

# riskreporter

A QUARTERLY PUBLICATION BY CHURCH MUTUAL INSURANCE

## Preventing the unthinkable... requires thinking first

*Reports of sexual molestation and misconduct have been prevalent in the media. Risk Reporter looks not to analyze the ever unfolding story, but rather at how incidents of sexual molestation and misconduct can be prevented in the future.*

In 1998 Debbie Baum, business administrator for Calvary United Methodist Church, Colorado Springs, Colo., was asked to serve on a board of the Children's Advocacy Center. The center is designed to provide a place where children can talk about being victims of molestation in as comfortable and nonthreatening an environment as possible.

"Serving on the board did two things: first, it was an awakening, helping me recognize that child molestation isn't isolated and that it touches all corners of the community in ways I wouldn't have guessed; second, it helped me realize how ill-prepared Calvary was.

"It's important to note that we didn't have a specific incident forcing the process," said Baum, who pointed out to Calvary's church council that sexual abuse was the No. 1 risk facing churches.

There were a number of high profile incidents occurring in places throughout the community, and it helped initiate the dialogue, she said. By looking at Calvary as part of the community, and the community as a whole dealing with this difficult issue, it made acceptance easier.

"One of the hardest hurdles to clear is denial," said Dr. Anna



**Meeting regularly** to set up policies and procedures reduces the risk of sexual abuse.

Salter, author and expert on sexual offenders (see *inside, A Perspective*). "People, and therefore institutions, make a grave mistake in taking the attitude that they will most certainly be able to spot a sexual offender, and that it won't happen in their backyard."

Calvary's church council formed a task force charged with designing policies and procedures intended to reduce the risk of sexual abuse. The task force outlined

a yearlong process with the final outcome being a document approved by the council and presented to the congregation.

The process included four steps:

1. Recognition of the problem.
2. Formation of a group and writing policies and procedures.
3. Education of all involved parties.
4. Execution.

"The openness of the process was extremely helpful in attaining the trust of the congregation," Baum said. "The 12-member task force ended up being a nice cross section of the congregation, with lay leadership, youth, staff and ministers serving. We went out of our way to communicate with the congregation, using the pulpit, bulletin and newsletter as tools. In

addition, we regularly reported back to the church council."

In beginning its process, Calvary designed a clear mission for the task force which helped steer efforts while helping communicate their objectives. Theirs was a three-part mission:

1. Safeguard children and youth.
2. Protect staff and volunteers from false accusations.
3. Ultimately reduce risk and liability.

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### Seasonal Spotlight

Without lightning protection, it's one strike and you're out!



### A Perspective

*Risk Reporter* talks with Dr. Anna Salter, Ph.D. in clinical psychology, about prevention of sexual abuse.



### In the Headlines

Places of worship vulnerable to fires.

"I've seen people who've lost their entire building to fire as a result of a lightning strike when it could have been prevented with a lightning protection system."

— Mark Benham

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## seasonal spotlight

### *Without lightning protection, it's one strike and you're out*

Did you know that lightning strikes somewhere on the earth every single second, or that lightning can, and sometimes does, strike the same place twice?

If your building has ever been struck by lightning, you undoubtedly already know that it can cause property damage — billions of dollars each year — often resulting in fire and total property loss.

Given the nature of lightning and the physical features of many churches — with prominent steeples and spires — worship centers are at an even higher risk for lightning damage than other buildings.

“Generally, lightning hits the tallest object in an area,” said Mark Benham, president and certified Lightning Protection Institute (LPI) master installer at Capitol Lightning Protection Co. in Fishers, Ind. “In addition to tall steeples and spires, many churches are freestanding and located between large parking lots, which increases vulnerability.”

The best way to protect your building is through prevention. An LPI or Underwriters Laboratories (UL) certified lightning protection system, also known as a “lightning rod,” will protect your church from the havoc that lightning can cause, including equipment destruction, fire damage and inventory loss.

Lightning protection systems, which provide a safe passage for the lightning current to travel, can be wired throughout the walls in new buildings during construction. Older churches can be retrofitted with

an exterior system mounted on the building.

“It’s a lot like buying insurance,” Benham said. “You may not ever need it, but it’s sure nice to have it when you do. And really, it’s only a matter of time before a building is struck.”


Backed by 100 million volts of electricity, a lightning strike to an unprotected building can be catastrophic, ripping through roofs, igniting fires and damaging wires and electronic equipment.

“I’ve seen people who’ve lost their entire building to fire as a result of a lightning strike when it could have been prevented with a lightning protection system,” Benham said.

