

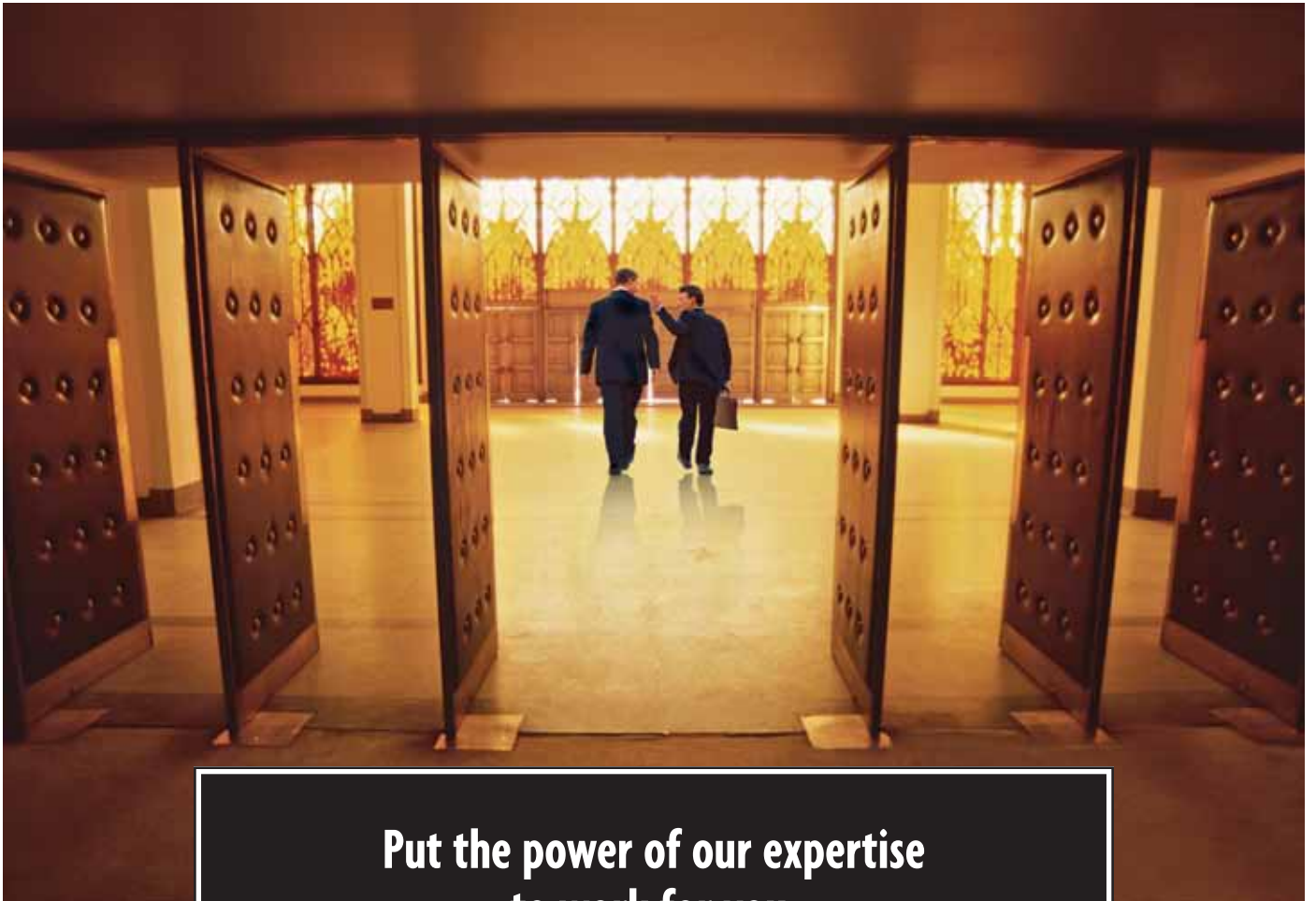
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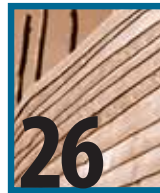
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Our theme in this August issue is Protection. As you read the issue, consider that Psalm 91 reminds us that we enjoy the protection of our Creator.

I will say of the LORD, "He is my refuge and my fortress, my God, in whom I trust."

Psalm 91:2 NIV

In the 5th grade, my Sunday School teacher coached our small group to memorize the 91st Psalm. As a ten year old will, I was dragging my feet. Years later, the words come back to me with meaning. I have experienced first hand the risks of living and the comfort of protection. Our God is greater than the risks that confront us. He is the definitive source of protection for believers. When we grasp the scope of His protection, we can find much needed comfort for our days.



There are responsible steps we can take to secure and protect. Enjoy this collection of articles focused on protection for your ministries.

We have a new vendor for you. **Flexible Benefit**

Group (FBG) provides the help you need to manage your HR benefits. They specialize in Third Party Section 125, HRA and HSA administration. Check out their ad on page 5 and learn more about them in our "Know Your Vendor" department on pages 42, 43 and 46. Talk with FBG and get real help to secure your benefits provision.

As your new church year begins, take another look at the list of our CO+OP vendors available to help you. Many of them have protection as a focus of their work. We have been here since 1988 because ministries choose to cooperate with CO+OP vendors, and because the vendors value their opportunities to help ministry members. CO+OP works because you make it work. *It's just good stewardship.*

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Dan Bishop
Executive Director

P.S. Mark your calendars to Save the Date for the 2010 Church Staff Conference in Houston on Thursday, February 18. Our theme will be Together We Build.

There are responsible steps we can take to secure and protect.

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Safety in Your Facility Maintenance Program

by Ken Kippes

Just the other day, I ran into a friend and old neighbor from my childhood in San Antonio. We lived on the same street, attended the same school and church, and I even broke my arm falling from a tree in his backyard! That memory sparked our reminiscing about how the world has changed since we were kids – especially in terms of safety.

Whether we like it or not, change is a constant factor in our lives. Human nature usually means we embrace those changes we like and resist those we don't. However, when it comes to safety, resisting change is an option a Facility Manager does not have. Not paying attention to safety can have both legal and financial consequences – besides the angst of someone being injured in your facility.

From a Facility Manager's standpoint, let's look at two important safety concerns as they relate to cleaning:

Staff and Employees

In 1988, compliance with the US Department of Labor's Occupational Safety & Health Administration's Hazard Communication Standard became mandatory. Commonly known as "Employee's Right to Know" laws, the standard is designed to inform and train employees in the proper recognition, use and handling of hazardous chemicals and products in the workplace. As an employer, this law applies to you [see www.osha.gov/SLTC/hazardcommunications/index.html].

Since its inception, many states and other government entities have enacted "Right to Know" laws that mirror OSHA's. You now have the potential to be inspected, not only by a Federal compliance officer (a statistically small chance), but also possibly by a state, county or city one, as well.

Violations can be financially painful. I am personally familiar with an OSHA violation situation with a customer where they received a substantial fine. They had a compliance program in place and were almost perfect. The compliance officer's comment was "People don't remember warnings, but they will remember a fine." What happened? Unlabeled trigger spray bottles containing

cleaning chemicals cost them \$750 per bottle times the number of employees in the facility. Ouch!

While this law can be confusing, compliance is not only a legal requirement – it really does provide for a safer work environment – and that was the original intent in its creation.

Why does the Federal Government need to get involved in your custodial operation? Examining provided reports of workplace injuries indicated that many injuries and deaths could have been prevented. By providing employees with better training and information about potential hazards to which they are exposed and requiring manufacturers to standardize their product labeling, the workplace can be made safer.

How? Let's take three products you can purchase today at your local grocery store – chlorine bleach, ammonia and a bathroom cleaner. Mix the bleach with either of the other two and you will create a cloud of toxic fumes that can and has injured and killed unsuspecting custodians or innocent building occupants. In spite of OSHA's Hazard Communication Standard being the law for over 20 years now, accidents involving the misuse of chemicals still occur.

The Hazard Communication Standard requires that each employer have a program. There are many resources for helping you develop your compliance program. Start with your chemical supplier or just do an Internet search of "Right to Know Laws."

Congregation, Members and Guests

Recently, the World Health Organization raised the level of its influenza pandemic alert to Phase 6 and announced the start of the 2009 Influenza Pandemic.

The recent outbreak of the H1N1 influenza (called swine flu) highlights the fact that when people come together in groups, the opportunity for spreading communicable diseases increases. It shouldn't take a flu pandemic to focus our attention on the risk of spreading communicable diseases. There's often some opportunistic organism waiting for the right conditions to break out and cause illness. Examples are outbreaks of the Norwalk virus among cruise ship passengers and crew or in public schools in recent years, as well as the H1N1 flu virus.

According to the US Center for Disease Control, the H1N1 flu is spread mainly person to person through coughing and sneezing by infected persons. They touch something that you touch, and the chain begins.

As a facility manager, what can you do?

Encourage sick people to stay home. Promote hand washing, hand washing, hand washing. Washing physically flushes the organism from the skin and reduces them to a safer level. The use of gloves by your custodial staff can certainly help. However, if you touch your nose or mouth with an infected gloved hand, you can transmit the virus. Supplement the use of gloves with frequent hand washing.

Teach children as early as possible the need for frequent hand washing. Make it a habit – like seat belt use in a car. We don't think – we just do it.

The use of alcohol-based hand sanitizers can be an effective compliment to hand washing – not a complete replacement. Due to building design, hand washing sometimes is not feasible or convenient – there just isn't a lavatory nearby. For these cases, strategically placed alcohol-based hand sanitizer dispensers can fill the gap. They can be unobtrusively placed on a nearby wall or on a moveable stand.

Cleaning and disinfecting surfaces that have come in contact with infected persons, usually their hands, can reduce transmission of the virus. Think doorknobs and handles, chair backs, phones and other commonly touched surfaces. Use only EPA registered disinfectants and make sure you follow the label directions. www.epa.gov/oppad001/influenza-disinfectants.html

During this spring's initial H1N1 outbreak, I spoke with one customer, the manager of a major reservations call center in Houston with hundreds of phone reservations agents sharing workstations. On the topic of H1N1, her response was calm and measured: "It's like any other flu – send sick people home, encourage frequent hand washing, keep the hand soap, sanitizer and towels full, and make sure we clean and disinfectant common touch surfaces."

Where safety is concerned, your cleaning program can have a major positive impact without being a major project.

Hillyard can help. ✦

Ken Kippes



Ken Kippes is the General Manager of Hillyard's Houston / San Antonio branches servicing Houston, Austin, San Antonio, and Laredo. Kippes is a native Texan from San Antonio. He graduated in 1977 from the University of Texas at San Antonio with a BBA in Management and Marketing. His career in the Facility Maintenance industry spans 30 years helping customers manage safe and sanitary facilities for their users in a cost-effective manner.

morepowertoyou

How About Those Energy Savings?

by Michael Bernstein and John Blunt

As an Executive Director of a 2,000 family congregation earlier in my career, I can empathize with church directors trying to squeeze the most out of every dollar in this economy. While looking through your payables, you have probably tried to find cost reductions in every area to save money.

If you don't think there is anything you can do with your electricity rate until you are out of your current contract, read on.

Earlier this year, we saw record low electricity rates. These rates started to climb in June. If your electricity contract expires any time within the next year, it is worth reviewing for a future start, blended rate, or even a market index price.

How much can you save? You really won't know until a review has been made of all of the following areas:

- your usage information and history for power factor correction penalties
- the terms and conditions of your contract
- the current and future market and gas trends
- what your power demand is
- your school and church operational schedule
- the number of meters you have
- any extra charges on your electric bills
- your HVAC controls for efficiency
- your congregation growth plans
- relocation needs
- the parsonage

If you haven't looked at the scope of these needs as a comprehensive savings area, then please don't wait

much longer. The summer time is typically the highest cost season for contracting electricity.

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Michael Bernstein



Michael is the account manager for TES Energy Services, LP. He possesses detailed knowledge of the energy industry along with expertise in sales and marketing, training/development, customer relations operations and non-profit management. Michael has built strategic offerings for commercial and residential clients, demonstrating opportunities to save money in electricity. You can reach him at mbernstein@tesenergyservices.com. +

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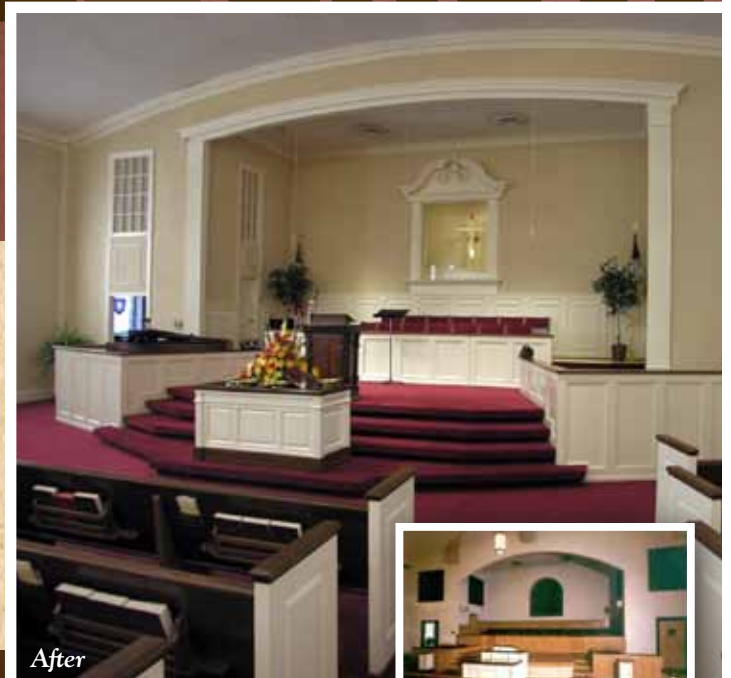
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SOCIAL NETWORKING: HAZARDS AND REWARDS

**Frank Sommerville,
JD, CPA**

Today's younger generation utilizes many modes of communication that were not available just 10 years ago. Churches who ignore these new means of communication will likely find themselves without individuals to continue the work of the church in just a few years. Churches must utilize Facebook, MySpace, Twitter, blogging sites, LinkedIn and Plaxo to communicate with its members under the age of 25. These new communication modes also require new policies and procedures to protect the church from liability and embarrassment.



To cope with the new modes of communication, the church needs to have an organized approach. If the church prohibits access to all social networking sites, the church may miss important opportunities to minister to hurting individuals. On the other hand, if the church provides on unregulated access to social networking sites, it may lose productivity and create unexpected liabilities from the misuse of these sites. The church needs to select the preferred social networking site for church communications and then use it. It then needs to designate an individual to be in charge of that site. The individual in charge of the church's communication on a social networking site should sign a written agreement outlining the church's rules and expectations for the site. The agreement should also provide penalties if the individual violates the church's rules or fails to meet the church's expectations.

The church's rules should follow the rules outlined in an employee manual, code of conduct, and/or ethics statement. The social networking site is an extension of the church. Everything someone posts on the site will reflect on the church -- for good, for bad. Further, the posting can live forever. I strongly suggest that the site include security requiring each individual to log onto the site with a password. By using a password, the church is controlling those who will see and post items to the site. This means that the individual in charge will review every posting and delete those that are inappropriate. The individual in charge will notify the offending poster of the deletion and remind them of the rules. If the poster becomes a repeat offender, the individual in charge should prevent the poster's access to the site.

Security allows the church to post some personal data. For example, when the church schedules a baby shower to take place at an individual's home, the church may list the address on the secure portion of the site. It also allows the church to post photographs without as much concern for the privacy of the individuals identified in the photos.

The site should include terms of use drafted by the church. These terms of use should require users to abide by church rules. This means that users should not use the site for gossip or the spreading of private information. The users cannot post any copyrighted materials that the church does not own or have a license to place on the web. The users agree not to use the site for promoting their business. They should not post prayer requests without going through a screening process. The user should not post links to the site unless those links are pre-approved.

We cannot leave this subject without clarifying that we are talking about a corporate church listing on the social networking site. If any employee or church official wants to maintain a personal social networking site, he/she must post a disclaimer that the church is not responsible for the postings on the individual site. The church should have an employee monitoring these sites for postings that may violate the church's employee manual or rules of conduct and ethics.

Many churches are seeing their ranks grow with the utilization of social networking. They are finding much of the growth is coming from the younger generation who like to find a church that communicates using their language and tools. I encourage more churches to add these new communication modes to further their mission. ✦

Frank Sommerville



Frank Sommerville is an attorney with the law firm of Weycer, Kaplan, Pulaski & Zuber, PC in the Dallas area office. He has been writing about church legal and tax issues since 1981. His email is fsommerville@nonprofitattorney.com



Pre-Employment/ Volunteer Screening What You Need to Know

By Kevin Conrad



Background checks are the bane of every church's hiring process. One screening company tells you one thing and the next tells you the opposite. How do you know what is right and wrong? How can you be certain that you are doing everything you can to protect your congregation?

Hiring professionals and coordinators of volunteer programs are often under pressure to get the results back, hire or place the individual, and move on to the next project quickly and as cheaply as possible. Does this adequately protect you? It does until there is an issue with the employee, or new information on their past comes to light. The results can be disastrous.

What is Wrong with Background Screening?

There are several things that are “wrong” with the background screening industry. Some of the issues stem from misinformation and some stem from poor business practices. Bottom line is that most of the companies and churches in the United States are not getting complete information.

