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Quarterly Insight into Current Insurance Concerns for Churches

# the **steward**

## Training or Common Sense?

So often we hear the expression, usually after some calamity, “Well, it’s just common sense.” The words are spoken as if common sense just IS. As if all are equally endowed with all of the necessary means to deal with all of life’s contingencies. We challenge you to think for a moment, exactly what is “common sense?” Where does it come from?

And now we provide an answer. We do not have “common sense” in the same amount or in regard to the same matters. It is not an encompassing awareness of every situation life has to offer. Our individual response to a **particular** circumstance is based on two distinct sets of knowledge: (1) Prior related experience in similar circumstances and/or (2) specific subject matter training. That would include your parents’ repeated admonition: “You’ll poke your eye out.” The author remembers from college days experience as an electric company lineman’s helper when more senior first class linemen railed at the summer help: “If that’s what a college education gets you, I don’t want any.” However well-

educated the young men were, it was not the correct training for the situation. Their prior experience (very little) was insufficient. Taken together, they did not have “common sense.”

We believe this matter of common sense, or the lack of it, very much applies to sexual abuse prevention. Whatever our prior experience as parents, and however well we are educated, there is not enough common sense at hand to deal with this highly specific matter. The tactics of sexual predators challenge our assumptions about behavior. We make assumptions about acceptable behavior based on culture. We muddle definitions of inappropriate versus illegal conduct and the response to each.

Therefore, in this issue we will focus on training in abuse prevention and the resources we provide toward the development of “common sense.” We hope you will get curious and cease to rely entirely on prior experience. Once you have tasted, we hope you will be hungry for more.

### Fun With Latin

There was real value in a “classical” education, which always included the study of Latin. Few now realize the place Latin plays in our language. We have a business partner that has carefully chosen Latin words to identify itself, its mission and products. These names have been chosen with great thought, and will have greater meaning if you know their derivations. Our partner of five years is **Praesidium, Inc.**, they provide their **Armatus** training suite to our churches.

**Praesidium** (pri’-sidēam) means “garrison” or “fortress.” The company offers itself as a defense against child sexual abuse through consulting services, background checking, and most importantly, its on-line training service.

**Armatus** (armātus) means “armed; equipped; fortified.” Most certainly, the *Armatus* training programs provide users the equipment they need to work in the defense of children. The programs help users identify signs of abuse, recognize predatory behavior and take affirmative steps to provide a safe environment for children and other vulnerable adults.

In this issue we’ll tell you more about Praesidium and the new training programs they are making available to all the churches within the denominations we serve, whether or not your church is insured by the Insurance Board.

do you know >>>

## Who is Praesidium?

<from their literature>

Praesidium is the national leader in abuse risk management. For more than two decades our mission has been to help organizations protect children and vulnerable adults from abuse by employees, volunteers, clergy or other program participants.

We work with companies to determine potential exposures and then find effective ways to reduce them. Our dedicated team of psychologists, social workers, lawyers, anthropologists, and human resource professionals has spent the past two decades analyzing more than 4,000 cases of institutional abuse and synthesizing the latest scientific research to develop empirically-based practices to keep organizations safe.

Praesidium's clients include thousands of churches, schools, child care centers, camps, social service programs, recreation centers, water parks, youth development organizations, insurance companies, and law firms across the U.S., Great Britain, the Philippines, Panama, and Australia.

Our relationship with Praesidium benefits you in many ways. On our website, through our **SafeConduct™ Workbench**, under **Safety Solutions** you have access to three important Praesidium services:

<b>Why SafeConduct™</b>	Please take a moment to read this message from the Insurance Board.
<b>Policy Template</b>	<b>NEW!!</b> A complete abuse prevention policy template is provided. This Word document template will save you many, many hours of debate and drafting. It includes guidance and essential content missing from many policies.
<b>Self Assessment</b>	If you have a written policy now, here is a FREE self assessment tool. On line. Interactive. A private space to evaluate your church's abuse prevention policies and to plan improvements. To get started, see the SELF-ASSESSMENT USER GUIDE under Policy Resources, below.
<b>Administrator Guide</b>	To access training and background checking services, you must appoint an Administrator. See pricing information for background checking. Read the details at the link to the left.
<b>Begin Training</b>	Training is free! The <i>Armatus</i> training will direct your staff and volunteers to this space to begin training. Login ID and Password are required. See the <b>ADMINISTRATOR GUIDE</b> , above.
<b>Begin Checking</b>	Administrators may begin conducting background checks from this space. Login ID and Password are required. See the <b>ADMINISTRATOR GUIDE</b> , above.

