

## **CEAM8306 RISK MANAGEMENT AND CHURCH POLICY**

New Orleans Baptist Theological Seminary

Division of Christian Education Ministries

Dr. Bayne B. Pounds

[bpounds@nobts.edu](mailto:bpounds@nobts.edu)

504.282.4455, x 3263

April 15, 2009, 1:00 pm – 9:00 pm CDT

April 16–17, 2009, 8:00 am – 4:00 pm CDT

CIV Classroom

### **NOBTS Mission Statement**

The mission of New Orleans Baptist Theological Seminary is to equip leaders to fulfill the Great Commission and the Great Commandments through the local church and its ministries.

### **NOBTS Core Values**

- Doctrinal Integrity
- Spiritual Vitality
- Mission Focus
- Characteristic Excellence
- Servant Leadership

### **Competencies Addressed**

- *Personal Skills:* Identify and begin to cultivate habits needed to manage personal and ministry risk.
- *People Skills:* Educate and empower laity in risk management awareness, as well as leading in the implementation of a risk management strategy.
- *Leadership:* Facilitate the design and implementation of a comprehensive risk management plan. “Sell” the need and the concept to volunteers.
- *Administration:* Design, implement, and evaluate a balanced risk management strategy. All ages of the church should be considered as well as property and policy.
- *Biblical, Theological, Pastoral:* Appreciate the necessity of right interpretation of Scripture using various study tools in order to communicate scriptural truth in large or small groups.

## **Course Description**

Churches face an increasingly complex system of rules and regulations imposed by the courts, the government, and common sense. Church leaders will learn to navigate the waters of risk management and establish sound church practices. Risk management describes the process of protecting the persons in the church and the church itself from problems in areas such as insurance, property management, safety, paid and volunteer staff screening and training, contracts, policies, and vehicle liability. This course will help church leaders identify risk areas prior to a loss or tragedy and establish and implement processes for risk management.

## **Course Objectives**

At the end of the seminar, students will be able to

1. Understand risk management as it relates to and supports the local church.
2. Understand the terminology common to the study of church risk management.
3. Be conversant in the various aspects of risk management, including insurance, property management, safety, paid and volunteer staff screening and training, contracts, etc.
4. Evaluate the risk exposure of a local church.
5. Be familiar with vehicle and transportation issues.
6. Enlist and equip a risk management team for a local church.

## **Required Textbooks**

Crabtree, Jack, *Better Safe Than Sued*. Loveland, CO.: Group Publishing Co., 2008.

Hammar, Richard, *Risk Management Handbook for Churches and Schools*, Matthews, NC: Christian Ministry Resources, 2007.

## **Recommended Textbooks**

Cirtin, Robert M. *Church Safety and Security: A Practical Guide*. CSS Publishing Company, 2005.

Bloss, Julie L. *The Church Guide to Employment Law*. Matthews, NC.: Christian Ministry Resources, 1999.

Hammar, Richard R. *Pastor, Church and Law*, 4<sup>th</sup> ed. 4 vols. Matthews, NC: Christian Ministry Resources, 2008.

Hammar, Klipowicz, and Cobble. *Reducing the Risk Kit*, 3<sup>rd</sup> ed. Matthews, NC: Christian Ministry Resources, 2008.

Taylor, Thomas F., *Seven Deadly Lawsuits*. Nashville, TN.: Abingdon Press, 1999.

Chaffee, Paul. *Accountable Leadership: A Resource Guide for Sustaining Legal, Financial, and Ethical Integrity in Today's Congregations*. Jossey-Bass, 1997.

Pounds, Bayne Bagdanovich, *The Minister of Youth and Personal Tort Liability: An Analysis of Selected Legal Issues*, (EdD Dissertation). New Orleans, LA.: New Orleans Baptist Theological Seminary, 1993.

## Recommended Websites

*Church Law and Tax Report*. Richard R. Hammar, J.D., LL.M., CPA and James F. Cobble, Jr., Ed.D., D.Min. (and other e-mail updates)  
(<http://www.churchlawtoday.com>).

Church Risk Management, Inc. ([www.churchrisk.com](http://www.churchrisk.com))

GuideOne Center for Risk Management ([www.guideonecenter.com](http://www.guideonecenter.com))

Lifeway Christian Resources ([www.lifeway.com](http://www.lifeway.com))

Media Services Group, Risk/Crisis Response Team  
([www.msget.com/churchpr/crisis.htm](http://www.msget.com/churchpr/crisis.htm))

Peacemaker Ministries ([www.hispeace.org](http://www.hispeace.org))

## Course Requirements

1. Class Participation: Students are expected to participate in class at a doctoral level.
2. Issue Presentation: Each student will review a section of Hammar's *Risk Management Handbook for Churches and Schools* and prepare an executive summary of the contents. Based upon enrollment, chapters will be divided among the seminar for presentations.

- a. For your assigned chapter, consider content and then compose questions from the chapter in order to interview a staff representative at three different sized churches (prefer different settings as well: rural, urban, suburban) to understand how they deal with this issue in their particular situation.
- b. Also, do an internet search for examples of how churches have faced this situation and how they have responded (or, if proactive, what was the motivation and how has it worked?).
- c. Incorporate the results of your research from your interviews and internet search in the presentation for the seminar. Your presentation should include a handout or a power point presentation that we can post for the class.

**DUE: 1:00 pm, APRIL 15, 2009. We will discuss them that day.**

3. Case Study: Upon completion of reading *Better Safe than Sued*, each student will describe a scenario, either real or fictitious to illustrate the need for risk management. Use the chapter titles and topics to craft a case study which will help us to see the main point Crabtree is trying to make in the chapter.

**DUE: 8:00 am, APRIL 16, 2009. We will discuss them that day.**

4. Risk Management Notebook. Each student will compile a cumulative binder with the following sections
  - a. Risk management articles from journals or magazines or newsletters (3)
  - b. Online articles (3)
  - c. Listing of websites (10)
  - d. Annotated bibliography (5 books)

**DUE: 4:00 pm, APRIL 17, 2009**

5. Risk Management Strategy. Each student will personalize a risk management strategy timeline for his/her own local church. Timeline will include
  - a. Action
  - b. Rationale
  - c. Steps to implementation
  - d. Resources (human and financial) needed

**DUE: 5:00 pm, MAY 8, 2009 (HARD COPY TO ME BY 5PM)**

## Course Schedule & Proposed Topics

Wednesday, April 15, 1:00 pm - 9:00 pm CDT

Introduction to Risk Management  
Biblical and Theological Considerations  
Issue Presentations from *Risk Management Handbook for Churches and Schools*  
Property/Real Estate  
Safety  
Insurance

Thursday, April 16, 8:00 am - 4:00 pm CDT

Presentations of Case Studies from *Better Safe Than Sued*  
Contracts  
Handling Lawsuits  
Criminal vs. Civil Issues  
Employee Supervision  
Accounting Practices

Friday, April 17, 2009, 8:00 am - 4:00 pm CDT

Events and Trips  
Vehicles  
Worker Screening  
Discipline Policies  
Policies for Children and Youth Workers  
Summary and Evaluation