Much confusion exists regarding database searches. There are screening companies that sell criminal record searches that are “national.” However, there is no such thing as a national database search.

Even the famous FBI database search, the National Crime Information Center (NCIC), has flaws. In 2005, the National Association of Professional Background Screeners (NAPBS) commissioned a study on the accuracy of the NCIC. The results were shocking.

The study found that in a significant percentage of searches, the FBI database returned erroneous or incomplete information. The study found that the FBI data lacks proper identifiers to credibly link a criminal record with the subject of the investigation.

Another finding concerned the large number of missed records and false positives generated. For example, when analyzing a sampling of 93,274 background checks in the state of Florida, the research revealed that the FBI database missed 11.7 percent of the criminal records that it should have identified. Even worse, of more than 10,000 criminal records found, 5.5% were falsely attributed to those that were not convicted of a crime.

Statewide databases are suspect, as well. For instance, the State of Texas does not require its counties to report their records to a state repository. The Texas statewide search is estimated to be only 60 percent accurate. Florida also has severe issues with its statewide database. It has not been updated since December of 2002 and is no longer being updated. Yet there are

companies that still access it. You now have to access the Florida Department of Law Enforcement (FDLE) to run a statewide search, and the cost of running that search is significantly higher.

A problem with the national database searches is that the information contained in those searches is only as good as the data put there. Another challenge is how often the information is updated. The only difference in the national database from the statewide searches is the number of data sources that a background company uses to get the information. The information all comes from the same source. These databases are updated, on average, monthly, quarterly or annually.

You may be asking yourself, “What does this have to do with my church?” Simply put, you may get incomplete information and not be protected. Let’s say that you interviewed a promising candidate on Monday and following that interview, they get arrested for driving under the influence (DUI). Using a database search, at best, you may not know about it for 30 days after the date of arrest. How are you to make an informed decision based on unavailable criminal information? You can’t.

What Makes A Thorough Screening?

Understand that the ideal background search is accurate, comprehensive, consistent, timely and legal. Coordinating all of these factors can be time-consuming—usually one to three business days. To protect your ministry, getting the most up-to-date and accurate information available on your candidates is too important to let budgetary or time constraints limit the process.

Social Security Number Trace is a critical search in the background check process. This provides the screening company with everything that is needed to conduct a thorough screening. It reveals whether the social security number is valid, and it shows the year and the state in which it was issued. Most importantly, it lists every address, in every city, state and county in which the person resided.

You would be surprised how many candidates omit from their applications the places where they have a criminal record. Regardless of what other searches a church conducts (Credit, National, Courthouse, etc.), make certain to run the Social Security Number Trace.

Use information from the Social Security Number Trace to run County level criminal searches. It is recommended that you run at least the most recent counties of residence in the last seven years. To be very thorough, run every county of residence in the last 10 years.

The benefit of these searches is that there is no delay in getting the information from the court to the county clerk. A good screening company will have a researcher physically go to the courthouse, search the name, date of birth and Social Security number, pull

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- janitorial and sanitation supplies and tools
- roofing and construction
- plumbing
- printing
- furniture and equipment
- janitorial service
- maintenance, repair parts and tools
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Vendors with a national presence include:

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- National Signs
- Office Depot
- PhoneTree
- RISO, Inc.
- Upright Ministries

How to participate: Join online at www.churchco-op.org or phone 888.350.3264 to enroll.

Participating member with National Association of Church Business Administration and local chapters in Austin, Dallas, Fort Worth, Houston and San Antonio.



New Members

- Beltline Road Church of Christ, Irving, TX
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- Church of the Holy Apostles, Katy, TX
- Crossroads Fellowship, Houston, TX
- Fellowship of Champions, Spring, TX
- First United Methodist, Rosenberg, TX
- Grace Christian Church, Katy, TX
- Kids Kaleidoscope Preschool, Spring, TX
- Lakewood Christian Church, Waco, TX
- Lighthouse Baptist Church, Dickinson, TX
- Mt. Lebanon Baptist Encampment, Cedar Hill, TX
- New World United Methodist Church, Garland, TX
- North Fort Worth Baptist Church, Fort Worth, TX
- Northside Baptist Church, Garland, TX
- Orchard Hills Baptist Church, Garland, TX
- Pleasant Ridge Church of Christ, Arlington, TX
- The Shepherd's House, The Woodlands, TX
- St Paul's United Methodist Church, Houston, TX
- St Thomas Episcopal Church & School, Houston, TX
- St. Bartholomew Catholic Church, Forth Worth, TX
- St. Luke's Episcopal Church, San Antonio, TX
- West Houston Christian Center, Houston, TX
- Word of Restoration Christian Fellowship, Fresno, TX

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...AND COUNTING
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the file on your candidate, and report back on their findings. The County level searches are the most accurate and up-to-date information available. They are more expensive, but it can protect your church and could prevent high litigation fees later.

The Fair Credit Reporting Act (FCRA) governs what a screening company can and cannot report. Within seven years, screening firms can report back anything that is on the record. You will get arrests, convictions, deferred adjudications and not-guilty verdicts. After seven years, all that is available is listed convictions.

Once the County level criminal searches are complete, then it is time to run your focused searches. These would be selected by you, the employer or volunteer coordinator, and would depend on the position you're hiring or placing for.

Focused searches include:

- Credit Checks
- Sex Offender Registry
- Violent Offender Registry
- Motor Vehicle Reports
- Workers Compensation Searches
- Civil Records
- Drug Screening
- Education and Employment Verifications

Run a Sex Offender Registry search in all states of residence if your candidate is going to be working with the elderly or with children in any capacity.

A Motor Vehicle Report would be important to you if the person will be driving for the church for any reason.

Run a Credit Check if you are hiring an accountant, appointing a treasurer, or recruiting a person to work with finances. If they can't manage their own money, do you really want them managing yours?

Some churches prefer to do their own employment verifications, but others have found that it is more cost effective to outsource that part of the hiring process to screening companies. Many churches don't perform civil searches at all, while others want to know if their candidate has ever been sued for anything.

How much they want to know is a matter of preference for each church. If you interview a candidate, run a background check and come up with several prior charges, you may want to run a federal criminal search to make sure that he or she has never been prosecuted on federal charges anywhere.

What Do You Look for in a Screening Company?

There are several factors to consider. Find a company you feel comfortable with and trust. They are handling sensitive

information. Identities of individuals should be safeguarded. The company should provide you with a sample report or run a couple of free searches so that you can preview their process and thoroughness.

If they run some preview searches for you, make sure that you send them information for someone on whom you already have results. You can verify what you already know. Ask the background company if they are a member of the National Association of Professional Background Screeners (NAPBS). Most reputable companies are. Look for the NAPBS logo. Find a member on their website at [HYPERLINK "http://www.NAPBS.com" www.NAPBS.com](http://www.NAPBS.com). You will find a link to background screening firms in your area.

Ask a lot of questions about:

- Online security measures
- How to submit requests
- How they return results
- The process used for ensuring accuracy
- The ordering process

Walk through the ordering process online for the first couple of searches to make sure that you understand how it all works. They should have no problem giving you a demonstration even before you sign up. Ask if they have a contract—some companies do and some don't. If they don't have a contract, they should have a service agreement that says that they are going to abide by the FCRA.

In order to be FCRA compliant, find out what other resources they offer. Do they have a glossary of terms? How about downloadable release forms? Check to see if they have downloadable pre-adverse action letters, and adverse action letters.

