



**Risk Management and Church Policy CEAM 8306**  
New Orleans Baptist Theological Seminary  
Christian Education Division

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*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.*

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**Purpose of the Course**

The purpose of this course is to provide an advanced analysis and study of risk management for Christian ministers.

**Core Value Focus**

*Doctrinal Integrity* – Knowing that the Bible is the Word of God, we believe it, teach it, proclaim it, and submit to it. The doctrinal statements used in our evaluations are our Articles of Religious Belief and the Baptist Faith and Message Statement.

*Spiritual Vitality* – We are a worshipping community, with both personal spirituality and gathering together as a Seminary for the praise and adoration of God and instruction in His Word.

*Mission Focus* – We are not here merely to get an education or to give one. We are here to change the world by fulfilling the Great Commission and the Great Commandments through the local church and its ministries.

*Characteristic Excellence* – What we do, we do to the utmost of our abilities and resources as a testimony to the glory of our Lord and Savior Jesus Christ.

*Servant Leadership* – We follow the model of Jesus and exert leadership and influence through the nurture and encouragement of those around us.

Annually, the President will designate a core value that will become the focus of pedagogy for the year. For 2012-2013 academic year that Core Value is *Servant Leadership*.

**Curriculum Competencies Addressed**

This course will address the following curriculum competencies: (Include only those competencies address in your course.)

1. *Theological and historical perspective*: A biblical perspective of personal and corporate alertness and protection is explored.
2. *Effective servant leadership*: An analysis of cooperative and participative leadership as well as significant factors that lead to effective and efficient staff relationships.

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3. *Interpersonal relationships*: The course seeks to establish the foundation for a harmonious as well as effective organization to conduct the work of the church.
4. *Disciple making*: Useful and professional tools are developed to ensure proper, safe, and appropriate ministry is conducted.

### **Course Description**

Churches face an increasing complex system of rules and regulations imposed by the courts, the government, and common sense. In this seminar, church leaders will learn to navigate the waters of risk management and establish sound church practices to address those issues. Risk management will be described as the process of protecting the persons in the church and the church entity itself from problems in the areas such as; insurance, property management, safety, paid and volunteer staff screening and training, contracts, security, and vehicle liability. This course will help church leaders identify risk areas prior to a loss or tragedy and establish and implement processes for managing risks when they occur.

### **Learning Objectives**

The student involved in this course should be able to accomplish the following:

1. Apply knowledge and understanding of basic risk management issues, terminology, and strategies and their implications for the safe and secure practice of Christian ministry in the local church or religious organization.
2. Value the study of risk management and its implications for risk management in the ministry setting of the local church or Christian based organization
3. Formalize a risk management assessment strategy for a local church or Christian organization by evaluating risk exposure and enlisting and equipping a risk management team.

### **Required Readings**

The following texts and resources are required reading for class discussions and are to be read in their entirety unless otherwise specified.

#### **Required Texts**

- Crabtree, Jack. *Better Safe than Sued: Keeping your students and ministry alive*. El Cajon CA: The Livingstone Corporation. Distributed by Youth Specialties 2009.
- GuideOne Center for Risk Management. *The Missing Ministry: Safety, Risk Management, and Protecting Your Church*. Loveland CO: Group Publishing, 2008.
- Hammar, Richard and James F. Cobble. *Risk Management Handbook for Churches and Schools*. Carol Stream IL: Christianity Today International, 2007.
- Welch, Robert. *Church Administration: Creating Efficiency for Effective Church Ministry*, Second Edition. Nashville: Broadman & Holman Academic Press, 2011.

#### **Optional Texts**

- Guide One Insurance, "Essential Steps to a Safer Church" 2012 Resource Guide. Available as a free download from the author at [guideone.com](http://guideone.com)

#### **Risk Management and Church Policy CEAM 8306**

Church Mutual Insurance Company, "Risk Reporter" a quarterly free subscriber publication found at churchmutual.com. Available back issues are downloadable.  
Brotherhood Mutual Insurance Company, "The Big Book of Checklists: Risk Management Checklists for Ministries." Available as a free download from the author at brotherhoodmutual.com  
See Bibliography below for additional texts and electronic resources.

