

riskreporter

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A QUARTERLY PUBLICATION BY CHURCH MUTUAL INSURANCE

Newfound Security Concerns Prompt Action at Worship Centers

Incidents Fail to Curb Service Attendance

A national trend evolved after Sept. 11 terrorists attacks. Amidst the sorrow that settled upon a nation a spiritual rebirth occurred. An increase in attendance at houses of worship as reported by The Gallup Organization's September polling efforts, has been confirmed anecdotally by religious figures across the country. As a nation tries to move on, places of worship offer needed comfort.

"Our country feels different than it did before the tragic Sept. 11 attacks," said Rev. Vic Capriolo, St. Marys Catholic Church, Fond du Lac, Wis., "In such moments of profound sorrow, people have a very real desire to come together and reflect, and try to heal."

Although attendance numbers seem to be returning to normal, it's apparent people turn to places of worship when comfort is needed. This conflicts with another Gallup report that shows the public is making greater efforts to avoid public places. In a recent poll, 19 percent of those surveyed reported avoiding public events and crowded areas.

"I think this speaks to the power of faith and the need for a gathering place," Rev. Carpriolo said. "Religious institutions have long been that safe enclave, but recent events have forced us to think of how secure we actually are."



More worship centers are practicing increased awareness, such as turning to security cameras, to help reduce risk.

When it comes to violence in places of worship, Tom Hoge, loss control manager/safety director of Church Mutual, said there are two keywords: prevention and preparedness. "Religious institutions have stepped back and are forced to look at ways to be preventively proactive," Hoge said. "Seemingly gone are the days of churches with uncontrolled access, where members and the public could come and go at will."

Simple as well as more involved measures have been enacted by places of worship to help prevent tragic incidents. Measures like trimming bushes, replacing burned out outdoor lighting and securing entrances all reduce risk. Many institutions are installing extensive security systems, complete with alarms, cameras and motion detection devices (For a more comprehensive list, see Tips for Protecting Members back page).

"In an effort to provide assurance, we have limited access to the synagogue, and have taken efforts a step further by having a combination of paid and volunteer personnel maintain a presence in the entry ways," said Rabbi Jan Brahms, Temple Bethel, Madison, Wis., "We aren't paranoid; we are precautionous." Many institutions have turned to local law enforcement for assistance, both in helping provide preventative measures and also staffing.



Valued Customer,

In recent years, worship centers and related facilities have grown increasingly dynamic — offering programs and activities that reach deeper into the lives of their members. As the number and scope of programs and activities grows, so too do the potential liabilities worship centers face.

During our annual Customer Advisory Council meetings, our policyholders expressed concern for these growing risks, and asked that Church Mutual provide additional tips and insights on how to limit exposures at their institutions. In response, we're pleased to present this new quarterly newsletter — Risk Reporter.

This publication is designed to provide you with current and meaningful information on loss control and risk management issues pertaining to worship centers and related facilities in the United States. We hope you will find it useful and share it with other members of your faith community.

As your ministry evolves, we at Church Mutual will continue to look at helping you provide proactive solutions.

Sincerely,

G. Whitburn

Gerald Whitburn
President and CEO
Church Mutual
Insurance Company

continued on back



seasonal
spotlight

Keeping a roof between your congregation and the winter sky

There's nothing quite like freshly fallen snow—the way it sparkles in the sun and brightens everything in sight, from the ground to tree branches to the roofs of buildings.

But these very same snowflakes, when piled too high, can wreak havoc on the very same rooftops they beautify.

There are several ways to prevent structural damage — and even

collapse — of roofs after a heavy snowfall. The key is to be proactive — before the first flake of snow falls from above.

Larry Kantzler, project manager at Tielson Roofing in Madison, Wis., said the best way to avoid a potential collapse is to take into consideration the amount of deadload (roof shingles, plywood, etc.) on your roof.

“The typical roof is designed to hold 10-15 pounds per square foot,” Kantzler said. “You can figure on 1.5 to 2 pounds per square foot for each layer of shingles on your roof.”

“If you have, for instance, three layers of shingles on your roof, combined with the structural plywood underneath the shingles, you are probably getting close to your roof's design-load limit,” he said. “If there is a heavy snow fall, there is possibility of your roof collapsing.”

Typically, roof shingles need to be replaced every 20-25 years, depending on the pitch of your roof. To keep your roof's deadload from becoming too high, after 60 years, or three layers, all the shingles need to

be torn off down to the plywood substrate and replaced with a new layer of shingles. This eliminates the load of multiple layers of shingles and lessens the chance of water damage weakening the structure. When it comes time to replace your roof, Kantzler recommends researching roofers in your area to find someone you feel good about.

“Rather than simply looking for the lowest price, find someone who will help you down the road in the event of a snow removal situation,” he said.

If you find yourself in a position where heavy snow buildup could potentially lead to problems, don't have someone from the congregation or even from the church staff climb up on the roof to shovel the snow off.

“It's just a dangerous situation, even if the roof is flat” Kantzler said. “A local roofer, who has the knowledge and tools to do the job safely, can assist in both snow removal and making sure the drainage areas of your roof are not blocked by ice and snow.”