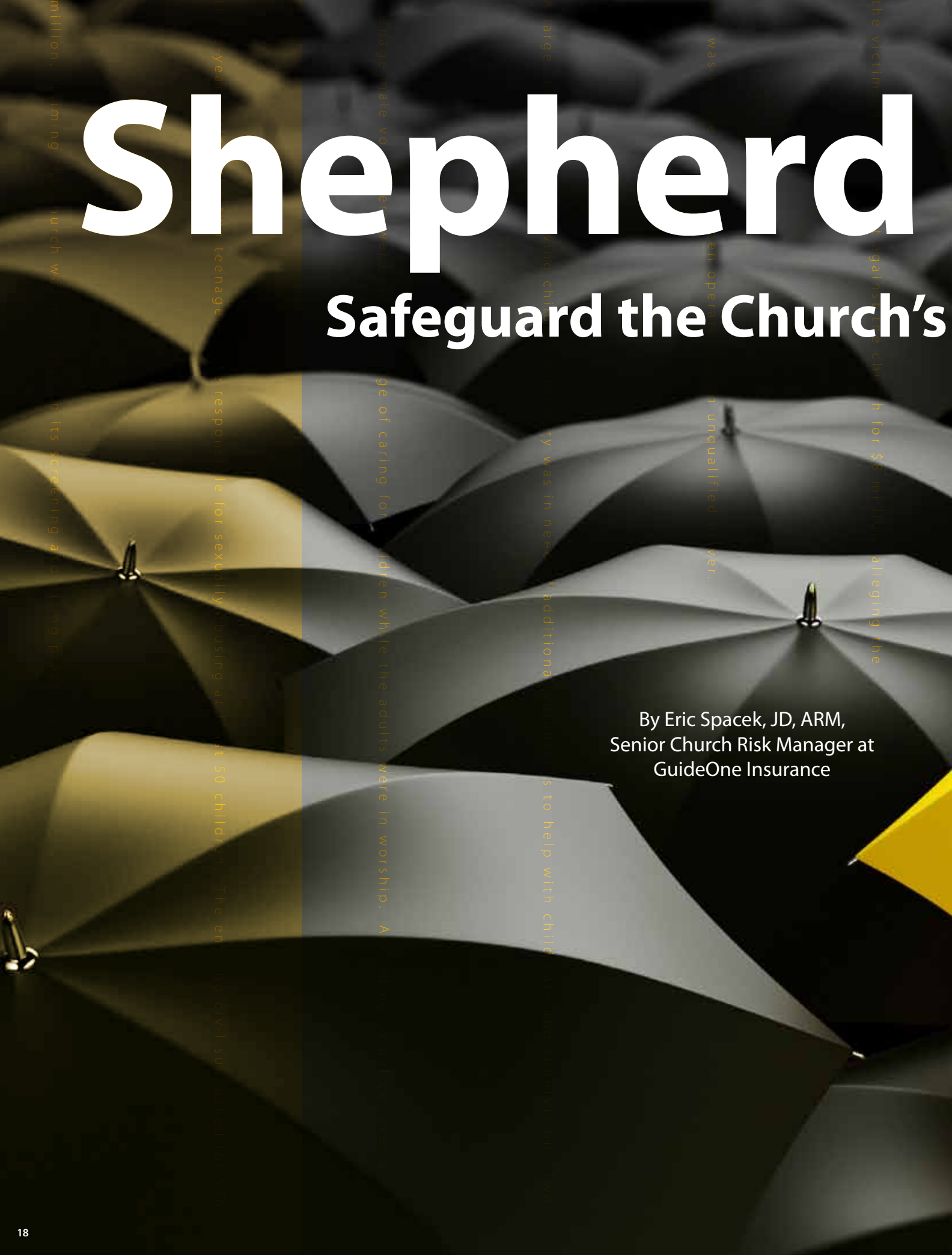
Ask what identifiers they use to make sure they have the right person? Find out if all of their searches are done in "real time" or if they rely on databases? If you decide to run a database search, ask them to send you a search description that details everything covered by the search and where the data originates.

Protect your ministry. Follow these best practices to help ensure that you are doing your due diligence.



Kevin Conrad

Kevin Conrad is the President and Owner of Complete Security Investigations in Dallas, Texas. He is a licensed private investigator. His contact information is available at www.csidfw.com.



Shepherd

Safeguard the Church's

By Eric Spacek, JD, ARM,
Senior Church Risk Manager at
GuideOne Insurance

Your Flock

People, Property and Ministry

“Keep watch over yourselves and all of the flock, of which the Holy Spirit has made you overseers. Be shepherds of the Church of God.”

(Acts 20:28a)



Consider the following examples:

Late one evening, the pastor's home phone began to ring. When he answered, a church board member was on the line and sounded upset. There had been a terrible accident that night in the church's van as a youth group was returning from a retreat. Two young people were killed and several more were severely injured. About a month later, the parents of the victims filed a lawsuit against the church for \$8 million, alleging the van was unsafe and had been operated by an unqualified driver.

A large church with a growing children's ministry was in need of additional volunteers to help with child care and supervision. Two teenage male volunteers were put in charge of caring for children while the adults were in worship. According to police, over a three-year period, the two teenagers were responsible for sexually abusing at least 50 children. The ensuing civil suit asked for \$76 million, claiming the church was negligent in its screening and hiring practices.

These examples are just a few of the types of tragic incidents that churches have unfortunately experienced. While some of the most horrific stories are publicized in the news, there are thousands of other injuries, accidents and lawsuits involving churches that you never hear about.

Along with the sorrow caused by such events, many of them are even more heartbreaking because a large number could have been prevented if the churches would have taken some

basic safety and security precautions. In fact, according to national insurance claims statistics, more than half of the most serious losses at churches can be minimized or avoided if proactive steps are taken.

Think of Yourself as a Shepherd

If you're a pastor, employee, volunteer or other type of leader at your church, you're devoted to doing the Lord's work, nurturing your ministries, and improving peoples' lives through God's love and grace. Naturally, you want to help keep everyone safe. But along with your many spiritual and administrative responsibilities, do you also think of yourself as a shepherd protecting your flock? As the Bible tells us, God calls upon church leaders to be good shepherds.

"Keep watch over yourselves and all of the flock, of which the Holy Spirit has made you overseers. Be shepherds of the Church of God." (Acts 20:28a)

By serving as a shepherd for your church and taking steps to improve safety and security, you will be safeguarding your members and organization, while also fulfilling an important Biblical responsibility.

"Guard the good deposit that was entrusted to you."
(2 Timothy 1:14a)



Safety and Security are the Focus of Risk Management

Research shows that there are a growing number of pastors and other church leaders today who recognize the need to learn more about church safety and security or “risk management.” To provide a quick definition, risk management is the process of identifying risks or dangers, such as the potential for an injury at your church, then taking appropriate precautions to minimize the dangers. So the focus of risk management in a religious setting is on safety, security, problem prevention and being a wise shepherd.

Start a Risk Management Ministry

Due to the many potential risks and dangers facing churches today, along with an increasing threat of lawsuits, churches are urged to develop some type of safety and security (risk management) program. If your church has not embarked on this effort, it is not alone. GuideOne research shows that only about two out of five churches in America have any type of risk management program in place. However, without a risk management program, your church and congregation are vulnerable.

If developing a well-rounded safety and security program for your church sounds like a daunting task, this does not have to be the case. A good program can be created easily, inexpensively, and with the bulk of time and work provided by

church volunteers. In the sections that follow, we’ll highlight some more reasons for the importance of a program, as well as several key steps you can take.

Also, keep in mind that churches which have the greatest success in establishing risk management programs do not consider them to be a one-time project or short-term effort. Instead, they view their risk management programs as ongoing ministries in the church, which are dedicated to enhancing safety and security on many different levels. As the ministry of safety and security grows, it becomes a permanent part of the church’s mindset and culture.

Could Your Church Survive a Million Dollar Lawsuit?

Along with your church’s desire to protect the flock and keep people safe, another critical reason to start a risk management program is to guard against the increasing dangers of lawsuits. In today’s litigious society, the number of lawsuits filed against churches has been growing at an alarming rate in recent years.

Whether or not your church has done anything wrong, it could be sued for a variety of reasons by a member, visitor or employee. Along with lawsuits that arise from allegations of sexual misconduct, injuries on church property and at church-sponsored events, churches are frequently sued for negligent hiring or supervision, wrongful termination of employees,



breach of contract, libel, slander, invasion of privacy and a host of other reasons.

If a lawsuit is brought against your church, it will be forced to defend itself in a court of law. This will require hiring an attorney, and the legal fees alone can easily reach \$50,000 or more. Maybe you'll win the case. But if you lose, your church could face a court judgment for \$100,000 to \$1 million or more. If punitive damages are involved, the cost will only increase further. And don't make the mistake of thinking that your church's insurance policy will automatically pay for all or most of the costs. The damages awarded to the plaintiff could exceed your policy's limits, and certain situations or costs could be excluded.

A Risk Management Program Can Help

With a comprehensive risk management program that includes appropriate written policies and procedures, your church may be able to avoid many of the problems that lead to lawsuits. But if the worst does happen and your church is sued, elements of the risk management program can be used to demonstrate to the court that your church was not negligent, had proper procedures in place, and did everything it could to avoid the problem.

Although the ultimate goal of a risk management program is to shepherd the flock and keep people from harm, lawsuit prevention and legal defense provide additional motivation.

Essential Elements for a Program

So what elements are needed to establish a basic risk management ministry? Every church is different, but most successful programs include the following:

Support from Leaders — A program must have the initial and ongoing support from a number of key church leaders who champion the effort, such as the pastor, board members, church administrator, etc.

A Church Safety and Security Team — This should be a group of volunteers from the church who are dedicated, motivated and qualified. They are responsible for analyzing the church's risks, determining which precautions are needed, then developing policies and procedures.

Documentation — Program policies and procedures should be documented in writing, communicated to all appropriate individuals and followed. For instance, document procedures for facility inspections.

Continued Commitment — Make sure the risk management program doesn't fizzle out. Rotate in new Safety and Security team members when needed, keep the staff and congregation members informed about programs, and strive to build a long-lasting ministry of safety and security.



