe and sanitary products.

**Itinerary**

Distribute your itinerary to those remaining at home as well as group participants. It is important to provide contact telephone names and numbers both en route and at the final destination.

In some cases, such as a weekend retreat at a camp and conference center, a single emergency phone contact number at the facility will suffice. More adventurous outings, like a high-adventure outing into a wilderness area, restrict accessibility for group members. Much anxiety may be alleviated if those at home know when the next contact home can be expected, and where a phone message can be left requesting a return call when possible.

Identify key contact persons in the home church should an emergency develop on the trip. In case of an accident, illness or other circumstances which will change the trip’s itinerary, this will allow those at home to be more rapidly contacted if a telephone chain network is set up in advance.

Your trip will go more smoothly when you are aware of alternative routes to avoid construction zones. Ask one of your church members who belongs to a motor club to request maps and other route information based on the group’s itinerary which will provide the information needed.

Caravan-style driving can create dangerous traffic situations and should not be used to attempt to keep multiple vehicles together. Provide each driver with a detailed map and the itinerary, showing the trip route, intermediate and final destinations and the approximate time for each leg. If the group becomes separated, each driver should have directions to the scheduled rendezvous points.

**Trip Funds**

Funds used to pay costs associated with the trip should be handled carefully before, during and after the trip. Implement safeguards to ensure that funds are not misappropriated or stolen. Pay for expenses in advance, or charge them when possible. It is poor practice for the group leader to carry large amounts of cash to pay for expenses encountered on the trip. If charge invoices will not be provided by vendors, the group should use a church credit card, their own credit card or traveler’s checks.

**Insurance**

Many local church property and casualty insurance policies include coverage for non-owned automobiles. A separate policy endorsement is usually required if the
church owns a vehicle. If a privately owned vehicle is used for the trip, it is recommended that the church obtain proof of current insurance coverage prior to the start of the trip. Many states require that proof of insurance be carried in the vehicle to prove coverage in the case of an accident resulting in either personal or property damage. If your trip includes travel into Canada or Mexico, verify coverage in those jurisdictions, and carry the appropriate proof of insurance in the vehicle at all times.

Insurance companies writing local church policies often include a limited medical payments provision which will cover costs associated with bodily injury sustained by a trip participant. Review any policy your church holds carefully, paying particular attention to the policy provisions addressing sports and recreation injuries. Many policies written for local churches will commonly exclude skiing and/or other sports activities. Be clear with trip participants and their families what the limits of your accident insurance are, and what potential medical expenses in excess of the covered amount will be the responsibility of the injured person and his or her family. Many families carry their own health and accident insurance, but that may not always be the case.

Please contact your Conference Administrator or the PACT Service Center if you have any questions.

You may wish to purchase a short-term, student accident insurance policy if you are involved in a trip of several days. These policies are usually written on a per-person/per-day basis, and will provide more extensive coverage than the medical payments portion of your general liability policy.

Your conference administrator or the PACT Service Center can help you identify available insurance coverage in your area.

Travel Outside the United States

If your trip will take the group outside of the United States, verify that all participants have proper identification papers. Trips outside of North America may require precautionary inoculations of group participants. Some countries require entry visas for each group member.

Remember to verify with your conference administrator or the PACT Service Center what the coverage territory of your policy is (frequently defined as the United States, including its territories and possessions, Puerto Rico, and Canada), and if there is any additional protection available under your church insurance policy outside the defined territory. The medical insurance of participants will likely have limited applicability outside of the United States, requiring purchase of trip accident and health insurance.

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Property Stewardship
Third-Party Risk Management

It was a pleasant day. The contractor who had been building a breezeway addition to connect two buildings on the church property was nearing the end of the job. One of the employees of the contractor was handing aluminum planks to another employee standing on the roof of the breezeway. As he pulled one plank up, it hit the overhead power line and the contractor employee was badly shocked and fell to the ground. He suffered a broken back and lost two toes.

An engineer prepared the plans for the work, however, he carried no insurance. There was no written contract to perform the work. There was a purchase order, but no hold harmless agreement.

The claimant alleges the church did not provide a safe workplace and therefore is responsible. The church has a policy of $1,000,000, which is not in demand. While the church’s insurer considers liability doubtful, it is expected the defense costs will be $350,000.

Does this sound like your worst nightmare? This type of loss can happen to your church. It also demonstrates some of the many pitfalls that can be avoided when dealing with contractors or service companies.

