

Summer, 2020

THE STEWARD

Trustworthy insights into insurance concerns of churches.

Weathering the Storms

COVID-19 Update

Creating an Emergency Preparedness Plan

Tornadoes Can Strike at Any Time

Preparing for 2020 Hurricane Season

Wildfire Wisdom

Social Justice



INSURANCE BOARD
Partners in Protection

Churches Fighting An Invisible Enemy:

By: Lisa Gonzalez, Director of Loss Control

Loss Control at Insurance Board has spent an exorbitant amount of time dedicated to offering resources to support our churches during COVID-19. It pains me to think that for all the hours I spent staring into a computer screen late at night researching, reading, writing, meeting via video calls, and producing resources that could help save lives, I could not save my own family. Two weeks ago, my beautiful cousins (the youngest of which is only 23) had to say goodbye to their only living parent, my uncle, via video call. It was every bit as tragic and sad as one would imagine it; experiencing it first-hand was nothing short of surreal. I watched countless people sharing stories on how COVID-19 wreaked havoc on their families and congregations, but for all the empathy, compassion, tears, and prayers said for those people, there are no words for facing it personally.

We write factual articles on how to stay safe, mitigate loss, employ proper planning, and remind churches to pay attention to deferred maintenance issues; I debated on whether to share this story as I wasn't sure it had a place in The Steward. As I sat down to write this article, the intention was to do it in the third person and altogether remove myself from any of it. Some may feel my job is supposed to be cut and dry; I work for an insurance firm. I'm here to report the facts and offer helpful recommendations and help churches mitigate loss. When I agreed to write this piece, my uncle was healthy and alive.

"I prayed on this and asked God for guidance. How does the Director of Loss Control keep passion and emotion out of an article about a virus responsible for the death of her healthy 66-year-old uncle..."

I prayed on this and asked God for guidance. How does the Director of Loss Control keep passion and emotion out of an article about a virus responsible for the death of her healthy 66-year-old uncle who died within four days after displaying symptoms of COVID-19? The answer is, she can't; she needs to share this tragic story in hopes that people understand the concern surrounding this virus is very real. It is not the flu, it is something

none of us has ever experienced in our lives, and we should proceed with great caution. I encourage churches to always consider their most vulnerable populations, and take great care to follow CDC, state, and local recommendations.

Most recently, the [National Academy of Sciences](#) published

a study stating, "Silent transmission alone can sustain outbreaks even if all symptomatic cases are immediately isolated." The authors of the study wrote, "Our findings highlight the urgent need to scale up testing of suspected cases without symptoms, as noted in [revised guidelines](#) by Centers for Disease Control and Prevention." Asymptomatic means a person is infected but will not become ill, and pre-symptomatic means a person will go on to develop symptoms but has not shown them yet. It is still possible for someone to spread the virus to others without knowing it in both cases. Many of us have a natural tendency to think that because someone is not exhibiting symptoms and "looks" healthy, that everything is fine. This is simply not the case.

Our Battle Against COVID-19

The good news is that our participants have persevered and served as the guiding light in a sea of darkness for so many across the country! They have demonstrated sheer resilience and contributed to their communities in such meaningful ways, without putting others at risk. We applaud their ingenuity and ability to pivot and push themselves beyond the boundaries of their comfort zones. They have explored new ways to minister, to worship, and to enjoy fellowship. We have faith they will continue to be even more creative and demonstrate their tenacity and grit to serve God, and we want to celebrate them in a special fall/winter issue to tell their stories (see pg 11).

Rev. Dr. J. Herbert Nelson, II, Stated Clerk of the General Assembly of the Presbyterian Church (U.S.A.), and Rev. Dr. John Dorhauer, General Minister and President of the United Church of Christ, have encouraged us to remember that church is beyond the four walls where we worship; God lives within His people's hearts, and they carry the church with them wherever they go. During these most unprecedented times, it is challenging for our congregants not to worship and enjoy fellowship in the ways they have been accustomed.

