

THE Leader

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A Publication for GuideOne Insurance Church Policyholders

Check Church Vehicle Tires Before Summer

With the approach of summer meaning increased travel on mission trips and youth outings, now is a good time to make sure that church vehicles are in proper working order. One aspect of vehicle maintenance that the National Highway Transportation Safety Administration (NHTSA) has emphasized recently is tire age and safety.

While much has been said in recent years about the importance of regularly checking tire inflation and tread depth, within the last year NHTSA has added tire age to the list, finding that "tire age is a significant factor in tire related safety" because "aging can affect the safe performance of tires even if they have adequate tread and proper inflation." In other words, older tires can be a safety hazard even if they do not appear overly worn. Tire age has been in the news recently with reports uncovering tires sold as new that had actually been manufactured years before.

GuideOne recommends that 15-passenger van tires are replaced as soon as they show signs of deterioration or at least every five years. However, it can be a challenge to know how old a vehicle's tires are without understanding the codes that appear on them.

Look for the word "DOT" on the sidewall of the tire, which indicates the tire meets DOT safety standards, followed immediately by an 11- or 12-digit code. Grouped at the very end of this code will be four numbers, such as "2399" or "4108." The first two numbers tell what week of the year the tire was manufactured and the last numbers tell the year. In the above example, "2399" means that the tire was manufactured in the 23rd week of 1999, while "4108" signifies that the tire was manufactured in the 41st week of 2008.

As part of your preparation for summer travel, consider checking the age of church vehicle tires (including the spare tire) and, if they are over five years old, strongly consider replacing them even if they appear in otherwise good shape.

Tire meets DOT safety standards DOT tire plant code Tire size code Manufacturer symbol identifying tire brand

DOT MK87 FOWR 4108

Week and year tire was manufactured
(41st week of 2008)

Other Important Tire Safety Information for 15-Passenger Vans

- Only use tires that are rated load range E
- Check that tires are properly inflated and have no visible signs of deterioration
- Tread depth should be greater than 1/8 inch

If you have questions on safeguarding your ministry, or any of the articles in this newsletter, call the GuideOne Center for Risk Management at 1-877-448-4331, ext. 5118, or visit our Web site at www.guideone.com.

To report a claim, call the **Guideline**® toll-free at **1-888-748-4326** anytime — **24 hours a day, 7 days a week.**



IMPORTANT INFORMATION

Please read this newsletter, initial below and route to others within your organization:

- ___ Pastor
- ___ Trustee chair
- ___ Treasurer
- ___ Children's coordinator
- ___ Administrator
- ___ Youth coordinator
- ___ Board chair
- ___ Secretary/Office

The Importance of Clearly Defining Sexual Harassment at Your Church

One of the greatest sexual offenses that can happen in your church is the sexual abuse of a minor. However, another tragedy that is often overlooked is the potential for sexual harassment to occur between employees and volunteers. In a setting where care, compassion and support are welcomed and desired, at times the line gets crossed and sexual harassment occurs.

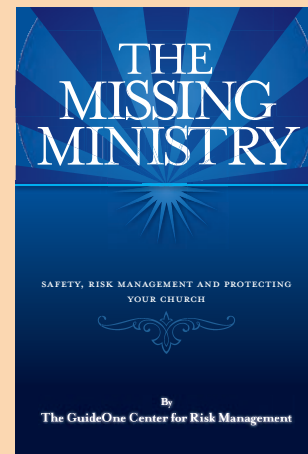
It is important to know and clearly communicate all aspects of harassment to staff and volunteers. The Equal Employment Opportunity Commission (EEOC) defines sexual harassment as follows: "Unwelcome sexual advances, requests for sexual favors, and other verbal or physical conduct of a sexual nature constitute sexual harassment when this conduct explicitly or implicitly affects an individual's employment, unreasonably interferes with an individual's work performance, or creates an intimidating, hostile, or offensive work environment."

Sexual harassment may be explicit, involving touching or using direct language or conduct. But it may also be implicit, involving jokes, comments, innuendos, display of offensive materials, and the use of gestures or facial expressions. Simply stated, conduct becomes sexual harassment when someone is intimidated by gestures or other actions that are sexual in nature. Harassment can lead to legal problems for the organization. A church could be held liable if it did not properly identify, educate, communicate or respond to the sexual harassment.

To help prevent your organization from experiencing a sexual harassment allegation, the following are several safeguards your church can adopt:

1. Clearly articulate that sexual misconduct or harassment of any kind will not be tolerated.
2. Have written and posted policies that clearly define what constitutes sexual harassment.
3. Conduct initial training for new workers and ongoing training for all employees and volunteers.
4. Have a clearly defined response policy as to what individuals and the organization will do in the case of an allegation.

Organizations that take a proactive approach to preventing sexual harassment will not only do themselves a favor, but will also help to protect workers, volunteers and members who look to the organization to provide a safe and secure environment. For more practical and timely risk management information on a variety of safety and security issues to help safeguard your church, visit www.safechurch.com today. 🌟



Shepherd Your Flock and Keep it From Harm

GuideOne's new *The Missing Ministry* book shows you how

As a devoted leader or volunteer at your church, the Bible calls upon you to shepherd your flock and keep it from harm. To help you safeguard the people, property and gifts God has entrusted to your care, the GuideOne Center for Risk Management and Group Publishing are proud to present a new book titled *The Missing Ministry*. This informative guide provides you with a step-by-step approach to creating a ministry of safety and security — one that can help prevent child sexual abuse, vehicle accidents, fires and a host of other tragedies. Make your church safer and more secure with *The Missing Ministry*. SafeChurch members receive a 20 percent discount! To order, visit www.SafeChurch.com and click on "The Missing Ministry" book link on the top left hand side. 🌟



Protect Your Church in the Event of Your Key Leader's Death

Oftentimes, pastors are a driving force behind virtually every aspect of the ministry, including member recruitment, donations and fundraising for a new addition. Unfortunately, after the passing of these key leaders, attendance can fall off dramatically and the church is left to face financial hardships.

Whether it is a pastor, administrator or another pivotal member of the church, the death of a visionary leader can devastate an organization emotionally, but it doesn't have to destroy it financially.

Key Employee Life Insurance, underwritten by Kansas City Life Insurance Company, is designed to reimburse organizations for financial losses incurred due to the

death of a key employee. This affordable coverage can help your church:

- Locate and hire a replacement;
- Pay monthly bills;
- Continue programs without major disruptions;
- Ensure that the deceased employee's family continues to receive a salary; and
- Strengthen and secure the organization's credit with local financial institutions.

If your church depends heavily on one key leader, make sure the future of your organization and leader's family are protected against the unexpected. Contact your GuideOne agent today about Key Employee Life. 🌟