**Self-Assessment** – We commissioned Praesidium to develop and host for us a comprehensive on line self-assessment of your “safe church” program. If you now have a written policy, it’s a few years old and not based on the Insurance Board *SafeConduct™ Policy Template*, we recommend that you test your policies and procedures against this self-assessment. To use the self-assessment you will set up your unique account and enter basic information about your church. Your information is private; we cannot see whose information is provided. Best yet, the program does not identify problems without offering solutions. Resource materials are included within the program which you may download to improve your policies. We provided this service for **Free**.

**Background Checking** -- When someone tells you they run “background checks,” ask them what are the sources used by their vendor. There is no generic or universal background check. State laws limit who may access their databases and some states have no system at all. Minimally, you need

a multi-state criminal record check and a National Sex Offender Registry check. That said, Praesidium offers multiple layers of service in an on-line system that provides almost instantaneous results. Based on needs and budget you can create a program that meets your needs, whether you are a small church or a middle judiciary with broad responsibility for vetting clergy candidates. The service is provided to all churches in the denominations we serve. A **50% subsidy** of basic charges is provided to IB program participants.

**On-Line Training** -- The *Armatus* on line training suite is high impact and relevant individual training taken at the individual’s pace on his/her own computer. And now under our new contract with Praesidium, **eight new courses** will be added to the current four. Four are up now and more are to follow shortly. You need only appoint an administrator who will “assign” training to your church members according to your own training plan. And it’s all **Free** (See related article in this issue.)

just do it >>>

To use Praesidium services, you need to select an Administrator. The Administrator is appointed by church officials. Administrator roles include overseeing the training system and background checking systems. Usually there is one Administrator, but some churches and camps split the duty.

On our **SafeConduct™ Workbench**, look for the **Administrator Guide**. An Appointment form and Praesidium contract form are on pages 4 and 6 respectively. Forwarding instructions are included. For a sneak peak at how the systems work, the **User Guides** are also on the Workbench page. Scroll to the bottom to the **Administrator Resources** section. You will find them there.

If you still have questions, call Carl Kotheimer at 216-736-3244, or email him at [ckotheimer@insuranceboard.org](mailto:ckotheimer@insuranceboard.org)



# The Armatus Suite

## For Your Benefit

When we initiated the Armatus training service five years ago, the courses we provided focused on prevention of child sexual abuse. We have made the distinction between “professional boundaries” and “sexual abuse prevention.” We learned along the way that those we serve were as interested in other areas such as sexual harassment and abuse of elders or other vulnerable adults. While the management principles are the same, there are some differences and a connection with employment practices.

**The Basic suite:** To date, more than 16,000 courses have been taken by more than 5,000 users on the IB account.

**Meet Sam** -- Sam molests children...and in this module, he tells you how he gets away with it. You learn the types of molesters and the methods they use to manipulate as well as how to spot interactions between adults and children that may indicate danger (also in Spanish).

**It Happened to Me** Temper outbursts, failing grades, depression and suicide are just a few of the effects of sexual abuse. In this module you hear people describe the devastating effects abuse has had on them. You learn about the prevalence of abuse and characteristics that may put some children at risk of abuse (also in Spanish).

**How to Keep Your Church Safe** Your members participate in your ministries and programs because they want to worship God, have fellowship with other believers, and serve the community. As a leader, it's your responsibility to create a safe environment. This course teaches you about the boundaries all leaders and volunteers should maintain, how to protect your leaders from false allegations, and specific guidelines you can implement to keep your members safe.

**How to Keep Your Camp Safe** Camping can be a wonderful experience for kids. They make new friends, learn new skills, and increase their self-confidence, but not if they are abused at camp. This module shows you where and when abuse is most likely to happen in a camp setting and steps you can take to keep kids safe.

**Advanced Annual Abuse Risk Management Refresher** Once employees know the basics about preventing abuse, it's time for real life application! In this course employees analyze an actual case of abuse to see steps that could have been taken to prevent the incident. Participants learn: a basic review of abuse risk management topics; presentation of more advanced topics, like reporting incidents; and how to apply knowledge to real-life scenarios.

**Now we have added:**

**Preventing Sexual Activity Between Youth** Sexual abuse between children accounts for more than half of abuse incidents reported. This module explains under what circumstances peer-to-peer abuse is most likely to occur. You also learn how to recognize interactions between children that may indicate danger, and the steps you can take to prevent it.

**Abuse Risk Management for Volunteers** This module shows volunteers how molesters operate, the devastating effects of abuse, and the specific steps they can take as volunteers to prevent abuse and false allegations of abuse.

**Navigate the Murky Waters of Sexual Harassment (for employees\*)** This course teaches employees what constitutes harassment and steps to take to prevent it. It also teaches what steps to take if they believe they are being harassed.

**Now You're a Supervisor: Preventing Discrimination, Harassment, and Retaliation\*** Supervisors have unique responsibilities for preventing and responding to harassment, discrimination, and retaliation. In this course, supervisors learn what they need to know about maintaining a harassment free workplace. Participants learn laws and statutes pertaining to discrimination, harassment, and retaliation; how to prevent, stop, and respond to it; and how supervisors should respond if they are accused of it.

\*When taken together, these courses meet all state requirements for sexual harassment training for supervisors.

**Coming soon:**

**Preventing Bullying** You probably remember yourself or friend being teased.

Maybe you can recall being a bully. Bullying, in some way, is a part of growing up. This course provides answers to what bullying is, why it is a problem, the different types of bullying, how bullying happens, and, most importantly, how you can prevent a child from being bullied.

**Duty to Report: Mandated Reporter Requirements & Best Practices** Every day in the U.S., children are abused/neglected. More than three million child abuse reports are made every year, and no one knows how many reports should be made that aren't. To compound matters, most victims know their abusers. Adults have a moral and legal responsibility to report suspected child abuse or neglect. This course teaches you what type(s) of conduct must be reported, how to report, and how to respond to such reports.

**Preventing Abuse against Adults with Disabilities** Providing care to people with disabilities is rewarding and challenging. However, not everyone who provides care to people with disabilities is qualified. People with short fuses, limited patience, or a lack of honesty may say cruel things, lash out physically or sexually abuse people in their care. This course teaches you about abuse of people with disabilities, characteristics of potential victims, awareness of potential abusers and high-risk environments, steps to keep clients safe, and how to prevent false allegations.

**Preventing Elder Abuse and Neglect in Long-term Care Facilities** Long-term care facilities are home to some of our most vulnerable members: the elderly and adults with chronic illnesses or disabilities. Working in a long-term care facility is not easy; it takes someone special to care for those who can no longer look after themselves. Fortunately, federal and state regulations and laws seek to protect vulnerable adults from abuse, and your facility has its own rules and regulations in place as well. This course shares the facts about abuse and neglect in long-term care facilities, as well as how to recognize risk factors, warning signs, and red-flag behaviors. Additional information includes steps to keep residents safe and protect caregivers from false allegations, and how administrators can prevent abuse and neglect in their facility.

## So Many Choices...What is Required?

We get calls frequently asking what the insurance policy or the Insurance Board requires, usually in regard to background checking or training. In fact, neither the insurance policy nor the IB requires either of these be done, though the conventional “standard of care” suggests strongly that you do them. Most recently we got a call regarding the additional courses being offered to churches through our relationship with Praesidium and whether they were all required. Our answer is: We hope that you include

training as an important component of your safe church policy. It’s an area often neglected. Your training program is yours to design and execute. We provide you tools and have improved them with the addition of eight new courses. How you execute is your decision.