During a video released on May 1, Rev. Teresa Hord Owens, General Minister and President, Christian Church (Disciples of Christ) reminds us through scripture, "Love is patient, and love does not insist on its own way" (1 Corinthians: 13) She inspires us to "have the strength to love from a distance." She asks us to consider what lessons we may have learned during this time and identify what gifts have emerged through our own families and communities. These are the messages of hope that will feed and sustain our denominations until we can safely gather again. We encourage you to reach out to us and share the creative ways you have continued to minister during these challenging times. At Insurance Board, we are committed to serving as a channel of hope and faith during COVID-19 and beyond.

As of July 26, there have been

4,163,892

COVID-19 cases in the US.

According to the CDC

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Emergency Preparedness Planning

It's a Team Effort

Churches juggle a host of activities in their ministries on a regular basis. Most of us found ourselves far too busy to reflect on how to respond to a pandemic, for instance, until Covid-19 cast us into a sea of confusion. We know that church transcends buildings and resides in the hearts of our congregants, so it is our duty and obligation to keep them safe. Hindsight may be 20/20, but if our current state of affairs has taught us anything, emergency preparedness planning is mission-critical for the sustainability and well-being of our churches' most valuable assets.

Although we cannot necessarily prevent disasters and emergencies, we can prepare for them. A disaster is a catastrophic event that overwhelms a community; it can damage property and may result in loss of life. An emergency preparedness plan's goal is to mitigate loss of life and property damage, then help the congregation and community recover as quickly as possible.

Natural disasters are sometimes referred to as "Acts of God," which include: hurricanes, wildfires, tornadoes, earthquakes, floods, etc. Every church should have a plan to address emergencies. Not every natural disaster affords time for warning, response, communication, preparation, and evacuation. Other calamities not considered "Acts of God" include massive power failures, acts of terrorism, active intruder, hazardous materials incidents, civil unrest, and pandemics. These strike with little to no warning.

Your local community should have specific plans in place for addressing natural disasters or other disruptions. Churches should work with community response planners when evaluating their emergency preparedness plan to incorporate regional community planning. Insurance Board encourages you to invite your local first responders into your church to assist in developing your plan.

If you do not have an emergency preparedness plan, form a team to ensure you get many different perspectives and insight. If you have a plan, now is a good time to review it!



PREPARE

then plan

Additionally, view these resources:

- [Guide for Developing High-Quality Emergency Operations Plans](#) - FEMA
- [Exit Routes and Emergency Planning](#) - U.S. Occupational Safety & Health Administration (OSHA) 29 CFR 1910 Subpart E
- [NFPA 101: Life Safety Code®](#) - National Fire Protection Association
- [Employee Alarm Systems](#) - OSHA 29 CFR 1910.165
- [Evacuation Planning Matrix](#) - OSHA
- [Evacuation Plans and Procedures eTool](#) - OSHA

A clear and concise emergency preparedness plan will help in an emergency, prevent injury, protect both lives and property, and help the church and your community recover.

Tornadoes Can Strike At Any Time

Everyone looks forward to the sunny days and blue skies that summer brings! Many churches plan fun outdoor activities for their congregations; during COVID-19, gathering in small groups outdoors may be the best option provided there is plenty of space to socially distance and maintain proper safety protocols. Whether your church is planning an activity outdoors or indoors, it is always beneficial to have a plan in place should a tornado be indicated for your area. Insurance Board recommends your congregation revisit your plan to consider how to implement proper safety protocols for COVID-19 should a tornado occur.

Know how to stay informed. Receiving timely information about weather conditions or other emergency events can make all the difference in knowing when to take action. Monitor weather reports. Many communities have text or email alert systems for emergency notifications. To find out what alerts are available in your area, do an internet search with your town/city/county name and “alerts.”

Create a Tornado Emergency Plan

- ◇ Review the floor plan of your buildings and walk through each room to discuss where and how to seek shelter.
- ◇ Show a second way to exit from each room or area. If you need special equipment, such as a rope ladder, mark where it is located.
- ◇ Make sure everyone understands the siren warning system, if there's such a system in your area.
- ◇ Mark where your first aid kit and fire extinguishers are located and communicate its location.
- ◇ Mark where the utility switches or valves are located so they can be turned off—if time permits—in an emergency.
- ◇ Any person given the responsibility of overseeing activities should know how to administer basic first aid, how to use a fire extinguisher, and how and when to turn off water, gas, and electricity in your church.
- ◇ See [FEMA](#) for more information on identifying a proper pre-designated area to take shelter.