Contractors and service companies provide many valuable services, which are needed by United Methodist churches. Some services may be provided on a regular basis, such as snow plowing, lawn care or painting. Other services are performed only on occasion, such as building additions, renovations or roof repair.

In either event, contractors and service companies may expose the church to significant losses or liability. Therefore, appropriate steps need to be taken to make sure that the financial responsibility for losses also rests with the contractor or service company.

Contractor and service company risk coated is a very broad subject. The appropriate control measures will vary depending on a variety of factors, such as the business relationship with the contractor or service company, and the nature and hazard of the work being performed.

The remainder of this MPM will refer to contractors. Many of the exposures to loss presented by service companies are similar and should be handled in a similar manner.

Hazards
There are numerous hazards that can cause losses. Some of the more common operations and hazards which need to be controlled include:

- Fires can be caused by contractors who cut, weld, solder, grind, use torches or perform electrical work. Roofing, plumbing, gutter or demolition work are examples of work where this hazard is commonplace.
- Excavating can result in damage to gas, electric, communication, water and other utilities with potentially disastrous effects.
- The use of flammable liquids can occur with painters and other contractors.

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Send your comments and interests to PACT’s Director of Ministry Protection, at winpact@omg.com.

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Contact Information
Toll-Free: 1-877-UMC-PACT
1-877-862-7228
Fax: 1-856-221-4858

"The appropriate control measures will vary depending on a variety of factors, such as the business relationship with the contractor or service company, and the nature and hazard of the work being performed."
Some stains, solvents and finishes are subject to spontaneous combustion. Fires from spontaneous combustion can be especially serious, since they frequently start hours after the workers have left, when the building may be unattended.

* Contractors who work at elevations are subject to serious injuries from falls.

**Selecting a Contractor**

Selecting the right contractor is the most important part of controlling the risks. Ideally this should be done through a prequalification process. The prequalification process should result in two or more acceptable contractors who will be allowed to bid on the actual work. The alternative to prequalifying contractors is to qualify the contractors during the bidding process for the specific job.

Factors to consider in prequalifying contractors include:

* Company experience: Ask for experience with similar projects, years in business, geographic area, location, references, and previous customers. Make sure to ask for references and contact them.
* Senior management: Look for experience and at least 3-5 years tenure with the firm.
* Ask about the company: operational and hiring procedures, safety and training programs, safety record and overall company record.
* Current projects: Ask how many projects, what size, where they are located, and project status versus schedule completion.
* Financial status: Ask for copies of contractor's bond.
* Insurance coverage: Ask for certificate of insurance.

**Contracts**

Contracts and agreements will vary considerably in content and format depending on the size of the job and the contractor. Some contracts will be lengthy and formal and others will only be a page long. The larger the job or the higher the hazards involved, the greater the need to ensure the church's interests are protected. Any subcontractor in the contractor uses should be held to the same contractual requirements. An attorney should review contracts before they are signed.

Make sure to review the hold harmless or indemnity provision in each contract. Under a hold harmless or indemnity provision, one party to a contract agrees to pay another if the latter suffers a specified loss. The terms of hold harmless and indemnity provisions should be written in favor of the church, since the contractor has the control over the actions of his or her employees.

These clauses vary considerably in the way they are worded and to the extent they transfer liability. Work with local legal counsel when entering into these agreements. Hold harmless and indemnification clauses are useful to clarify and pinpoint accountability. However, their value without insurance or other secured financial transfer devices is limited.

**Insurance**

Contractors should provide satisfactory evidence of insurance before starting the job. The best protection is for the church to be named as an additional insured on the contractor's general liability, auto liability, property or workers compensation insurance policy. Having additional insured status will provide the following benefits:

* Defence costs and other claim costs are paid by the contractor's insurer.
* It is unlikely the contractor's insurer will subrogate against the church.

The next best level of protection is to obtain a certificate of insurance from the contractor. The certificate should indicate the insurance company, types of coverage, coverage limits, and terms of the policy. It should be signed by an authorized agent of the insurer or an officer of the insurance company. The contractor should provide renewed certificates of insurance thirty (30) days prior to the expiration of the current policy. The church should establish a diary for contractors and use it on a regular basis to ensure that up-to-date certificates are maintained when it enters into long-term contracts.