### **Course Teaching Methodology**

This course will be the combination of lecture, case study analysis, student interaction, research and reporting by the student.

### **Assignments and Evaluation Criteria**

#### **Assignments:**

##### **Prior to arrival for the Seminar:**

Each student will complete book reviews of the four assigned texts. The following questions will be responded to in the review:

1. How did the author address the issue of Safety in the church or Christian organization structure? What should we know, what should we be concerned with, and what should we do about it?
2. How did the author address the issue of Security in the church or Christian organization structure? What should we know, what should we be concerned with, and what should we do about it?
3. How did the author address the issue of Insurance (Pro-active strategies) in the church or Christian organization structure? What should we know, what should we be concerned with, and what should we do about it?

Each book review should be 6-7 single spaced pages in length. The review should be formatted responding to the four questions in the three areas of Safety, Security, and Insurance above. These reviews will be forwarded to the professor one week prior to the convening of the seminary and be received no later than Friday 4 January 2013. Evaluation Percentile 40%.

##### **Prior to arrival and during the Seminar:**

Each student will begin the compilation of a binder with the following sections:

1. Risk management articles from journals, magazines, newspapers, etc. (a minimum of five ( 5) will be expected)
2. A file of at least a minimum of ten (10) online articles
3. A listing of at least a minimum of five (5) Websites and examples from each site.
4. An annotated bibliography of at least five (5) published resources other than the texts.

These binders will be evaluated by the professor the last day of class, Wednesday 9 January 2013 so the student will be able to return to their ministry with this resource for use in the post-seminar assignment. Evaluation Percentile 20%.

##### **Due three (3) weeks after the Seminar:**

The student will develop a personalized risk management strategy for his/her own church or Christian organization. The strategy will include, but will not be limited to:

1. The Actions Statement
2. The Rational for Action
3. The Steps to Implementation
4. Resources (human/fiscal/property) Required for Implementation

There is no designated length of the Strategy Paper. The student will use reasonable determination to ensure that the assignment has adequately and completely fulfilled. This assignment is due in the office of the professor no later than Wednesday 30 January 2013. Evaluation Percentile 40%.

### **Course Policies**

All papers will be typed and placed in proper Turabian 6<sup>th</sup> edition format. All papers electronically forwarded to the professor for grade should be submitted in Microsoft Word .doc or .docx format. All work will be due the date specified. Late work will be penalized for each academic day late. Absences will impact the student's grade in two ways: first, since the class is interactive, the students will not be given credit for participating. Secondly, while Seminary policy allows only a certain number of days of excused absence there is no allowance for missing a day of seminar. A failing grade will be assigned when absences occur.

Students are expected to adhere to Seminary code with regard to dress, use of electronic media in the classroom, and participation.

### **Seminar Schedule**

#### **Monday 7 January 2013**

##### **1:00pm to 9:00pm**

Introduction to Risk Management

Biblical and Theological Considerations

Safety in the Church or Christian Organization:

Personnel

Fiscal

Property

Program

(Presentations from the assigned texts and a discussion from case studies presented in class)

#### **Tuesday 8 January 2013**

##### **8:00am to 8:00pm**

Security in the Church or Christian Organization

Personnel

Fiscal

Property

Program

(Presentations from the assigned texts and a discussion from case studies presented in class)

#### **Wednesday 9 January 2013**

##### **8:00am to 11:50am**

Insurance (Pro-Active Strategies) in the Church or Christian Organization

Personnel

Fiscal

Property

Program

(Presentations from the assigned texts and a discussion from case studies presented in class)

## Selected Bibliography

### **Publications:**

- Aquiar, Ron. *Keeping your Church Safe*. Maitland FL: Yulon Press, 2008.
- Bloss, Julie L. *The Church Guide to Employment Law*. Matthews NC.: Christian Ministry Resources, 1994.
- Church, Frederick, Jr. *Avoiding Surprises: Seven steps to an efficient, low-cost risk management program*. Chicago IL: Standard Publishing Corp, 2000.
- Cirtin, Robert, John Eddie, and Dennis Lewis. *Church Safety and Security: A Practical Guide*. Lima OH: CSS Publishing Company, 2005.
- Giles, