

# the LEADER

FOURTH QUARTER 2011

A PUBLICATION FOR GUIDEONE INSURANCE CHURCH POLICYHOLDERS

## IF YOU HAVE QUESTIONS

on safeguarding your ministry, or questions about any of the articles in this newsletter, call the GuideOne Center for Risk Management at 1-877-448-4331, ext. 5118, or visit our website at [GuideOne.com](http://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



## DEALING WITH SEX OFFENDERS IN YOUR CHURCH

**THERE ARE OVER 374,270 REGISTERED SEX OFFENDERS IN THE U.S. ACCORDING TO THE LATEST NATIONAL SURVEY. SEX OFFENDERS ARE LIVING IN OUR COMMUNITIES, AND UNDOUBTEDLY, ATTENDING OUR CHURCHES.**

How should a congregation respond to a known sex offender in its midst? The best response is one that is planned in advance. The GuideOne Center for Risk Management recommends the following four step approach to dealing with sex offenders in your congregation:

### 1. Learn your local laws

Research your jurisdiction's laws and ordinances regarding sex offenders. While these laws typically involve restrictions on where an offender can live, some also prohibit an offender from having any contact with minors. Sometimes the decision is made for the church due to state or local ordinances barring the offender from attending.

### 2. Formulate and implement a plan

Once the church clearly understands local laws and regulations pertaining to sex offenders, it should decide in advance the approach it will take toward sex offenders attending the church. Generally a church has several options:

- Allow unfettered access to church programs and facilities.
- Exclude the individual from the church entirely.
- Limit access to certain programs, areas or times.
- Require other conditions, such as monitored attendance and/or coordination with the individual's probation/parole officer or treatment provider.

At one end of the spectrum, treating the ex-offender like every other member and allowing the individual complete access to the church presents an extraordinary liability risk. On the other end, completely barring the individual from the church property entirely is an action that should be taken only with the guidance of legal counsel. In the middle, a range of possibilities are open to the church. Perhaps the safest approach — short of excluding the offender entirely — is to allow limited, monitored access to certain programs or activities.

Once the policy is adopted, the key is to be consistent in its application. A team approach should be used to implement the plan. It is too much to ask one individual to be responsible for the monitoring of the ex-offender. Ideally, the team would function cohesively to minister to the individual while at the same time working to safeguard the church and its children. Even a seemingly innocent violation of the agreed guidelines must be taken seriously.

(Continued from front.)

### 3. Meet with the offender

When the church becomes aware of the involvement of a sex offender, the minister and at least one other person should schedule a meeting with the individual. Such a meeting serves several purposes including:

- Lets the person know that the church is aware of his/her background;
- Affords an opportunity for the church to provide and explain its policy;
- Provides an opportunity to discuss ministry needs of the individual;
- Allows signing authorization for a background check; and
- Provides a time to discuss who will be made aware of the situation.

If the individual will not agree to the church's guidelines or is prohibited by the terms of his or her probation or parole from going where children congregate, by default the individual will be excluded from participation in the congregation's services and activities.

### 4. Keep the children safe

While the precautions mentioned in this article may seem extreme to some, there is little margin of error for the church. If an incident was to repeat itself, a church with knowledge of an individual's past sexual misbehavior with children will face enormous legal liability if it provided the setting for a later crime. In the delicate balance between ministering to the needs of an ex-offender and providing for the safety of the church's children, clearly it is best to err on the side of the children.

More information also is available on [SafeChurch.com](http://SafeChurch.com)

## GUIDEONE – HELPING YOUR CHURCH GO GREEN

Is your church making efforts to Go Green? GuideOne can help! In the event of a covered loss, GuideOne's add-on **Green Upgrade Coverage** pays for the reasonable additional costs to upgrade to more energy efficient and environmentally friendly building elements and appliances. Contact your GuideOne agent to learn more.

## TIPS FOR BAPTISTERY SAFETY

### A PASTOR IN TEXAS WAS ELECTROCUTED WHILE HOLDING A CORDED MICROPHONE DURING A BAPTISM IN THE CHURCH'S BAPTISTERY. THE CAUSE OF THE INCIDENT WAS FOUND TO BE A FAULTY BAPTISMAL WATER HEATER, COUPLED WITH IMPROPER GROUNDING OF THE SOUND SYSTEM.

Baptisms take place every week in churches across the country. While the example given above is rare, churches should be aware of the dangers that accompany the mix of water, people and electricity that baptisms — especially by immersion — entail. Three of the largest risks surrounding baptisms are electrocution, slips and falls and water damage to church property. Below are some tips to help your church keep your baptisms safe from these risks.

#### Electrical Safety

Human skin acts as a conductor when wet or moist, so anyone working with or around electricity in a damp environment should always exercise extreme caution. For that reason, only cordless, battery-powered microphones should be used around baptisteries. If cordless microphones are not an alternative for your church, consider these safeguards:

- Suspend the microphone from the ceiling above the baptistry.
- All electrical equipment surrounding a baptistry should be plugged into a ground fault circuit interrupter (GFCI) outlet. A GFCI outlet is an electrical device designed to detect ground faults, an unintentional path from an electrical source to the ground. It will sense when an electrical current is "leaking" and turn off the power flowing into that path. Be sure to have a certified electrician install the GFCI and check it is working properly.
- Baptismal water heaters should be installed by a licensed electrician and must be properly grounded. Periodic inspection of the water heater and its grounding by a licensed electrician is recommended.

#### Slips and Falls

The area surrounding a baptistry will more than likely be wet, especially after a baptism, which could result in someone slipping and falling. Individuals being baptized also can slip and fall when entering and exiting the tank or from slipping on the floor of the tank itself.

To help prevent a slip or fall, implement the following safeguards:

- Adding no-slip adhesive on the stairs leading into the baptistry;
- Using handrails that extend just beyond the stairs so people can enter and exit the baptistry safely;
- Having carpet or other no-slip floor covering installed around the baptistry;
- Using signs or cones to warn people that the area is wet;
- Keeping the area around the baptistry well-lit; and
- Making sure to cover the baptistry when it is not in use.

#### Water Damage

When filled, baptistry tanks can contain several hundred gallons of water. If overflowing or leaking of the baptistry tank occurs, water damage can result. Prevent water damage from occurring by:

- Always having someone monitor the baptistry when it is being filled.
- Inspect all water lines and connections for possible leaks, including fill lines and drain lines.
- Once the tank is filled, monitor the water level closely. If you notice a drop in the water level, this is a good indicator that the tank is leaking and the water is going somewhere.
- Having an overflow prevention pipe installed. Make sure the pipe remains clear.

Taking preventive measures with your baptistry will not only protect your congregation, but the foundation of your church.



The above baptistry is a good example of providing a carpeted surface around the tank to reduce slips and falls as individuals enter and exit the tank. However, this tank still poses a slip and fall hazard as there are no handrails for the steps leading into the baptistry.