Annual inspections by a staff member, as well as having the system examined every few years by a professional installer to make sure everything is in good condition, is recommended. As an extra precaution, Benham also recommends surge protection for phone lines and main electrical panels for speaker systems, stereos, televisions, VCRs and other electronic systems. For

more information on surge protection, contact a certified lightning protection specialist or an electrical contractor familiar with surge protection.

For additional information about equipment, installation and maintenance of lightning protection systems contact:

- Church Mutual’s Loss Control Department, (800) 554-2642.
- Lightning Protection Institute, (800) 488-6864, [www.lightning.org](http://www.lightning.org).
- Underwriters Laboratories, (847) 272-8800, [www.ul.com](http://www.ul.com). 



## IN THE HEADLINES

### *Places of worship vulnerable to fires*

January 2002 — According to the National Fire Protection Association, more than 1,300 fires start in worship centers across the nation each year, causing \$41 million in damages. Experts say these buildings are prone to fire due to ancient electrical systems with no fire alarms or sprinkler systems. Other factors include the extensive use of varnished wood in buildings and the use of candles. Because of the great height of steeples and spires at many worship centers, lightning is yet another cause of fire and electrical damage.

Source: *The Star-Ledger*

### *15-Passenger van warning renewed*

April 2002 — The safety warning for 15-passenger vans has been renewed by the U.S. government this year. The National Highway Traffic Safety Administration (NHTSA) warns that vans have a dramatically higher risk of rollovers when fully loaded and should only be operated by experienced drivers. NHTSA officials warn that 15-passenger vans are nearly three times more likely to roll over when carrying 10 or more people than the same van carrying five or fewer.

Source: *Akron Beacon Journal*

### *Security camera helps nab thief*

May 2002 — A church security camera caught the man responsible for burglarizing more than a dozen Long Island churches — hitting one of them three times. Police have detained William Hepworth, who was on parole for a 1996 church burglary. Hepworth was arrested and charged in seven church larcenies.

Source: *The New York Post*

### *CAT scan 2000*

May 2002 — CAT Scan 2000, a Florida company with mobile units, has begun traveling the country, stopping in church parking lots to provide CT tests for \$199 per person. The CT tests scan the body to search for tumors, weak spots on blood vessels and calcified areas that might be indicative of heart disease.