Interior water damage is often caused by water backing up under the roof's shingles which is a result of ice build up on the eaves. If your building has fewer than two levels, you can effectively remove the ice and snow without professional assistance — while standing safely on the ground — using a special rake. Snow removal rakes can be purchased at your local hardware store.

With just a little advance planning, you can keep your mind worry-free each time the snow falls — and keep your house of worship open, and most importantly, safe. ■

A PERSPECTIVE

Religious institutions were targets of 1,556 hate crimes according to *Hate Crime Statistics 2000*, an annual report issued by the FBI. *Risk Reporter* talked with **Tom J. VanNuys, Supervisory Special Agent, Domestic Terrorism and Civil Rights, in the FBI's Chicago Field Office.** VanNuys, a 14-year agency veteran, shared his thoughts on the 2000 report.



Risk Reporter: *How does your role with the FBI deal with religious institutions?*

Tom VanNuys: The Domestic Terrorism and Civil Rights Programs deal with a number of areas, including hate crimes. Legally, we define hate crimes as incidents motivated based on race, religion, national origin and ethnicity.

RR: *How is the Hate Crime Report compiled?*

TV: Since 1990, local law enforcement officials have been required to file a quarterly report informing the FBI of hate crime incidents.

RR: *Why, statistically, have hate-related incidents against religious institutions remained steady over the past couple of years, and yet it seems as if we are reading of more incidents?*

TV: The numbers may not tell the entire story. Although statistically, incidents have leveled off, there is an unfortunate trend — the lack of reporting. Better said, some local law enforcement agencies fail to report or misreport hate crime incidents.

RR: *Why is that?*

TV: Although I can't definitively say, my belief is that there is an understandable fear of the stigma associated with having hate-crime incidents

within a community. Communities don't want to be known as having a hate-crime problem. For example, what may happen is that a church is vandalized, and as a part of the act, defamatory religious comments are painted on the side of the building. As a whole, this act of vandalism is more than likely a hate crime. But if you don't report the defamatory graffiti, it isn't. It is unfortunate that this is the route that some local law enforcement officials choose to take. Not just because of the inherent statistical inaccuracies it creates, but because it reduces the resources available to help identify and prosecute perpetrators.

RR: *How does ignoring the fact that an incident may be a hate crime reduce resources?*

TV: There are two ways, investigatory resources and prosecutorial resources. If an incident is being investigated as a hate crime, it allows the FBI to get involved, greatly expanding the resources for local law enforcement. In addition, most major cities have hate-crime units within the police department which are better equipped with resources to deal with such incidents.



IN THE HEADLINES

Economy, not tragedy, might reduce charitable giving

November, 2001 — A survey released by the group Independent Sector reveals 73 percent of Americans who made charitable gifts in response to the

Sept. 11 terrorist attacks say they'll continue to give as much or more than they usually give to other charities. But one in ten Americans indicate they will completely stop their giving and an equal number say they will greatly reduce their giving if the economy worsens.

Source: Episcopal News Service

Ethics & Public Policy Center names President

November, 2001 — Hillel Fradkin has been named president of the Ethics and Public Policy Center, a think tank that examines political and social issues within a religious framework.

Fradkin, who researches Islamic, Christian and Jewish thought, has taught at the University of Chicago, Barnard College and Yale University. He was most recently a fellow at the American Enterprise Institute. He earned a bachelor's degree in government from Cornell University and a doctorate in Islamic and Jewish political thought from the University of Chicago. He also served from 1969 to '72 in the Army.

Source: Washington (AP)

Thieves target Houses of Worship for crime

October 20, 2001 — Since January 2000, at least 60 churches in Durham, N.C., have been hit in 80 burglaries or break-ins, according to police records. Crooks made off with \$85,484 in loot, including public address systems, speakers, cassette decks, keyboards and computers. Police recommend that churches enlist the assistance of a close neighbor to help watch and listen for break-ins.

Source: The Associated Press

Background checks rising

September 18, 2001 — According to agencies that research people's personal histories, background checks increased by 67 percent following the nation's terrorist attacks. Background checks are likely to increase for several occupations, including airport workers, security guards, day care staff, administrative positions and even church volunteers.

Source: San Antonio Express-News

Government issues second van safety warning

September 7, 2001 — The National Highway Traffic Safety Administration issued a second warning regarding the safety of 15-seat passenger vans in just five months. The federal government first warned in April that a van's rollover risk increased dramatically as the number of passengers increases. It is recommended that institutions which use vans use experienced drivers and be aware of the roll-over risks.

Source: National Highway Traffic Safety Administration

RR: How does the designation of a hate crime increase prosecutorial powers?

TV: Back to the graffiti incident. In most municipalities, graffiti on its own is a misdemeanor. If graffiti is linked to a hate crime in some way, the penalties jump to a felony. Most states have specific hate-crime legislation which either carves out specific penalties for such reprehensible actions or adds, "penalty enhancers" to existing statutory authority. For example, if a certain crime carries a 7- to 10-year prison term, and it is proven to be a hate crime, a penalty enhancer could be added, increasing time of incarceration.