Certificates of insurance should cover workers' compensation, general liability, property and automobile liability. The limits of coverage should normally meet or exceed those of the church's insurance policy. For high-hazard work, higher limits may be appropriate. The contractor should also be bonded.

If an addition is being constructed, the increased property values need to be reported to your conference administrator and the PACT Service Center to maintain the proper amount of insurance on the church's property policy. If you are required to provide builders' risk, call the PACT Service Center.

The contractor may also carry a builders' risk insurance policy, which will provide property insurance coverage on the addition until the construction is completed, at which time it will need to be added to the church's policy.

The contractor should not have significant limitations on coverage from their insurer. For example, if the contractor is going to be performing any excavation or underground work, use explosives, or perform work which could result in building collapse, there should not be an XCI, explosion, collapse, underground exclusion on the policy. The conference administrator or PACT Service Center can provide additional assistance reviewing certificates of insurance.
Control

Before the work of the contractor begins, a meeting should be held so that all parties will understand the work to be performed and to discuss the safety measures that need to be followed.

Once the work of the contractor begins, it is prudent to periodically inspect the work to ensure it is being done in a safe manner. However, excessive control of contractors can result in the contractor being considered an employee of the church, which could increase the liability of the church. Advice should not be given on specific materials or methods to be used or on which employees of the contractor are to perform the work.

Some of the areas to focus on include contractors working at heights or excavating, using flammable liquids or heat-producing equipment. Before closing the church buildings for the day, check any areas where contractors have been working carefully.

Any open holes or hazards should be barricaded and any solvent, stain or oil-soaked rags should be removed from the building. If any heat-producing equipment has been in use, check for any smoldering sites, which may ignite at a later time. Also check for tools or appliances that have been left on, trash accumulations, housekeeping problems, unlocked doors and other hazards. New beams, columns and walls should be adequately secured and braced to prevent collapse or damage from high winds.

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15 Passenger Vans

15 passenger vans are inherently dangerous vehicles for passenger transport, due to a number of factors, including the fact they are actually designed for cargo. They do not have the safety features of other multiple passenger vehicles like school buses; they can become too heavy (especially when fully loaded), are difficult to maneuver, and prone to rollovers.

The rollover probability of 15 passenger vans is related to the high center of gravity, which leads to more shift to the rear as the van is loaded with people and cargo. The shift to the rear decreases the lateral stability and makes the van prone to flipping. When this occurs, the high center of gravity may cause a tip and roll accident.

Ideally, the church should eliminate the use of 15 passenger vans and use contracted transportation or purchase a small school type bus.

However, should the church need to use the 15 passenger vans, the National Highway Transportation Safety Administration (NHTSA) suggests the following points to lower your rollover risks:

- Screen and train all drivers
- Remove the rear seat
- Limit the capacity to 9 persons including the driver
- Load forward seats first – at all times
- Communicate with passengers and parents about the high risks
- Do not tow anything behind the vehicle or load the roof
- Conduct a full safety inspection of the vehicle, including tire pressure and wear
- Include safety items such as a fire extinguisher, first aid kit and cell phone/radio – do not use these items while driving.

- Requires all passengers and the driver to wear proper safety restraints while the vehicle is moving.
- It is recommended that 15 passenger vans avoid particular maneuvers such as sharp turns, excessive speeds, abrupt movement, and have properly inflated tires. Unfortunately many rollover incidents are either due to under/inflated tires and these unavoidable maneuvers.

As you are aware, 15 passenger vans are very popular for transportation of college teams, civic groups, church groups and hotelairport shuttles. These vehicles are also popular because operation of 15 passenger vans does not require a commercial drivers license (CDL).

Combine this with the fact that the driver is not a commercial driver and they are operating a vehicle similar to that of commercial. Drivers need specialized training to effectively handle these vans are to be utilized.

Poorly trained or inexperienced drivers, environmental conditions and road conditions all play a large role in setting an accident scenario. The NHTSA notes three major situations which lead to rollovers:

- The van goes off a rural road and will likely overturn when striking a ditch or embankment. Rollover is also possible if the van is stopped by an object or runs into soft soil such as a shoulder. If the wheels drop off the roadway, the driver should let the van gradually reduce speed and steer back to the road when safe.
- A driver is driving too fast for conditions or is tired. Tired drivers can doze off and lose control. A driver can also lose control when traveling at high speed causing the van to slide sideways off the road. The greasy or dirt medians which

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It is recommended that 15 passenger vans avoid particular maneuvers such as sharp turns, excessive speeds, abrupt movement, and have properly inflated tires."
line highways often cause the van to overturn when tires dig into the dirt. Drivers must be well rested and cautiously drive on country and curvy roads.