Source: *The New York Times*

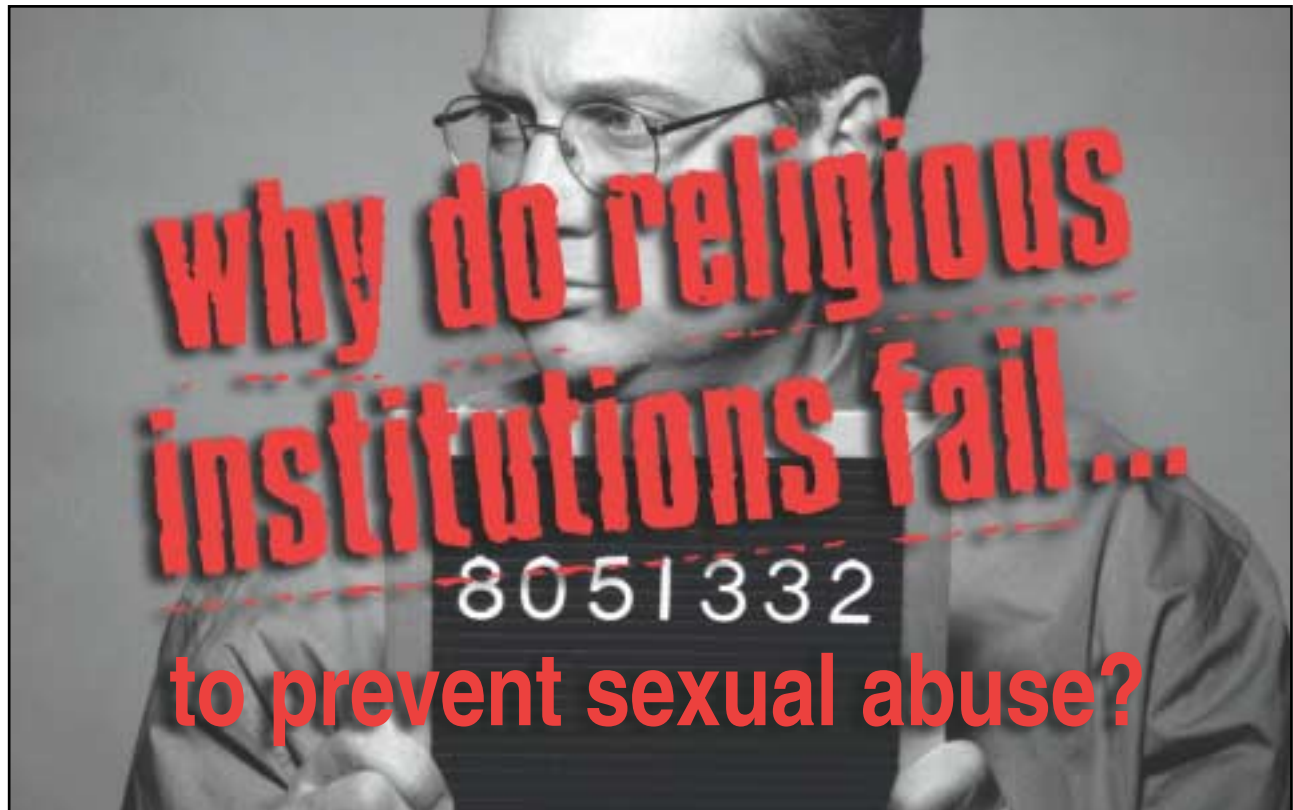
### *Church battles hate crime*

March 2002 — A man and two juveniles, alleged to be white supremacists, have been charged with arson and a hate crime in conjunction with torching a garage and two vehicles belonging to a primarily black church in Joliet, Ill.

Pastor Bishop Samuel Allen Sr. fears that the arsonists might return and destroy their church while no one is there. As a result, members of the church have been volunteering to watch for nighttime activity.

Source: *Metro*

# A PERSPECTIVE



## **Why do religious institutions fail to prevent sexual abuse?**

Risk Reporter asked Dr. Anna Salter that very question as well as others. Dr. Salter received her Ph.D. in clinical psychology and public practice from Harvard University and obtained a master's degree in child study from Tufts University. Before moving to Madison, Wis., in the fall of 1996, she was in private practice in Lebanon, N.H., and on the adjunct faculty of Dartmouth Medical School. Dr. Salter is the author of two academic books: "Treating Child Sex Offenders and Victims: A Practical Guide" and "Transforming Trauma: A Guide to Understanding and Treating Adult Survivors of Child Sexual Abuse." In addition, she has produced two educational

videotapes: "Truth, Lies and Sex Offenders" and "Sadistic Offenders: How They Think, What They Do." She has also published four forensic mysteries. She is currently working on a nonfiction book called "Predators" about who sex offenders are, how they operate and how they fool people. Dr. Salter has conducted training in 43 states and eight countries, and was the winner of the 1997 Significant Achievement Award from the Association for the Treatment of Sexual Abusers.

**Risk Reporter:** Do religious institutions pose a greater opportunity for sexual offenders?

**Dr. Anna Salter:** Yes, they do, for some very fundamental reasons surrounding faith, as well as some other reasons more indicative of society in general. First, religious institutions are built upon a belief that people are fundamentally good and there to help others. People are

compelled by faith to believe that clergy, staff and volunteers at a religious institution are there to help in response to some sort of higher calling. As one of the offenders I interviewed said, "I consider church people easy to fool...they have a trust that comes from being Christians." Second, as a society we tend to believe one of two things when it comes to sexual offenses: it won't happen to me or anyone close to me, or as I constantly hear, "I can tell if someone is a sex offender."

**RR:** With your years of training, are you able to spot a sexual offender?

**Dr. Salter:** I've been doing this for more than 20 years, and I can no more identify a sexual offender than an untrained person. Sexual offenders, particularly child molesters, do so for a variety of reasons and rarely leave telltale signs in their public behavior. We want to believe that child molesters look different on the outside and that we can detect such differences when, in truth, we

see them as loyal friends, good employees and responsible community members.

**RR:** What makes child molesters so successful in going undetected?

**Dr. Salter:** Deception. They are master deceivers, both in deceiving themselves and others. I have found that there are two characteristics of sex offenders:

- It is in their best interest to lie.
- It is something they can lie about and not get caught.

Sexual offenders look for opportunities in which they can minimize the risk of getting caught, and part of doing so is to create an environment in which they are liked, trusted and accepted without question. This is why religious institutions are particularly vulnerable.