RR: Does an incident on a religious institution's property or against a specific person of faith automatically account for a hate crime?

TV: No, and this is where it gets complicated. To make the connection between an incident being just an incident and it being a hate crime, it must pass a certain threshold. That threshold can be as apparent as meditated intent, or it can be as vague as linkage to a group that has a pronounced prejudice against a certain religion. To simplify, if someone

were to commit an aggravated assault against a man walking down the street, the assailant would more than likely be charged with aggravated assault. If that same individual were to commit aggravated assault against that same man, and he was wearing a yarmulke or a turban, the authorities would look at the case very differently.

RR: It sounds as if education of not only local law enforcement but also the community is very important.

TV: Extremely important. We conduct massive education efforts in coordination with local prosecutors and the Department of Justice designed to reach both audiences. We also work with a variety of ethnic-based and religious-based organizations, helping them get information to their members.

RR: Where should those interested in learning more about hate crime prevention, identification and prosecution look?


TV: I would suggest beginning with your local FBI office and law enforcement officials. You also might find that specific religious institutions have regional or national associations that may already have educational materials prepared on hate crimes. ■

“We often employ area law enforcement to help direct traffic or provide a visible security presence within the synagogue,” Rabbi Brahm said. “We have an obligation to our congregation to take measures to ensure the security of our parishioners so they can have as fulfilling a visit as possible,” said Rev. Capriolo. “Then, we must do our best to reassure the parish by communicating what efforts are being made.”

Once preventive measures are in place, a comprehensive crisis plan needs to be drawn up, and the appropriate parties should be informed of the proper steps that need to be taken.

“A comprehensive crisis plan has become an essential component of our congregation,” said Rev. Capriolo. “Unfortunate incidents

across the country predicate the need for such a crisis plan.” Worship center officials are encouraged to form a committee to address the issue of a crisis plan, working with local law enforcement and fire departments to help draft a plan. Committee membership should include, but not be limited to: building manager, key religious officials and the business manager. Volunteers should also be sought out in key fields, such as insurance and security.

“You hope and pray that you’ll never have a day like the one you’re planning for,” Rabbi Brahm said. 

QUICK TIPS

Slips and falls are top causes of injury at worship centers. Fortunately, they also are among the easiest accidents to prevent. Here are some ways you can prevent many common falls.

- Keep all walkways — both inside and out — well-lighted and free of ice and snow. Shovel and use salt, or keep a sand bucket handy.
- Keep entryways clean and dry. In winter or bad weather, keep a mop handy to clean floors as needed.
- Check walk ways frequently. Changing weather conditions and melting ice can cause unexpected slippery spots.

We want to Hear from you!

Are there any topics you’d like to learn more about?

Would you like to offer feedback on what you’ve read so far?

Please visit our Web site at www.churchmutual.com/riskreporter and fill out our online form.

For additional information and material on loss control and risk management, visit us at: www.churchmutual.com/safety

Tips for Protecting Members

We’d like to think that the most valuable assets of your faith community — its members — are insulated from the impact of crime.

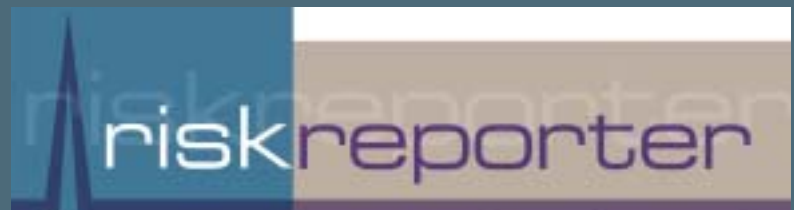
As of late, we’ve seen incidents of crime and violence at worship centers across the country, and hate groups have garnered national attention with their threats against religious organizations.

Although the likelihood of an assault or armed robbery at your facility might seem small, there are steps you can take to further reduce the risk.

NEEDS OK WORK

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| <input type="checkbox"/> | <input type="checkbox"/> | 1. Have law enforcement officers patrol your facilities on a regular basis. If it’s financially feasible, employ your own security staff. |
| <input type="checkbox"/> | <input type="checkbox"/> | 2. Train your staff and volunteers to detect suspicious people. If a potential threat is perceived, then an appropriate response, such as contacting the authorities, should follow. |
| <input type="checkbox"/> | <input type="checkbox"/> | 3. Limit the number of available entryways into your place of worship. |
| <input type="checkbox"/> | <input type="checkbox"/> | 4. Establish a response plan for dealing with threats of violence that come by phone, letter or any other means. The authorities should immediately be contacted – let them assess the risk. No threat should be disregarded. |
| <input type="checkbox"/> | <input type="checkbox"/> | 5. Try to have people arrive and depart your facility in groups or pairs. Keep parking lots well lit at night. |

Have your staff, volunteers and anybody willing to learn, trained on how to administer First Aid and CPR (cardiopulmonary resuscitation). Offer refresher classes as necessary. Contact your local hospital or health care organization for a list of certified instructors who can teach these classes.



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