Assistance and Information are Easy to Find

Once you have formed your Church Safety and Security Team, the group can utilize a wide variety of information that is readily available to develop a risk management program. For instance, helpful tools, forms and checklists can be found by visiting websites, such as www.guideone.com and www.safechurch.com. The GuideOne Center for Risk Management also has published a book titled "The Missing Ministry," which provides a practical, step-by-step guide (and online resource packet) to establish a program.

Use the EFFECT® Approach

Over the years, the GuideOne Center for Risk Management has assisted hundreds of churches in developing risk management programs. Thanks to that experience and to help simplify the risk management process, the team developed what is known as the EFFECT approach. EFFECT stands for the following:

- Emergency Preparedness
- Facility Safety and Security
- Financial Safeguards
- Employee and Volunteer Safety
- Child and Youth Protection
- Transportation Safety

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The EFFECT approach was designed to identify the most common risks facing churches. By breaking down those typical risks into the six categories of EFFECT, your church's Safety and Security Team can begin their efforts and focus on one category at a time. For example, if Child and Youth Protection is the church's first priority, the team can start developing safety and security procedures for the church's kids and teens. After those issues have been fully addressed, the team will be able to move on to the next highest-priority category, such as Transportation Safety. Eventually, the team can create programs for all six EFFECT categories.

Prevent a Tragedy

Every time a devastating event strikes a church, the one statement that is heard time after time is: "I can't believe something like this could happen here." Unfortunately, bad things can and do happen when and where you least expect them. So please never assume that your church, community and staff are so safe that precautions are not necessary.

We certainly hope you never experience a fatality, serious injury, crime, or other problem at your church. But don't wait until something unfortunate occurs to appreciate the need for a risk management program. Just like wise shepherds, we know that wolves and other dangers will always exist in the world and pose a threat to our flocks. So we simply have to take all of the precautions that we can to ensure the greatest levels of protection. +

Eric Spacek



As Senior Church Risk Manager at GuideOne Insurance, Eric Spacek is responsible for the research, development, recommendation and implementation of GuideOne's strategic risk management programs.

Before joining GuideOne, Spacek served as Minister of Operations for a large Methodist church in Raleigh, N.C. At the 2,200-member

church, he was responsible for church finances, facilities, human resources and a wide variety of risk management programs. Previously, Spacek was a liability litigation trial attorney for two law firms in Washington, D.C.

Contact Spacek by calling 1-877-448-4331, ext. 5118, or e-mail at espacek@guideone.com. More information is available at www.guideone.com.

Improving to Better Serve You

Since May, your CO+OP has been working on a number of initiatives to improve services and value to you. In late May we sent you our first customer survey. From nearly 2,000, 107 replied. The results were encouraging, and helpful. Your comments are taken very seriously.

Some initial findings:

- a clear majority found CO+OP membership to be very beneficial
- we received great tips for improving our service to you
- we read overwhelmingly that the CO+OP saves you money.

Be watching in the November issue of CO+OP Magazine to see what we are improving in the months ahead. We will also announce changes by e-mail. Be sure we have your up-to-date e-mail address by going to www.churchco-op.org/update.

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Dana Sparacino,
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Jersey Village Baptist

"Informative sessions, good lunch,
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Diana Peterson,
Student Ministry Admin/Graphic
Artist, West University Baptist
Church/Crosspoint Church

"The Vendor classes very informative
instructors knowledgeable."

W. Hall, Maintenance Manager,
Resurrection Lutheran Church

"The speakers were very informative!
The variety of Vendors was good."

Cindy Young, Financial Secretary,
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"It was a good fun day, filled
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Monica Murray, Volunteer,
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Save the Date!

NOAH HAD DOES YOUR

by Bob Janusaitis

Back in the day of Noah, we see a perfect example of how preparing for disaster has positive results. Noah had an advantage; God told him what was going to happen, when it would happen, and for how long. He had to be prepared, and when disaster struck, he was prepared. Today, there are regular reminders from those we know in ministry and in the news media of how vulnerable we all are to natural and man-made disasters. All organizations, including churches and schools, are subject to some level of risk. Being prepared for a disaster may reduce a loss to your facilities, but more importantly could make the difference between life and death.

NO PLAN. MINISTRY?



An emergency plan may already exist, it may be partially completed, or it could be out of date. Many have not started a plan because it seems like it is a difficult task. The key is to get started if you don't have one. An emergency response plan includes the following objectives:

- Save lives and reduce injuries
- Safeguard property and records
- Promote fast, effective reaction in coping with emergencies
- Restore conditions to normal with minimal confusion

Most churches and schools do not have full-time personnel to manage the development of an emergency response plan. It usually becomes one more task for the church or school administrator, or they get assigned the task after something happens. The emergency response plan requires regular care and feeding. A critical part to any plan is making sure it is always ready. It may be a regularly scheduled review by the administrator, or a task delegated to others, such as lay leaders.

An Emergency Response Plan for a church is generally comprised of the following major elements:

Performing a risk assessment

Developing a recovery strategy including duties and responsibilities

- Documenting the plan
- Training personnel
- Maintaining the plan
- Regular testing or drills
- Including local emergency management

Performing a risk assessment.

Creating a plan requires an in depth knowledge of your facilities and surrounding environment. Although Noah knew specifically what disaster he was preparing to confront, we need to be prepared for our own unique risks. A risk assessment helps to identify the risks to your ministry and it is the first step to preparing an emergency response plan. You really have to know your risks before you can address them. Noah was told his risk would be a flood. You may have flooding or other risks to address including fire, earthquakes, hurricanes, tornadoes, and man-made disasters. You need to know what could go wrong in order to establish the steps necessary to respond. A risk assessment requires objectivity, expertise, and judgment. It will provide the ministry with a reason for action to develop an emergency response plan.

Develop a strategy.

Once you understand the risks you face, you need to develop a strategy to respond. The strategy will be based upon your risks, and the activities at your facility. Large gatherings, classroom environments, pre-school and children, senior adults, visitors, and mobility-impaired all have unique challenges that must be effectively addressed. God gave Noah the dimensions for the Ark, but Noah had to adjust for different size animals and temperaments—one size didn't fit all. So it is with emergency response plans. The strategy should also include how ministries will support functions related to a disaster in the local area. This might include home visitation, meals for the elderly, and services for others served by the ministry. The risk assessment and strategy development are the foundations of the plan.

Most churches and schools do not have full-time personnel to manage the development of an emergency response plan. It usually becomes one more task for the church or school administrator, or they get assigned the task after something happens. The emergency response plan requires regular care and feeding.

Larger ministries tend to have a higher percentage of members that may be involved in law enforcement, emergency medicine, security, and other subject matter experts. They are resources which may provide you with some expertise in establishing or improving an emergency response plan. In addition, there are resources available from a number of sources such as the internet, and your local library.

Document the plan.

The complexity of the plan will likely be directly proportional to the size of the ministry and the facilities. The plan should be written in common language, it should identify roles and responsibilities, and clearly define what needs to be done, when, and by whom. Emergency communications should be identified and considered when other communications methods are not available. Two-way radios may be the most effective way to communicate when the situation is dynamically changing. The plan should be communicated to all who need to know including ushers, teachers, and anyone who may be called upon to act in an emergency. All emergency response plans must be documented in order to insure their effectiveness during an incident. Plans may be documented in various ways including word processors or specific disaster recovery planning software. The plans must be accessible during an incident. This will require that response personnel keep a copy of the plan with them at home, in their vehicle, on a Pocket PC or Smartphone, or accessible via the Internet. It must be available to all that need it during an incident. Upright Ministries (<http://www.uprightministries.com>) also has a basic fill-in-the-blank form on their website to help get you started.

Training.

After the plan is documented, it will be necessary to communicate its purpose, and train church staff and lay leadership on how to execute the plan. People need to understand their roles and responsibilities before an event, not the first time they are called upon to act. Distributing a copy of the plan and having a formal class or open discussion will contribute to the success of the plan when it is required. Training should occur on a regular basis to refresh everyone's memory and to introduce new personnel to the plan. Training may also include First Aid, Cardio Pulmonary Resuscitation, Automatic External Defibrillator (CPR/AED), and even Community Emergency Response Team (CERT) training to provide even more "in-house" response capability after an incident.

Maintaining the plan.

Information changes constantly, and so will your emergency

plan. It will be necessary to update the plan on a regular basis; larger ministries and facilities tend to change more frequently. A plan is only as good as the information; phone numbers and other contact information is essential when rapid decisions are required. A regular review (at least every six months) of all information insures the plan will be most effective when it is required. In a school environment, it is critical to have up-to-date contact information on parents. Proactive reminders to parents will help to ensure information is current.

Testing.

Testing the plan exercises decision-making during a simulated crisis. The test determines if the assumptions are correct, and the actions to respond make sense. A test may be done as a tabletop exercise, where participants are introduced to specific scenarios and respond verbally. After the exercise, adjustments are made to the plan to make it as effective and responsive as reasonably possible. Testing may also include simulation of an event or even an evacuation exercise. Consider having your congregation surround your facility after an evacuation drill and praying for those who might be in harm's way, as well as the emergency responders.

Include local emergency management.

Your planning should include first responders in the process and when it is time to have a drill. A first responder who knows your facility, or knows your process, will be better equipped to respond and lead others who might not know the facility. Having information about your facility, including access to your facility management personnel, will make the response faster and safer for all involved.

The story of Noah ends after a devastating flood with something Noah would have never seen if he didn't prepare. The scripture tells us in Genesis 9:13... "I have placed my rainbow in the clouds. It is the sign of my covenant with you and with all the earth (NLT)." Noah, his family, and the animals God needed survived because Noah was prepared.

Noah had a plan. Does your ministry? ✚

Bob Janusaitis

Bob Janusaitis, CISA, CISM, CBCP, CHLS, is the President and CEO of Business911 International, Inc., an information protection and organizational resiliency consulting firm. He is also the President of the Houston InfraGard Chapter, a not-for-profit private/public partnership with the FBI for the protection of Critical US Infrastructure. Bob is an advisor to Upright Ministries, a Houston-based ministry to enhance and protect ministry by streamlining processes and safeguarding people. He may be reached at 281-374-9506 or bjanusai@business911.com.

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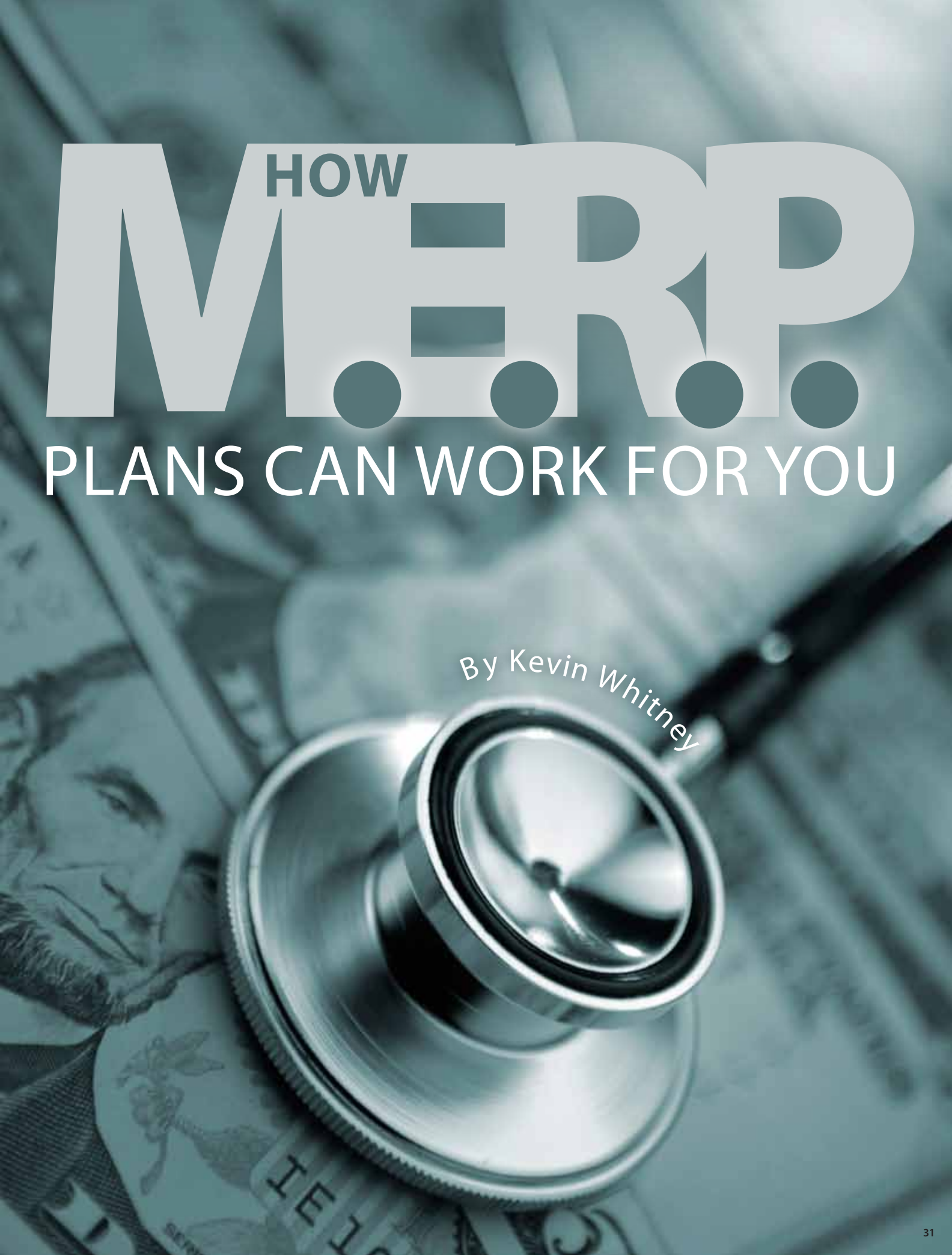
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HOW MERP.

PLANS CAN WORK FOR YOU

By Kevin Whitney



Today's economy is on everyone's mind. The fear associated with rising costs of living has many people wondering what they will do in the future. Our churches are facing this same dilemma.

Now more than ever, the dollars being spent by churches and other employers on employee benefits need to be reviewed and modified to make sure the most is made of those dollars. One large piece of any benefit package is the medical plan. Therefore, that needs to be reviewed carefully to ensure the benefit dollars are being spent wisely. While it is necessary to look at the premiums, it is also necessary to review the utilization of the plan. If a majority of the employees are not incurring large deductible expenses, is it a smart move to go to a higher deductible? To a certain extent, yes. However, if the medical plan goes from a \$500 deductible to a \$5,000 deductible, the benefit plan begins to look not very beneficial. This is where Medical Expense Reimbursement Plans (MERPs) come into play. MERPs allow just about any employer to purchase the most cost effective coverage from the insurance carrier, without reducing the net benefit to the employee.

The MERP is a mini self-funded plan where an employer purchases the higher deductible plan and offers a lower base deductible to the employee, reimbursing the employee for some or all of the deductible. With the right documentation, the reimbursement is tax-free to the participant and a tax write-off to the employer.

Is this legal? MERPs operate under Section 105 of the Internal Revenue Code. Section 105 allows employers to reimburse or pay for employee medical expenses and to write-off those expenses as an employee benefit. To be compliant with the Code, the employer must have plan documents which outline the parameters of the plan and a summary plan description for the employees. Both of these documents serve to insure that the plan will operate uniformly. Thus, the documents give the employer the needed stability to treat all employees fairly and equally.



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Most importantly, the plan document allows the reimbursements to the employees to be TAX-FREE. Any MERP reimbursement made to an employee is not reported as income to the employee, there is no 1099 issue, nor an adjustment of the W-2. However, if there is no plan documentation, any reimbursements made to the employee are taxable and must be reported as income. If the company is audited, and they have been doing this for a number of years, the penalties and back taxes could be staggering.

How do the Plans work? The first step to making either plan work is to obtain a High Deductible Health Plan (HDHP). The HDHP can be at whatever level is necessary to create the savings needed for the plan to work. For example, if the client is on a \$250 deductible currently, a \$1,000 plan could be considered a HDHP. The second step is to design a MERP that will keep the employee close to their current out-of-pocket limits. The idea is to design the MERP to keep the employee at a reasonable level of out-of-pocket, and not put the employer at too great a risk for claims loss. The third step is to communicate the idea to the employee. If the idea is not properly communicated, the plan will not be seen as a



The first step to making either plan work is to obtain a High Deductible Health Plan (HDHP).

NACBA

2009 Meetings

Alamo Chapter – San Antonio

Meeting on the third Thursday of each month at 11:30 a.m.
Contact: Jodie Sell, 210-494-3455, x231
jodie.sell@coker.org
www.nacbaalamo.org

Capital Chapter – Austin

Meeting on the second Thursday of each month at 12 noon.
Contact: Mollie DeVries, 512-255-3322
mdevries@palmvalleylutheranchurch.org

Dallas Chapter

Meeting on the third Tuesday of each month in South Dallas at 11:30 a.m., and the third Thursday of each month in North Dallas at 11:30 a.m.
Contact: Dave Roberson, 972-423-4506
droberon@firstmethodistplano.org
www.nacbadallas.org

Fort Worth Chapter

Meeting on the third Thursday of each month, time varies.
Contact: Vicki Morgan, 817-326-4693
vmorgan@actonbaptist.org

Houston Metro Chapter

Meeting on the third Thursday of each month at 11:30 a.m.
Contact: Kay Irvine, 281-353-4413
kay@churchthatcares.org
www.nacbahouston.org

North Houston Metro Chapter

Meeting on the second Thursday of each month at 11:30 a.m.
Contact: Margie Serio, 936-521-1673
margie.serio@wcba.org

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benefit to the employees. Finally, the employees might need to be reminded during the year of the existence of the Plan. Since it only comes into play with deductible expenses, an employee might go a long time before they actually have to deal with filing for a reimbursement.

