



Quarterly Insight into Current
Insurance Concerns for Churches



Air Conditioning Maintenance Tips

Appropriate maintenance at the beginning of the cooling season is one of the best ways to prevent an air conditioning breakdown. Prevention is key. Here are maintenance tips that can help you avoid a costly air conditioning repair:

- 1. Energize the crankcase heater.** Energize the heater for at least 8 hours before starting up the compressor.
- 2. Clean outside coils twice per year.** Dirt buildup can cause the machinery to work harder. The outside coils should be cleaned before start-up, and again before the peak of the season.
- 3. Inspect the compressor motor starter.** Replace electri-

cal contacts that are corroded or deteriorating.

- 4. Check/ replace moisture filters.** If the air conditioner refrigerant line indicator shows moisture in the system, have a serviceman vacuum the system and install new filters and driers.
- 5. Check refrigerant charge.** If the system has ever been serviced for low refrigerant, it's likely to need continuous upkeep.
- 6. Check for leaks.** Leaks can not only affect the operation of the air conditioner, but they are harmful to the environment.
- 7. Clean evaporators.** Make sure air flow is not obstructed and air filters are changed regularly.

8. Protect electrical equipment. Install surge-protection. Also, install a programmable thermostat.

9. Familiarize yourself with normal operating conditions of the system. Any change in normal operation is a warning sign. Call a technician if there are any changes in noise/ vibration, odor, oil/ water spots, temperature, speed, or pressure.

For an in depth look at each of these steps and additional equipment care tips visit: http://www.hsb.com/HSBExt/Religious_Institutions-Operations.aspx

And remember, if your air conditioner is stolen you have an even bigger problem! Consider purchasing a cage or alarm system to help deter thieves.



How to Protect What's On Your Plate!

There have been a number of articles in previous issues of *The Steward* stressing the importance of financial controls for churches and warning of the dangers that can occur if controls are not in place. In 2014, there were five claims involving embezzlement by a church employee. The average amount stolen in those claims was more than \$77,000 – with two cases involving more than \$100,000! These claims can have a significant financial and emotional impact on churches. They are, however, preventable. What follows is a brief synopsis of one of these claims. It is our hope that readers will understand the circumstances that can give rise to these claims and why it is vital to ensure their prevention.

A payroll company used by a church recently notified them of discrepancies in their payroll account. The company had noticed that a church employee had been

receiving paychecks that were significantly larger than those of other employees. The church did some investigation and discovered that the paychecks were fraudulent, and that a large amount of cash had been stolen from their accounts—at least six figures over a two-year period! Equally surprising was that the employee was the bookkeeper.

When the church attempted to meet with the bookkeeper, they found that she had suddenly quit and initially refused contact with the church. Eventually, the bookkeeper did meet with the church and admitted stealing the funds. The church then hired an accounting firm to verify the amount of the loss and began to discuss restitution with the employee. The Insurance Board paid

the claim and is currently working with the church and the bookkeeper to obtain restitution in lieu of criminal proceedings. Needless to say, an amount this large will not be paid back quickly. In most of cases, the stolen money is never fully recovered.

It is important to note that the investigation found that the church did not have a separate party designated to routinely check/verify the bookkeeper's work, nor did they have an independent auditing of the church's financial records. By not following these simple accounting rules, the church was a target. This loss could have been avoided. To find out how your church can prevent a situation like this, please visit our website. You will find a financial resources guide to help.



Armatus Training Updates!

When we initiated the Armatus training service five years ago, the courses we provided focused on prevention of child sexual abuse. We learned along the way that those we serve were also interested in other areas such as sexual harassment and abuse of elders. While the management principles are the same, there are some differences and a connection with employment practices. Below is a complete list of FREE training webinars available to all member churches!

NEW Duty to Report: Mandated Reporter Requirements & Best Practices Learn what type(s) of conduct must be reported, how to report, and how to respond to such reports (available in Spanish).

NEW Preventing Abuse against Adults with Disabilities Learn 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.

NEW Preventing Elder Abuse and Neglect in Long-term Care Facilities Learn 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.

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 (available in Spanish).

It Happened to Me Hear people describe the devastating effects abuse has had on them. You learn about characteristics that may put some children at risk of abuse (available in Spanish).

How to Keep Your Church Safe Learn 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 Learn where and when abuse is most likely to happen at a camp setting and steps you can take to keep kids safe.

Advanced Annual Abuse Risk Management Refresher 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, plus more advanced topics like reporting incidents and how to apply knowledge to real-life scenarios.

Preventing Sexual Activity Between Youth Learn how to recognize interactions between children that may indicate danger, and the steps 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 & false allegations of abuse.

Navigate the Murky Waters of Sexual Harassment (for employees) Learn what constitutes harassment and steps 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 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.

For more detailed information about Armatus Training visit the "Safe Conduct Workbench" on our website at www.InsuranceBoard.org



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