**RR:** How do sexual offenders go about deceiving in an effort to reduce their risk of being caught?

**Dr. Salter:** Quite successfully, according to a 1990 study in which it is estimated that only 3 percent of sexual offenders ever get caught. We don't give sexual offenders

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enough credit, but they are much better at it than we assume. For example, whether it be preying on children of single parents, assuming roles of authority with direct unsupervised contact with children, or targeting children with low self-esteem, the deceiver knows he/she must be careful to construct a scenario conducive to their exploits. This is part of what makes detection very difficult — you can't predict private behavior based on public behavior. People often cite "niceness" as the reason why they trust an individual. Author Gavin DeBecker said, "Niceness is a decision — a strategy of social interaction; it is not a character trait."

**RR:** *Why don't more victims come forward?*

**Dr. Salter:** This is a very difficult question. In the case of child molestation, often the victim feels as if he/she has done something wrong or won't be believed when compared to a respected adult. In

other situations there are direct threats that force silence, and often the child is just confused by conflicting emotions and chooses silence rather than confronting someone their parents trust.

**RR:** *Is there some sort of checklist that people can look at to detect if someone is a sexual offender?*

**Dr. Salter:** No, and the mistake we often make is to judge people based on words like sincerity, kindness and friendliness. In one of the interviews that I profile in my upcoming book, "Predators," a likeable, charming young musician responsible for molesting more than 100 victims says, "Child molesters are professionals at what they do, and they do a good job of it."

**RR:** *What can one do?*

**Dr. Salter:** There is no foolproof solution, but I do feel that more time should be spent on deflection, not detection. You would be as successful flipping a coin rather

than trying to guess someone's propensity for committing a sexual offense. I would argue that looking at structures that limit the risk of a sexual offense would be more beneficial. A parent, church administrator or youth organizer needs to ask themselves the question, "Is this an attractive situation for a pedophile or other sexual offender?"

**RR:** *What steps are groups taking to reduce risk?*

**Dr. Salter:** Take for example a very high risk group like the Boy Scouts of America. They have gone to great lengths to set up conditions that limit exposure, like not allowing situations where a child would be alone with an adult. Background checks and reference checks are things that can be done on the front-end, but for someone involved in high risk environments, common-sense steps like parental involvement, direct supervision and chaperones

are all good steps. Anything that minimizes the probability in situations is a step in the right direction.

**RR:** *It sounds as if the reality is somewhat imposing.*

**Dr. Salter:** Finding a balance between protecting yourself and having very few options vs. having greater freedom with too much risk is important.

**RR:** *Finally, you have a new book coming to the shelves later this year. Why are you writing "Predators"?*

**Dr. Salter:** It is precisely our lack of knowledge and understanding that gives predators their edge: there is nothing wrong with trying to level the playing field a little. "Predators" is an attempt to describe, to make meaning of what I've seen in the course of two decades and to make sense of harm's way. ■

*"There is no foolproof solution, but I do feel that more time should be spent on deflection, not detection."*

**Dr. Salter**

"We wanted the final document to also protect adults, which is something probably not considered right out of the box," Baum said. "By setting up very specific processes and procedures, for example eliminating unsupervised one-on-one interaction with children, we limited the opportunity for false accusations."

After 12 months, the task force had completed its work and had policies and procedures approved by the church council. A couple of key components to its "Policies and Procedures to Reduce the Risk of Sexual Abuse to Children and Youth" are:

- The formation of a Sexual Abuse Response Team (S.A.R.T.) and establishing S.A.R.T. as the key point of contact in case of incidents.
- Key procedures in place including: taking applications, background checking, interviewing and fingerprinting prior to any interaction with children and youth.
- No grandfather clauses for current participants, meaning retroactive conducting of the aforementioned process with all adults currently interacting with children.
- Immediate involvement of law enforcement officials if an allegation is made.
- "Open-door policy," meaning that parents, ministers and other appropriate adults are free to attend, drop-in or observe any activity at any time.
- Ongoing education with staff, ministry and the congregation.

"Background checks were new to Calvary, but we sold it as a necessary cost of having children and youth ministry," Baum said. "Safety and security are no longer optional costs but a needed checkpoint."

Salter agrees, stating that sexual offenders will look for the path of least resistance "setting up as many points of consideration along the way only increases the likelihood that a perpetrator will move on."

Calvary also had outside legal counsel take a look at the plan. Having had an attorney serve on the task force also helped, as well as the outside review, Baum said.

And feedback on the plan has been encouraging, she said.

"We have parents thank us for helping protect their children, and adults comment on how the procedures help safeguard them from false accusations," Baum said.

The Policies and Procedures was designed with flexibility in mind, and already there have been both annual reviews and revisions to the evolving document.

"While precautions can't completely eliminate the risk of molestation and misconduct, they do help reduce opportunities," she said. "We have taken a proactive approach, knowing that burying our head in the sand won't solve the problem." ■

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