

THE INSURANCE ADVISOR

For America's Churches and Related Ministries from Brotherhood Mutual and Its Agents

TAKE PRECAUTIONS TO PREVENT CHILD ABUSE IN YOUR CHURCH

ISSUE 12—WHAT ACTION IS YOUR CHURCH TAKING TO REDUCE THE RISK OF CHILD ABUSE?

Unfortunately, the number of sexual abuse incidents occurring within the church against children is increasing. No longer can a church leader say, "It can't happen to us"—because it has occurred in many churches across America.



How do you reduce the risk of child sexual abuse in your ministry? There are two areas that, if managed properly, will help you protect your children. First, you need to exercise reasonable care in the *selection* of all employees or volunteer workers. Second, you need to exercise reasonable care in the *supervision* of all church activities.

Developing a policy with rules and guidelines can help manage these areas. The policy should include these terms:

EMPLOY THE SIX-MONTH RULE

Don't give any volunteer worker the opportunity to be involved in nursery, children, or youth work until he or she has been associated with your church for at least six months.

Child abusers volunteer for ministries in which they can have access to children. Normally, they won't wait a long period of time to gain such access.

SCREEN ALL YOUTH WORKERS

Investigating the applicant's prior church membership and church volunteer work can be an important part of the screening process. Ask your Brotherhood Mutual agent about our "Sample worker screening form." Your attorney should review this form and modify it if necessary.

USE THE TWO-ADULT RULE

Discourage the use of teen-agers as nursery workers. Whenever the church sponsors an activity involving children on or off premises, always have at least two adults supervising each room, vehicle, or other enclosed space. More supervisors will be necessary if the group is large.

Don't allow one person to supervise children alone, even if only one or two children need care. Develop procedures to prohibit situations where one adult is alone with children in changing areas or restrooms. This precaution will also protect your staff if a false allegation is made.

A "claim check" procedure should be used so that children are released only to the person presenting the "check." Even though nursery workers are weary by the end of the service, they can't permit children to leave the area

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*Did you know?
One in three girls and one in
seven boys will be sexually
abused by age 18.
Don't let it happen
in your church.*

unsupervised. Require that children be picked up by a parent, guardian, or other person with a claim check.

Be careful to supervise off-premises events involving children or youth. These events, especially when they involve overnight stays, present greater opportunities for sexual offenses to occur. Church leaders shouldn't permit such activities unless an adequate number of adult workers are present. All workers should be trained to prevent situations in which an individual attempts to isolate himself with one or more youths.

EDUCATE YOUR WORKERS

A good way to educate your church employees and volunteer children or youth workers is to use the *Reducing the Risk* child sexual abuse prevention kit.

Ask your agent about this four-part resource developed by

Church Law & Tax Report. *Reducing the Risk* raises awareness about the serious threat child sexual abuse poses and guides you through implementing a worker selection and supervision program.

As part of your staff training, identify appropriate and inappropriate behavior associated with children's ministries. Your staff should be trained to watch for inappropriate behavior demonstrated by other workers and to report such conduct to church officials for immediate investigation.

Finally, become familiar with state and federal laws dealing with child abuse so you know how to comply with them. Representatives from various state and federal agencies are available to provide information and may be willing to assist you in your worker education program.

Louis Blosch Insurance Agency

We insure over 300 churches in North East Oklahoma. We offer this information to help you better administer your church business. The less time you spend on problems which arise from a claim is more time you

can spend spreading the good news of Jesus Christ.

Our team professionals are Louis Blosch, Jerry Hendon, Chuck Lewis, Guy Landes and Clayton Haggard.



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