For example, let's take a look at a 51 life group recently put into place. The group was on a \$250 deductible with 10% co-insurance to \$10,000. The maximum out-of-pocket for the year was \$1,250 including the deductible. The plan had co-pays of \$25 doctor visit and \$10/\$30/\$60 prescription. The monthly premiums for the group were over \$17,000. They received a 9% renewal, which would increase that monthly to \$18,500. The group had very low dependent participation due to extremely high premiums and a comparably lower paid work force.

The client needed to reduce their premium cost and also wanted to increase dependent participation. They brought a \$5,000 deductible plan to the table to work with in designing the MERP. The \$5,000 plan had co-pays of \$35 and the same drug card, but the monthly premium was only \$11,500. FBG took this plan and designed a MERP with a \$500 Base Deductible and 10% co-insurance of the next \$4,500, for a total employee out-of-pocket of \$950. The client takes a \$4,050 claims risk per participant, but saves \$5,500 a month over their current costs. The expected claims per participant were calculated to be \$45 a month, or \$2,700 for the group. Along with administration fees, the total monthly cost of installing and operating the plan was under \$15,000. This translated into a projected savings to the client of \$24,000 from the current rates and \$42,000 over the renewal.

The employees did have a few extra steps to maintain their plan, but their costs have been reduced enough that dependents can be covered affordably. It is necessary for the employee to file their Explanation of Benefits (EOB) with FBG to be reimbursed; however, the processing time is one day. Therefore, if the employee is diligent about obtaining their EOB online or through the mail, the reimbursement will be in hand long before the bills start coming in from the providers.

Does it work? From the example above, you can see that there are ways to make it work. It might not work in every instance, but it does give you an option. The design of the plan is an integral part of the process. If the benefit is too rich, the premium savings might not be enough to cover the expected claims. If it is too poor, the employees might not deem it a benefit.

In conclusion, the MERP concept can be a viable option for your church to deal with rate increases and the growing cost of living we are all experiencing. The concept can also work if the church wants to simply reduce costs, without reducing the benefit to their employees. But, it must be done properly. It is probably in your best interest to partner with a Third-Party Administrator (TPA) to handle these plans. The TPA will be able to keep the plan in compliance with HIPAA and other concerns. They will also be able to draft the documents needed for the plan to operate legally. The last thing you want to do is implement a way to save money that might get the church fined by the IRS. ✦

Kevin Whitney



Kevin Whitney is the Chief Executive Officer of Flexible Benefit Group (FBG). He manages nine Benefit Administrators as they service over 300 client groups. You can reach Kevin at www.flexiblebenefitsgroup.com or 972-991-5155.

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banknotes

Internal Controls Can Keep Cash Secure

by Jeff Killough

The pastor was dreading addressing his congregation on Sunday, but not because he wasn't prepared to preach. He couldn't bear the thought of publicly admitting that the church contributions had been stolen.

You'd be hard pressed to find a silver lining in this cloud. Nobody wants to deliver this kind of message or confront a staff member or volunteer who has misappropriated funds.

Incidents like this happen more often than you may think. Many are caused by people intentionally stealing cash. Others result from honest errors. They all underscore a primary objective and challenge for ministries—safeguarding financial assets, most notably their cash donations.

Your ministry is vulnerable to financial loss if you have not implemented a system of internal controls.

Every ministry has some level of policies and procedures for handling cash, even if they are not expressed in writing. Many have simply grown lax in following their current procedures. One reason for this lapse, ironically, is trust—the conviction that “our people would never steal money.” This culture of trust is why many ministries don't think internal controls are necessary.

A wiser alternative is to protect the people who handle your cash by never allowing them to be in a compromising position. It's not a personal issue. You do trust your people. With controls in place, you are simply removing situations that could result in the violation of that trust.

Handling cash is actually pretty simple. It comes in, it's stored, and it goes out. Each of these steps presents a need for controls as cash is “handled.”

Dual Custody

A simple but crucial principle in cash handling is dual custody, which means that two or more unrelated individuals are present whenever cash is handled. The principle of dual custody should be followed from wherever cash is collected to the bank. It is required when

the cash is being counted for a deposit, put into a safe, or sealed in a bank deposit bag.

Options for securely handling cash vary from ministry to ministry. Here are some for you to consider:

Always be sure cash is counted in a secure area, preferably a locked room, where there are no distractions or interruptions.

Secure your premises. Security cameras in the counting area and at key places around your facility are great deterrents. Lock doors and windows after hours.

Always require two people (preferably unrelated) to open a safe or vault. A two-party system ensures that no one person has sole access to the safe's contents.

Separation of Duties

Another important cash-handling principle is separation of duties. When different people handle separate aspects of a transaction, chances of an error throughout the process diminish. Many ministries overlook this principle. Proper separation of duties means that:

- The person who makes deposits does not also record accounting entries.
- The person responsible for petty cash does not approve requests to replenish the petty cash fund.
- The person who writes checks does not also reconcile bank statements.
- The person who approves expenses does not also sign the checks or initiate payment.

Smaller offices may not have enough staff members to follow these principles. If that is your situation, bring volunteers into the process to implement these checks and balances. Doing so is vital to ensure the accuracy of your financial information and to protect your ministry's assets.

This article was excerpted and adapted from the white paper www.eccu.org/resources/whitepapers/2009/handlingcash. +

by Jeff Killough, one of our product managers



Jeff Killough is a product manager with Evangelical Christian Credit Union (ECCU) headquartered in Brea, California. He brought 15 years corporate cash management experience to his role at ECCU, and is a Certified Treasury Professional. Jeff attends Calvary Baptist Church in Huntington Beach, California, and is active in their stewardship ministry. ECCU has over 40

years of experience providing financial solutions to churches and other evangelical Christian ministries across the country.

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we've got you covered

by Gary Benson

Church Violence – Prepare Your Church For The Worst

Earlier this year, at the First Baptist Church of Maryville, Illinois, a young man who had marked the day in his day planner as “death day,” walked down the aisle of the church on a Sunday morning, exchanged some words with the pastor and fired three times with his .45-caliber handgun, hitting the pastor in the heart and neck before being subdued by church members. The pastor died from the gunshot wounds.

Others in recent months include...

July 28, 2008: A gunman walked into a church in Knoxville, Tennessee, during the performance of a children’s musical. He proceeded to shoot eight people, killing two, before he was overpowered by congregation members. The gunman reportedly admitted to police that he committed the crimes because of his disagreement with the church’s stand on certain issues, although he did not attend the church.

December 9, 2007: A lone gunman entered a “Youth With A Mission” training center in Arvada, Colorado, and shot several people before driving 80 miles to New Springs Church in Colorado Springs and doing the same thing there. Police at the church reported that the gunman had two assault rifles, three handguns and 1,000 rounds of ammunition in his possession. The gunman began shooting as he neared the lobby of the church. The shooting spree ended when he was confronted and shot by a church security guard. Five people died, including the gunman, and five others were injured in the incident.

Church leaders learning of these shootings have likely been asking themselves several questions, including:

- How would my church respond if something like this was to happen here?

- How do you prepare for such a horrible event?
- What kind of security should we have?

As we begin to look at these issues, it’s important to consider that church shootings remain a rare, although incredibly tragic occurrence. While no official statistics exist, the incidence of church shootings in the United States is thought to be no more than a few per year. However, that number in itself should cause a church to take notice and precautions.

We must understand that **churches present a “soft target”** for criminals, terrorists and others intent on inflicting harm upon innocent people. By their very nature, churches are an open door and consequently do not offer the protection afforded by places with rigorous security screening procedures. Balancing security measures can be a daunting task. On one hand, embracing a fortress mentality with heavily armed guards and requiring all church members to pass through metal detectors might be an excessive response to the recent tragedies. On the other hand, going about business as usual without addressing security concerns would undoubtedly fall below the expectations of the congregation members you’re serving.

Preventive Measures

The first step in any security endeavor is prevention. No prevention method can guarantee safety; however, those intending to do harm typically choose an easy target. This is one reason why so many shootings happen at churches and schools rather than at police stations. Those who want to inflict damage go where people are not ready to fight back. Here are ways churches can begin efforts at prevention.

1) Form a team

The first step in addressing church security is to form a security team composed of qualified and trained individuals. You may want to obtain input from additional congregation members who have specialized experience in the field, such as those with backgrounds in law enforcement, the security industry, the military or emergency management. Ideally, every church should appoint a security director with clearly defined responsibilities—someone to act as the point person for all security concerns.