Assemble a Disaster Emergency Kit for Your Church

- ◇ Keep several cases of bottled water on hand should people need to remain sheltered at church
- ◇ Keep a supply of non-perishable food (and a can opener)
- ◇ Think about how you will stay informed if there is a power outage; extra batteries for a battery-operated radio and your cell phone.
- ◇ Flashlights and batteries that are specifically designated for the Disaster Emergency Kit
- ◇ First aid kit (bandages, gauze, tweezers, disinfectant, gloves, pain relievers, thermometer, etc.)
- ◇ Whistle to signal for help
- ◇ Ample supply of disposable masks and dust masks to prevent inhalation of dust particles
- ◇ Ample supply of hand sanitizer
- ◇ Survival blankets (also known as a space blankets)
- ◇ Pocket knife
- ◇ Wrench and tools needed to turn off utilities
- ◇ Local maps for evacuation
- ◇ Extra clothes and rain ponchos

According to the National Weather Service

Tornado Watch: Be Prepared! Tornadoes are possible in and near the area. Review and discuss your emergency plans. Check supplies and your safe room. Be ready to act quickly if a warning is issued or you suspect a tornado is approaching. Watches are issued by the [Storm Prediction Center](#) for counties where tornadoes may occur. The watch area is typically large, covering numerous counties or even states.

Tornado Warning: Take Action! A tornado has been sighted or indicated by radar. There is imminent danger to life and property. Move to an interior room on the lowest floor of a sturdy building. Avoid windows. Warnings are issued by your [local forecast office](#). Warnings typically encompass a smaller area (city or county) that may be impacted by a tornado identified by a forecaster on [radar](#) or by a [trained spotter](#)/law enforcement who is watching the storm.

For more detailed information, see the National Weather Service's Tornado Preparedness Guide
<https://www.weather.gov/safety/tornado-during>

2020 Hurricane Season Is Here

Preparing for hurricanes can make the difference between incurring minor damage or catastrophic loss; the 2020 season includes the added stress of being in the middle of a pandemic. National Oceanic and Atmospheric Administration (NOAA) forecasts a 60% chance for an above-normal season, predicting a 70% chance of having ten or more hurricanes, including three to six major hurricanes (Categories 3-5).



Watch vs Warning: A hurricane **watch** is issued when hurricane conditions are possible within 36 to 48 hours. A hurricane **warning** is issued when hurricane conditions are expected within 24 to 36 hours.

Churches across the country may find that planning for this season is different from previous seasons as they consider the need to protect their congregants and their community. Proper preparation of the site, building, equipment, personnel, utilities for before, during, and after the hurricane will all serve to limit physical and business disruption. If you have an emergency preparedness plan, take the time to adjust it to address COVID-19 protocols. If you do not, use this time to develop one and add pandemic protocols.

Preparing Today

- ◇ Check caulking around windows/doors to ensure no deterioration has occurred, which will help prevent wind-driven rain from entering.
- ◇ Prune weak branches and trees around the property and remove limbs that overhang or are too close to the structure. Use hearty native plants in the landscaping design. Use mulch instead of pebbles (pebbles can become “missiles”).
- ◇ Install a back-up generator that can power air conditioning and critical electrical equipment and electronics (alarm system). If you own a back-up generator, have it maintained annually and tested to ensure proper operation.
- ◇ Make sure drains allow water to flow freely.