- The driver, in responding to an emergency situation, overcorrects the steering in a quick panic reaction and the wheels drive off the pavement. This can lead to a rollover or cause the van to slide sideways, especially at highway speeds. Only drivers with specific training on the use of driving 15 passenger vans should be allowed to drive them and should also receive refresher training on an annual basis.

You may be surprised to learn most 15 passenger van rollover crashes are actually single-vehicle accidents. The following are driver tips which should help to minimize the rollover risk:

- Stay in control of the van. Avoid conditions which lead to loss of control, such as driving under the influence of alcohol or other drugs. Get the necessary sleep you need to stay attentive during trips. Slow down if roads are wet or icy, or if it is foggy.

- Drive with caution on curved or road roads and maintain a safe speed to avoid running off the road. Wheels dropping off the side of the road create potential panic situations and an uneven surface elevation will make the van unstable.

- In the event the van wheel drop off a roadway, the driver should gradually reduce speed and steer back onto the road when safe to proceed. Do not jerk the wheel back onto the roadway; especially at high speed as sudden moves over 30 MPH are highly discouraged.

- Inspect your tires and keep them properly maintained. Proper inflation and tread are essential for safe driving. Worn tires can also cause a van to slide to the side on slippery pavement. Under-inflated tires can cause handling problems and lead to the failure. Check your pressure and tread-wear before every trip.

- If you are transporting less than 15 passengers in the van, have them sit in the seats in front of the rear axle. Do not allow more than 15 passengers (including the driver) within the vehicle.

- For every 15 pounds of cargo, reduce your occupant load by one passenger. Do not use the roof for transporting of cargo and remove the roof racks if at all possible.

- As a driver, do not operate or answer a cell phone or two-way radio while the vehicle is in motion. If calls on cell phones or radios are necessary, pull over and stop the vehicle before using this equipment.

- Pay attention: a simple task can present a collision scenario such as:
  - Changing radio stations frequently or handling CDs, tapes or DVDs.
  - Avoid distractions from the van occupants and remind them prior to the trip of this request.
  - Avoid searching for items that are not directly reachable such as drinks and dropped items. Have a van occupant retrieve the item(s) if necessary, or simply pull over if an item is not within reach.
  - Do not read a map while driving, either pull over or establish a navigator. Proper directions should be supplied prior to departure and stay away from routes which have sharp turns and high speeds, uneven and poor road conditions, as well as high traffic.

**Conclusion**

As noted previously, there are no regulations for the use of vans and buses for church organizations. Your church should consider all of these safety issues before choosing and using a 15 passenger van to transport people. School buses are among the safest passenger vehicles on the road; your church should consider contracting a transportation service or removing your 15 passenger vans from service and purchase small school buses.
Transportation and Trips

Church Vehicle Management

General Safety Overview
Every year we read about vehicle accidents where a church group is involved. One can only imagine receiving a phone call that a youth has been involved in an accident on the way to a mission trip, or a member of one of your women's groups was seriously injured on a church-sponsored outing.

While these accidents may have been preventable, they did happen. Has your church developed a transportation safety program? There are some simple areas of concern that should be reviewed in your program, or considered if you do not have one.

★ Transportation Policies
Every church, regardless of the number of vehicles or not, should have a written transportation policy. The guidelines will allow you to follow a set of principles and practices to ensure the safety of everyone utilizing church vehicles or attending church-sponsored events. The policy should cover driver selection, vehicle selection, inspection and maintenance, trip safety and oversight.

The policy does not need to be a long set of rules that are difficult to remember and follow. Instead, it should contain short, clear, easy-to-follow guidelines. The policies should be shared with everyone involved in transporting people and be reviewed regularly.

★ Driver Selection
Very few churches have more drivers than needed. It seems to be an age-old problem lining up drivers. For a church with a fleet (one or more vehicles), driver selection is even more important. Drivers should be prequalified to drive. A current list should be readily available as to contact information and which vehicles that person is authorized to drive.

It is recommended that drivers fill out an application, and an interview be conducted. If the driver seems to be a good fit, then a motor vehicle record check should be conducted to verify his or her driving record. Those with recent or extensive citations should not be considered.