2) Threat Assessment

An important step for your security team will be the process of conducting a security needs assessment. The purpose of an assessment will be to review the organization's current infrastructure, processes, and procedures regarding security; identify and assess its vulnerabilities; and provide recommendations for building upon existing measures to improve security at the church. Other considerations in the plan may include:

- The roles and responsibilities of various layers of personnel
- Dealing with disruptive or impaired individuals
- Dealing with violent persons with or without a weapon
- Pastoral protection
- Lockdown and/or evacuation procedures
- Equipment needs
- Communication with each other and congregation

Your security planning should include cooperation with local police. Many local police agencies are willing to assist churches as they work to identify and address their vulnerabilities to criminal attack. They may also be willing to provide training for staff and frontline workers on topics such as dealing with disruptive individuals, and identifying and diffusing potentially violent situations.

3) Preparation for a Crisis

After preventive measures have been taken, the next thing a ministry must do is put procedures in place so that the church will be equipped to handle crises effectively. In the event that a security crisis happens, preparation can make a difference in how many people are affected by the crisis, and how severely. Unlike schools, churches are almost completely unable to conduct emergency procedure drills. This is why it is important for churches to have done preparatory work ahead of time. If there is a disturbance, who will be in charge of an evacuation? Under what circumstances will the children's ministry be locked down? What situations warrant calling local authorities, and who will make that call?

The answers to these questions cannot be asked in the middle of a situation or it may be too late. The responsibility for preparation must be delegated by the ministry's leaders to the security team. From there, the security team must make adequate use of the available ministers, ushers, and volunteers to delegate these responsibilities.

4) Remaining Vigilant

Once a church has done the work of prevention and preparation, there is still one more element of church security left—

persistence. Persistence has to do with a continual revision of matters of prevention and preparation, as well as maintaining a diligent posture. Churches that prepare a safety manual and leave it on a shelf to gather dust are not effectively protecting their members.

More On Prevention

Strategic Planning. Develop a security plan and include things such as a seating location for ushers and/or security personnel (strategically stationed in both the front and the rear of the sanctuary), lockdown procedures for areas of the church, crisis communications, and an evacuation plan for the building. Increase effort. If a shooter plans an attack on your church, he will likely arrive after the service begins. Make it difficult for an intruder to enter your church unnoticed and take a seat wherever he wants. A simple step forward in this area involves closing sanctuary doors once a service begins and training ushers to meet latecomers and guide them to designated seating areas.

Communication. Establish a method for quickly communicating issues of concern to appropriate church personnel, such as the security director, as well as to authorities. The church might consider issuing a weapon to the security director. Depending on the size of your church, walkie-talkies, two-way radios, pagers and/or cell phones may be appropriate to have on hand.

Increase early identification. A person approaching your building with a gun drawn is an obvious threat. but it's rarely that obvious. Other signs, such as a person's appearance or body language represent danger, too. Ushers, greeters, or church staff can identify a threat by monitoring entrances via surveillance cameras, well-placed windows, or simply by extending a personal greeting to any person who looks suspicious.

Reduce provocation. Set guidelines for denying access to people who are unstable, agitated, angry, or intoxicated. Train ushers to identify the warning signs of such a person, and coach them to deny access firmly, but respectfully. These warning signs include people who are talking to themselves, or are otherwise belligerent. If a pastor has a counselee who is particularly troubled, a head usher can be recruited to show extra attention to that person if he arrives at the church. While not every violent incident can be prevented, taking the steps outlined here can help your church become better prepared for responding to any possible criminal acts and for communicating to your congregation during a crisis. Taking up the task of church security requires simply that we deal seriously with a real threat by prevention, preparation, and persistence. ✚

Gary Benson

Gary Benson is a 25-year insurance professional. He owns and operates the Insurance One Agency in The Woodlands, Texas. You can reach Gary at garyb@insuranceoneagency.com. See Page 46.

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Upright Ministries



Upright Ministries is a national organization that exists to protect and enhance ministries by streamlining processes and safeguarding people. Founded in 2002 out of a passion and desire to help reduce risks to ministry, more than 100 churches, schools, and non-profits have used Upright Ministries.

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Patti Malott, Founder and President of Upright Ministries, engages in public speaking for several conferences, church staff and committee meetings, and schools each year. Numerous topics are available. Visit our website at www.uprightministries.com to find a comprehensive list of services, references, and speaking engagement topics. Contact us at 281-374-9506.

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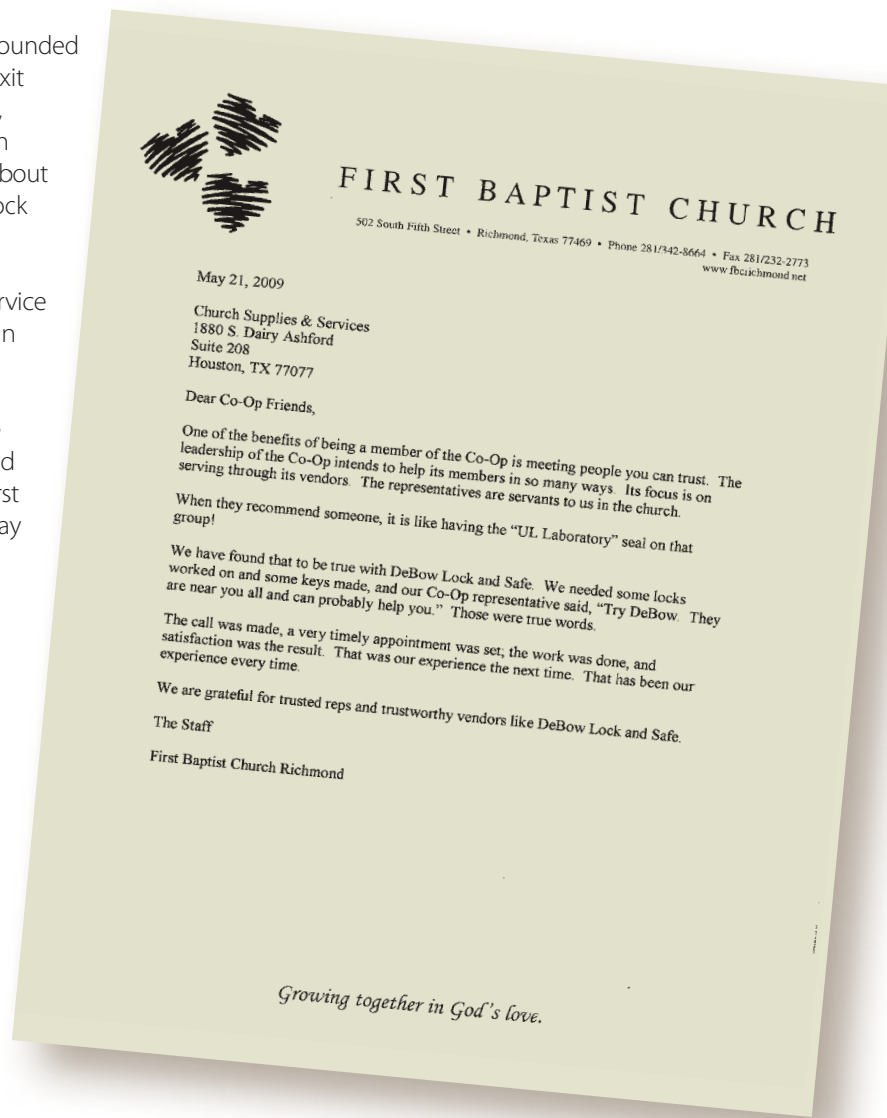
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Jeff has been married to Elizabeth Tilbury DeBow for 10 years. They have two children, Alex (8) and Caroline (4). Jeff enjoys golf, water skiing, coaching the kids in whatever sport they are playing, and spending quality time as a family.



Flexible Benefit Group



Flexible Benefit Group is a Third-Party Administrator based in McKinney, Texas. FBG helps clients keep their 125/Cafeteria Plans, Medical Expense Reimbursement Plans, Healthcare Reimbursement Arrangements and Health Savings Account (HAS) Plans in compliance with all IRS regulations. They work with your existing insurance broker to maximize your benefit dollars. FBG was established in 1985 by Mike and Jacquie Whitney. In 1994, Kevin Whitney, their youngest son, joined the firm as a Benefit Administrator. In 2000, Kevin moved to the

marketing side of the business and today is the Chief Executive Officer. While Mike and Jacquie are still active partners of FBG, they have turned the day-to-day operation over to Kevin. With his wife, Vivian, and his brother-in-law, Carlos, he manages nine Benefit Administrators as they service over 300 client groups. FBG is a very family-friendly environment, and it's pet friendly, too. Every day their 11-year old yellow Lab, Neon, comes to work with them.

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