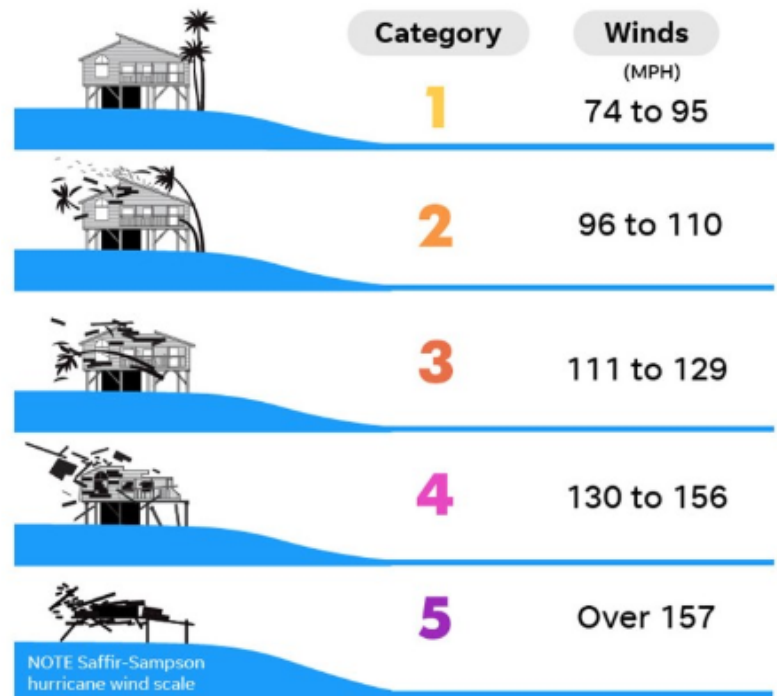
When a Hurricane is Pending

- ◇ Install storm shutters and secure doors/windows with a plan to have them completed no later than 24 hours before the forecasted landfall.
- ◇ Move important/valuable items to the center of the room, away from windows/doors. Elevate them as much as possible in case of water pools on the floor.
- ◇ Remove window treatments. In the event draperies cannot be removed, elevate, or secure/encase the lower portion of drapes in plastic.
- ◇ Roll up area rugs and move them to the center of the room. Elevate them if possible.
- ◇ Place towels at the base of doors and windows.
- ◇ Bring all outdoor furniture in and remove potted plants, lawn ornaments and sculptures, and store them indoors.
- ◇ Fill the fuel supply for your electrical generator; test the generator to ensure it is functioning correctly.
- ◇ Place critical documents (insurance policies, bank account, checks, credit card information, and important contact numbers) in a sealed water-tight container; take with you if, and when, you evacuate.
- ◇ If people will be staying on any church property during the storm, make sure there is an emergency kit. Visit <https://www.ready.gov/kit> for kit item recommendations.

If You Are Ordered to Evacuate

- ◇ If you need to evacuate, prepare a “go kit” with personal items you cannot do without during an emergency. Include items that can help protect you and others from COVID-19, such as hand sanitizer with at least 60% alcohol, bar or liquid soap, disinfectant wipes, and two masks for each person.
- ◇ Know a safe place to shelter and have several ways to receive weather alerts. Find out if your local public shelter is open, in case you need to go there. Your shelter location may be different this year due to the COVID-19 pandemic.
- ◇ If you need to go to a disaster shelter, follow CDC recommendations for staying safe and healthy in a [public disaster shelter](#) during the COVID-19 pandemic.
- ◇ Follow [safety precautions when using transportation](#) to evacuate. If you have to travel away from your community to evacuate, follow [safety precautions for travelers](#) to protect yourself and others from COVID-19.

Hurricane wind scale: What 1 to 5 looks like



Credit: USA TODAY

HOW DAMAGING ARE THEY?

190

ESTIMATED WIND SPEED (MPH) OF HURRICANE CAMILLE IN 1969. HIGHEST WIND SPEED AT LANDFALL EVER RECORDED.

\$108b

PROPERTY DAMAGES IN DOLLARS FOR HURRICANE KATRINA IN 2005, THE COSTLIEST HURRICANE IN U.S. HISTORY.

20

RECORD FOR MOST DAYS AS A HURRICANE, HELD BY HURRICANE GINGER IN 1971.

108

10-YEAR AVERAGE OF HURRICANE FATALITIES, FROM 2004-2013.

1000

RECORD DIAMETER, IN MILES, OF HURRICANE SANDY IN 2012.

96

NUMBER OF MAJOR HURRICANES (CATEGORIES 3, 4, AND 5) THAT HIT U.S. MAINLAND BETWEEN 1851-2010.