Furthermore, if the driver will potentially be transporting minors, then a criminal background and sexual predator background check should be conducted. Once this is completed, the driver should be trained on the specific vehicles they will be driving. Any vehicle that transports 16 or more occupants will require the driver to have a CDL license. Also, be aware that each state has specific guidelines on transporting as well as special licenses that you should be familiar with.

Always seek to have a listing of available drivers to adequately cover a trip and be able to step in should there be an emergency or change in plans, and be sure they are aware their assistance may be needed if necessary.

★ Vehicle Selection,
Inspection, and Maintenance
Obviously you want every trip to go safely and smoothly. One way to make sure of this is to put the right driver in the safest vehicle. Several issues emerge with vehicle selection. Most church-owned vehicles are buses, vans, or shuttles.
First, the age of the vehicle should be considered. Any bus manufactured prior to 1977 does not meet the basic standards of safety and should be replaced as soon as possible. Buses that are post-1977 should be placed on a regular inspection and maintenance schedule, as well as all other church-owned vehicles. Have a trained mechanic conduct the repairs and document the repairs that have been completed.

Secondly, if you own or plan on using a 15-passenger van, you should be aware that these vehicles have received several safety notices by the federal government for their ability to easily roll over. With five or more passengers, these vehicles get top-heavy, and if a tire blows out, or swerving maneuver completed, they often tip over and roll.

Some of the popular airport-style shuttles are not designed for long trips, and, as they lack the safety measures necessary to keep passengers safe. The National Highway Traffic Safety Administration (NHTSA) presents the Federal Motor Vehicle Safety Standard (FMVSS) that is used to rate the safety of vehicles. Further, any vehicle that is used for transporting children or used by churches should meet the MFSAB (Multi-Function School Activity Bus) standards.

Finally, consider where you park your vehicle. Keep it in a secure area. If that is not possible, park it in a well-lighted area of your parking lot. Also, if the vehicle is not used often, make it a habit to start it and drive it regularly. Extended periods of parking a vehicle can cause tires to become unsafe.

**Trip Safety**

Once you have safe drivers and safe vehicles, there is one more step. That step is planning. Unexpected situations will often happen, however, planning can make the difference between life and death.

If using your vehicle locally, as many churches do, several issues should be considered. First, consider how you load and unload. Teach drivers and communicators to passengers the safest way to load and unload.

Next, when transporting minors, it is always preferred never to have one adult alone with a child. This is both for the safety of the child and the protection of the driver. Be sure to check state and federal laws regarding transporting children to and from schools.

For longer trips, planning for most emergencies can minimize problems should they occur. In addition, drivers and leaders should plan for the necessary supplies for the trip. The following is a more complete list to consider:

- Communication devices (cell phone, walkie-talkie)
- List of emergency contact numbers
- Current maps and directions
- Bottled water
- Blanket
- First-aid kit
- Moist wipes
- Emergency food supply
- Operating flashlight with extra batteries

- Flares or emergency markers
- Vehicle registration information
- Insurance information
- Jack and functional spare tire
- Gloves
- Jumper cables
- Dry chemical fire extinguisher
- Health and "first-aid" kits for all travelers

- Accident reporting form

All passengers being transported should understand the nature of the trip, the church guidelines for what to do in case of an emergency. A pre-trip briefing is recommended. Again, if you have a written policy that says all passengers will wear seat belts (which you should), that should be communicated to those taking the trip. Behavior and responses to emergencies should also be shared here. Are several that you should share:

- The driver (or designated leader) is responsible for the trip and their instructions are to be followed at all times.
- All occupants must wear their seat belts any time the vehicle is moving.
- Nothing hazardous may be brought inside the vehicle at any time.
- All occupants should keep arms, legs, and other objects inside the vehicle at all times.
- Excessive noise and loud music is not permitted.
- Do not put anything in front of a window or in a position where the view of the driver is obstructed.
- In the event of an accident or an emergency, follow the driver/leader’s instructions. Exit the vehicle on the passenger (or carb) side of the vehicle only after instructed to do so.
- Violation of these rules may result in the termination of the trip for the individual or the entire group.
- Report any concerns or hazards you observe.
- Aid and assist the driver and others to make this a safe trip.
Especially when transporting minors and the elderly on longer trips it is important to have health forms and contact information with you. Should something happen, a quick response with the best information can reduce the severity of the incident.