The schedule provided below is provided by Praesidium as an example and may require adjusting according to the nature of your programs and perceived need for certain subject matter.



The Steward is the joint effort of:

Carl J. Kotheimer, Director Loss Control & Claims and  
Elizabeth Vance, Marketing & Communications Coordinator  
[www.InsuranceBoard.org](http://www.InsuranceBoard.org)

Class	Year 1	Year 2	Year 3
Clergy, Supervisors & Officers	1. Meet Sam 2. How to Keep Your Church Safe 3. Mandated Reporting 4. Now You're a Supervisor	1. It Happened to Me 2. Preventing Bullying	1. Advanced Annual Risk Mgmt Refresher 2. Preventing Abuse Against Adults with Disabilities <b>OR</b> 3. Preventing Elder Abuse
Employees, General	1. Meet Sam 2. Navigating Murky Waters... 3. How to Keep Your Church Safe	1. It Happened to Me 2. Mandated Reporting (if applicable) 3. Preventing Elder Abuse	1. Advanced Annual Risk Mgmt Refresher 2. Preventing Abuse Against Adults with Disabilities
Youth Program Leaders	1. Meet Sam 2. Mandated Reporting 3. Navigating Murky Waters <b>OR</b> 4. Now You're a Supervisor	1. It Happened to Me 2. How to Keep Your Church Safe 3. Preventing Bullying <b>OR</b> 4. Preventing Sexual Activity Between Young Children	1. Advanced Annual Risk Management Refresher
Elder/Vulnerable Adult Program Leaders	1. How to Keep Your Church Safe 2. Preventing Abuse of Adults with Disabilities <b>OR</b> 3. Preventing Elder Abuse	1. Preventing Bullying 2. Navigating Murky Waters	1. Advanced Annual Risk Management Refresher
Daycare Employees	1. Meet Sam 2. Preventing Sexual Activity Between Young Children 3. Mandated Reporting	1. It Happened to Me 2. Navigating Murky Waters Preventing Bullying	1. Advanced Annual Risk Management Refresher 2. How to Keep Your Church Safe
Camp Employees	1. Keeping your Camp Safe 2. Mandated Reporting 3. Navigating Murky Waters	1. Meet Sam 2. It Happened to Me 3. Preventing Bullying	Advanced Annual risk Management Refresher
Youth Volunteers (16 and over)	1. How to Keep Your Church (Camp) Safe 2. Abuse Risk Management for Volunteers 3. It Happened to Me	1. Preventing Bullying 2. Preventing Sexual Activity Between Youth 3. Meet Sam	1. Advanced Annual Risk Management Refresher
	Some youth may not be mature enough to handle this sensitive topic. Praesidium recommends that churches let parents know of the content and get their permission.		
Youth Volunteers (Under 16)	Praesidium does not recommend Armatus courses for youth under age 16. Instead it is recommended that churches sit down with the youth volunteer and go over the <b>Code of Conduct</b> . A representative <b>Code of Conduct</b> is included in the Insurance Board " <b>SafeConduct Policy Template</b> "		

### claims corner >>>

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File a Claim Online [www.InsuranceBoard.org](http://www.InsuranceBoard.org)

### Lessons From a Loss

One advantage of spending a career in insurance is learning from the mistakes of others. Example: All of those gables installed on the typical McMansion. Each of those valleys is a vulnerable point for water intrusion.

Another overlooked design element that provides frequent claims is the mundane but fundamental matter of perimeter drainage. The design of many older churches includes a hall that is a half story below grade, which provides all the challenges of a finished basement. Whatever complications are generated by the general slope of the surrounding land and soil conditions, the problem is amplified by poorly maintained gutter systems, basement window wells, and exterior entries.

From all of this bad experience, we have a single principle to offer: *Make the water go away from the building.* It makes no sense to have gutters extend a few feet away from your building. A general rule of thumb is to have a grade of at least 5 percent (6" down for every 10' of run) away from the building for as far as practicable.