Courtesy of Travelers #ThinkSafe

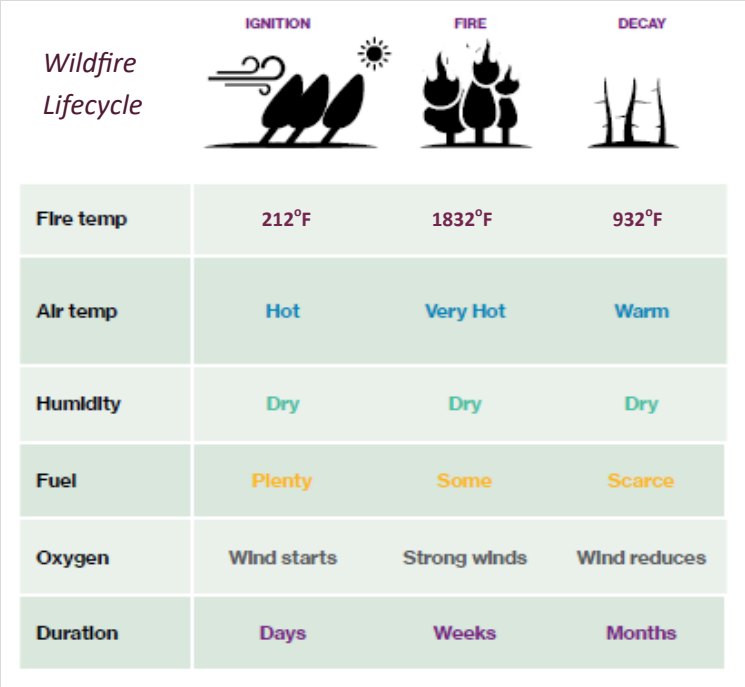
Hurricane Myth: Open Windows to Alleviate Pressure

This myth is based on the misconception that pressure can build up in your building during a storm to the point of causing complete structural failure. According to the National Oceanic & Atmospheric Administration, no building is built airtight and an over-pressurization to this degree is not possible. Opening windows presents the danger of flying objects entering your church. Therefore, all windows should be closed and shuttered during a hurricane.

After a Hurricane

- ◇ If you were ordered to evacuate, only return when authorities say it is safe to do so.
- ◇ Avoid downed power lines.
- ◇ Be wary of any gas lines that may have been damaged. If a gas leak is suspected, stay out of the property until the utility company deems it safe.
- ◇ If you discover water inside the building, contact a restoration company immediately to begin the water extraction process.
- ◇ If the power is out do not use candles. Use flashlights.
- ◇ If you can, run the air conditioner to dehumidify the property.
- ◇ Remove any wet items and store them somewhere where they can dry safely, if possible.
- ◇ Create a list and take photographs of damaged items and structural damage to support any submitted claim and restoration process.
- ◇ Call your insurance agent to report any damage.

Wildfire Wisdom



Willis Towers Watson

Once a wildfire starts, it could take hours/days/weeks before it ends, causing millions of dollars of destruction along the way. If a wildfire preparation plan is not a part of your church’s emergency preparedness plan, we highly recommend you incorporate it.

Here are some tips to help your church prepare if there is a wildfire warning in your area:

- Keep gutters and roof free of debris such as sticks, leaves, pine needles and fallen tree branches.
- Check all valleys, dormers, vents, and chimneys where debris is likely to collect.
- Clean out under any porches/decking or open space where leaves and debris may accumulate.
- Move any woodpiles, movable furniture, grills, coverings, etc. from outside to inside.
- Install hard surfaces around buildings, such as a concrete walkway, or use noncombustible products, such as rock.
- Keep the lawn well irrigated. Shrubs and trees are not recommended close to buildings. Remove dead vegetation. Trim trees that overhang your roof.
- Propane tanks should be at least 100 feet away from building, if possible.

Wildfires can occur anywhere if the conditions are right. Even the Arctic circle experienced wildfires in the summer of 2018. Nearly 85 percent* of wildfires in the U.S. are caused by people: unattended campfires, the burning of debris, discarded cigarettes, and intentional acts of arson.

A wildfire can spread up to 14mph on flat grasslands and even faster upslope. Contrary to what we may think, having a particularly wet winter can enhance the risk of a wildfire; if more plants grow, they will create more fuel to feed a wildfire once it is ignited. The highest wildfire risk is actually found at the boundary of the wild and urban areas (known as the Wild-Urban Interface ‘WUI’); this is where 1/3 of US homes are located. There are over 100,000 lightning strikes around the world each day, with 10-20% causing a fire.

If a wildfire is heading in your direction but you have not yet been advised to evacuate, take some precautions to prepare for evacuation:

- Close the windows; if they are not multi-pane, tempered glass, cover them with shutters or ½ inch thick plywood.
- Close all interior doors to prevent draft.
- Shut off any natural gas, propane or fuel oil supplies at the source.
- Place tennis balls in downspouts and fill the gutters with water.
- Turn on outside lights to make the building more visible; leave a light on in each room to aid firefighters.

**Source: 2000-2017 data based on Wildland Fire Management Information (WFMI)*

Wildfire Wisdom

If advised to evacuate, do so immediately. Lock your building and choose a route away from the fire hazard. Watch for changes in the speed and direction of the fire and smoke. Your church's important documents should be in a secured box and taken with you:

- Banking records with account numbers including credit cards and cash
- Insurance policies and mortgage documents
- Rental agreements with church property users
- Contact information for church members

Once the wildfire has passed, churches may be anxious to return to the church to assess the buildings. However, it is critical to allow authorities to assess the situation first; do not enter the church again until the authorities confirm your buildings are safe. Your local fire department will let you know if it is safe to turn on water, electricity, or natural gas. If you have not been given any direction with regard to utilities, please check with your fire department before turning them back on.

Once you are allowed to return to the church:

- Contact your insurance company to file a claim.
- If there is damage, create an inventory of damaged goods; consider videotaping and photographing to help with an insurance claim.
- Save receipts for all expenses related to repairs and clean-up.
- Throw away any food, beverages, or medicine that was exposed to heat, smoke, or water.

Wildfires are large fires which occur in rural areas and can be caused by lightning, campfires, overheating vegetation, arson and cigarettes.

Fact
#1

Wildfire Causes

Humans are the cause of four out of five wildfires with ignitions commonly caused by campfires, cigarettes and vehicle sparks.



Fact
#2

Wildfire Travel

Wildfires move faster when travelling uphill than downhill because heat rises.



Fact
#3

Secondary Perils

Wildfires can cause pollution, landslides, mudslides and flash floods.



Fact
#4

Influence on Weather

As heat from large wildfires rises, the air cools and condenses to form clouds which can produce rainfall.



Fact
#5

Firenadoes

Large fires can spawn "firenadoes" which can extend hundreds of feet tall (100x higher than a standard fire) and measure more than 25% hotter than a standard wildfire.



Willis Towers Watson



Tell Us How Your Ministry Is An Everyday Superhero!

Share your ministry of hope and inspiration with other churches and partner denominations! The first 35 entries win a \$35 gift card for their organization, and a chance for your story to be featured in our fall/winter issue of The Steward.



TELL US HOW YOUR ORGANIZATION HAS PERSEVERED AND FOUND WAYS TO CREATIVELY SERVE YOUR MINISTRY DURING THESE UNPRECEDENTED TIMES. TO SHARE YOUR STORY [CLICK HERE](#)

Entries Due By: September 15th



Insurance Board's Commitment to Social Justice

Glennon Doyle, the author of *Untamed*, wrote, "I will not stay, not ever again, in a room, or a conversation or a relationship, or institution, that requires me to abandon myself." In the wake of George Floyd's senseless murder, we find ourselves reflecting on situations and circumstances in our lives. We search our hearts, asking if we did everything possible to combat racism. During these quiet and prayerful reflections with God, our hearts cry out for mercy realizing that perhaps we could have, should have, done more.

Insurance Board stands firm in our resolve to take on racism and social injustice. Timothy Harris, our President and CEO, wrote, "As Americans, we all have the ability, and should feel the obligation, to positively impact the destination ahead. We can no longer afford to sit idly by. Accordingly, as CEO, I am committing to a broadened dialogue with my staff and outside constituencies with whom we do business, on issues of race, equity, and inclusion. Although we have tried to abide by it in principle, we will be codifying how and with whom we do business, identifying those firms demonstrating a commitment (in word **and** practice) to equity and inclusion. Words are good, but deeds supporting those words are even better. We will only move the needle forward if we commit, act, and hold each other accountable."