Oversight
It is great to have a written plan, but if it is not followed, it can do more harm than good. The best approach is to have a Transportation Committee. This committee can ensure the established guidelines are followed and protect the drivers, passengers, and ministry as it relates to transportation.

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Ministry Protection

Winterizing Your Church

As winter arrives, the change of season brings with it special challenges for churches in all climates. Whether it is as obvious as ice and snow in the North or as simple as a change in temperatures or dropping leaves in the South, the changes call for attention in order to protect the ministries of your church and those in attendance.

A Case Example

Joe, Sally and their family are first-time visitors to your church on a cold, clear morning following a heavy snow earlier in the weekend. The parking lot has been carefully cleared of snow and the sidewalks cleaned. However, water dripping from a clogged rain gutter has fallen in the shade at a corner near the door, where it has frozen. As Sally, who is carrying their three-year-old daughter, reaches the door to the sanctuary, she slips on a wet spot on the tile floor, and falls. She strikes her head against the door frame and lies motionless in the entryway. The girl is stunned by the fall and begins to cry. Joe is trying to assist both of them. The service is delayed as EMT's treat Sally, and the joy of the service is dampened.

In reading this example, no doubt you saw several of the potential hazards, but did you think ahead to the one that actually contributed to the incident, the wet tile floor away from the entry doors to the church?

It is important as a leader in the church, to understand the potential winter causes of incidents, weather like the one above or others, and to address them as a part of your ministry protection effort. Let's consider some of the aspects of preparing your church for the cold weather and address methods of prevention.

Changes in Temperatures

Regardless of your area of the country, winter brings with it lower temperatures. Where 65° may seem quite a warm New England winner, it is quite chilly for church members in New Mexico and Hawaii. Each year we hear of a handful of churches that suffered a fire or explosion during the winter season. Sadly, most of these incidents are preventable.

Before the season begins, a critical first step is to have a qualified boiler inspector inspect your boiler and entire heating system. Corrosion, pressure, and faulty parts are frequent culprits in fires and explosions. By having the certified inspection, you can enter the season with confidence in your heating system. Ask the inspector to show some of your members or maintenance staff what to look for between their visits.

Knowing how to look for leaks, building pressure, and reading gauges can prevent some tragic accidents from happening.

Additionally, make sure your boiler room is clear and clean. Too often the boiler room is a convenient storage location. Remove flammable materials from the room and lock them in a safe cabinet elsewhere. Take out any clutter that may have accumulated over time. Do not stack boxes, maps, equipment or anything else on top of or leaning against the boiler.

With lower temperatures, we are reminded that not all people have the same threshold for staying warm. Therefore, it is not uncommon to find space heaters throughout the church. Space heaters are not inherently hazardous, however, they can become dangerous in several ways. Older models that are missing a grill on the front, have old and deteriorating wiring or lack an automatic shut-off are often found as the

Ministry Protection Memo

"MMP" is a series on various topics relative to Church and safety.

Send your comments and interests to PACT's Director of Ministry Protection at umc@pact.org.

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1-877-862-7228
Fax: 1-856-221-4938

"Let those responsible (leaders, ushers, contractors, staff) and the members in general know what your plan is and what role they play in it."
cause for church fires. Several fires are known to have started when papers stacked underneath desks in the church offices came into contact with the heating coils of an unattended space heater. Another frequently identified cause is space heaters plugged into outlets and power strips with too many items plugged in. Space heaters should be plugged directly into the wall and not stringed with other items in extensions or power strips. Use an “Underwriter’s Laboratory” (U.L.) certified space heater and operate it within the parameters found in the user’s manual.

Another area to consider protecting is the pipes and plumbing. If you have areas of your church that allow the water pipes to be exposed to freezing temperatures, they should be insulated. Too often we hear of pipes bursting in the middle of the night and by the time it is discovered, a great deal of damage has occurred. Not only can you prevent pipes from breaking, but you will also save money on your water and gas bill.

Snow and Ice

Storms seldom come at an opportune time. Therefore, an intentional flexible snow removal system is necessary. This plan consists of several steps, each of which plays a key role in protecting people at your church.