To this end, we are devising transformative plans of positive change where we hold each other accountable

at every turn. Weekly staff meetings include shared experiences and discussion surrounding racism, police brutality, and lack of accountability; we have meaningful dialogue and share resources to elevate these critical issues to bring them out of the darkness and into the light. Clear lines and expectations with partners and affiliates have been drawn to reflect Insurance Board's zero tolerance of racism, and we will accept nothing less of others. Our Executive team is working on devising a plan to incorporate more diversity training, and creating an opportunity pipeline for our brothers and sisters of color.

We will demonstrate our commitment to equity and inclusion through meaningful deeds that demonstrate thoughtful initiatives. We encourage all participants and members to share their experiences and activities so that we may highlight them among other congregations and denominations. We intend to serve as an example and conduit on issues of race, equity, and inclusion; we stand in solidarity with you as we exhaust every avenue to help solve the problems of racial inequities that have plagued our country for far too long.

"In the presence of God and of Christ Jesus and of the elect angels, I warn you to keep these instructions without prejudice, doing nothing on the basis of partiality."

1 Timothy 5:21 (NRSV)



CEO CORNER

TIMOTHY S. HARRIS, CPCU
PRESIDENT AND CEO

For years, I've understood that one of the major threats to Christianity was the notion of *Relativism*. In the context of Christianity, it is the threat that

morality, truth, ethics are all relative to the context in which these issues exist. After all, in John 14:6 Jesus says that He is the Way, the Truth, and the Life. Such words suggest that there is an alternate way, an alternate truth, and an alternate life which run contrary to what Jesus stood (and stands) for. Jesus' death and Resurrection were to free believers of their sins. I am not a pastor nor a Christian scholar, but I wonder what the point would be of Jesus' death and Resurrection if sin was relative? Paul says in Romans 7:7, "...For I would not have known what sin was had it not been for the law..." suggesting that sin is, in fact, objective and knowable.

There is a fundamental difference between looking at facts through the lens of a changing world, versus changing or ignoring facts to conform to one's worldview. Moral *Relativism*, from my perspective, is the idea that if one person does something, it is somehow different (more acceptable) than if another person does the very same thing contingent upon the observer's worldview. Today, for instance, it seems as if some Christians are willing to excuse or ignore the others' actions provided those actions fit their overall worldview. I struggle to believe that God would put any person in a position to intentionally lie, mislead, disparage, for the purpose of some overall good. All sin separates us from God. I love the wisdom of the Bible, and on this issue a few verses in Romans really stand out to me. For instance, Paul writes in Romans 12:17, "Do not repay evil with evil. Be careful to do what is right in the eyes of everybody."

Really, *Everybody*? Think about it. This suggests what you do is

so good that literally everybody would agree. Also, in Romans 3:5, Paul writes, "But if our unrighteousness brings out God's righteousness more clearly, what shall we say? That God is unjust in bringing his wrath on us? (I am using a human argument). Certainly not! If that were so, how could God judge the world? Someone might argue, 'If my falsehood enhances God's truthfulness and so increases his glory, why am I still condemned as a sinner?' Why not let us say – as some slanderously claim that we say – 'Let us do evil that good may result?' Their condemnation is just!"

Paul is saying that if God condoned sin, He would have no moral authority for judgment. Consequently, this notion that somehow God would simply overlook sin because it served some greater purpose, does not reason well! God has chosen many inadequately equipped sinners to serve His purposes. Yet, once He chose them for a purpose, He expected them to follow His directives righteously. In fact, there are many examples of the consequences for their failure to do so.

As Christians, none of us is perfect. We all have our preferences, biases, shortcomings, etc., and we routinely disagree on them. However, as Christians, we are called upon to extol the virtues of truth wherever they are, regardless of how unpopular, and, likewise, to condemn evil. Failure to do so delegitimizes the very principles upon which Christianity is based, tarnishes the church, and surrenders accountability and moral high ground. We are called upon to care for those most vulnerable among us, and to consider others' wellbeing before ourselves. We are called upon to faithfully and honestly maintain our churches and ministries. Above all, Christians should be the ones leading the way and not moving the goalpost on morality simply based on the premise that the ends justify the means. We can, and should, be better.

Our insurance serves you so you can serve God.

Serve God

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