First, pay attention to the weather forecast. It is rare these days for a storm to develop without some advance warning. Have someone in the church that is responsible for deciding when the winter weather will be the worst. Each member of the team should have a specific responsibility to ensure that the church is prepared for service. These will range from making certain the parking lot and sidewalks are cleared to drying wet interior floors to making sure those members and visitors who need assistance making it out to their car find the help they need. The team should have redundant roles: that is, there should be extra people assigned to each role in the event that one team member is absent.

In moving ice and snow, prepare a map of the church grounds to identify places where snow and ice could accumulate and possibly refer to snow could fall from the roof and snow and ice can be moved to minimize hazards from thawing and freezing again. Pay particular attention to areas receiving minimal winter sun, gutters and downspouts, sidewalks, and doorways. Remember that ice and snow may start outside, but they get tracked into the building on shoes and boots. A plan for drying areas inside doorways is important. Use of mats, mops, carpet and other means of protecting against falls on wet floors will reduce the number of incidents.

Where possible, a reliable snow removal contractor for the parking lot can be a valuable resource. Make sure the contractor will be available on the days you have services or winter events planned. In addition, be specific on the ways the contractor will be called into service. Many contractors only come out following a predetermined amount of snowfall. Make sure the contractor is aware of your building’s size and the areas of concern.

The hazard can be cleared. A group of members who can assist in shoveling, sanding or salting, mopping and walking people to their cars will go a long way to protecting the people at your church.

Access to proper supplies is an essential part of a winter plan. Whether it is warming cones for wet floors, mops, mats, shoes or a compound to melt snow, having the supplies on hand and accessible will make or break your plan. Someone should be assigned responsibility for inventory before the season and after any of the equipment or supplies is used to ensure they are back in place and available in sufficient quantity. Trying to clear the sidewalks of a large church with only a single remaining shovel will seem a task beyond simply daunting, and there is nothing worse than realizing that the supply room is locked as the blizzard rages outside.

Inside your Church or Facility

Though many churches respond well to getting the outside clear and clean, occasionally they fail to protect the inside. Whether it is snow and slush or rainwater, the outside can get tracked in, creating a potential hazard. It is wise to have a mop and bucket near entrances and cones or signs indicating that the area is slippery and wet. Special entrance mats should be considered that soak up water and make a safer condition.

Evening and Special Events

Many times during the winter season, there are extra meetings, choir practices, rehearsals, and evening services. Anytime you combine additional traffic, darkness, services at times out of the ordinary, snow, ice and cold, it increases the chances of something bad happening. A parking lot that looks free from hazard during daylight may look much different after dark when run in the parking lot or uneven sidewalks are less visible, especially for visitors who don't know they are present. Inspect the church both during daylight and dark. Include in your inspection a regular look at outside lighting to monitor for burned out bulbs or broken fixtures.
Weather Related Closure
Seldom do churches close due to weather conditions, but on rare occasions, it’s just the right thing to do. You should discuss ahead of time and have a clear understanding of how and when to close the church or cancel an event. As with schools, that duty should fall to one or two people responsible for making the call and setting the wheels in motion to communicate quickly to all involved.

Communicating to members about a closing of church for worship, day care programs, a meeting or event might keep them from putting themselves at risk unnecessarily. Perhaps uniquely, sometimes the people most committed to worship services and events are those that really should not be going out in poor weather. It is important to consider your membership, their age, and how far many of them have to travel to get to church, as you decide on whether to close. Let them know ahead of time where to tune their radio or television or where to call. A voice mail answering message or a phone calling tree may be options that would work well for your church.

Safety First
Some churches are blessed to have a maintenance person on staff that is available to clear walks, throw down salt, and keep the entrances and steps clear of ice and snow. Once again, regardless of whom you have complete the job, always give them the best equipment possible. If you have a snow blower, make sure it is inspected and in good working order before the season. Buy snow shovels that cause the least amount of strain.

As part of assembling your winter weather team, make sure the person assigned to each duty is healthy enough to do the job and will be present during the season.

Often we hear the tragic stories of someone suffering a heart attack while shoveling. Jobs which require exertion should be performed by those best able, not just the most willing. Make sure each person knows it is OK to take a break, whether to rest or get warm, as needed.

Communication
Having a plan is the most important step you can take to keep your members and visitors safe. The next most important aspect is communication. Let those responsible (leaders, ushers, contractors, staff) and the members in general know what your plan is and what role they play in it.

By taking a proactive approach to winterizing your church, you will have a much better chance of having a blessed and wonderful winter.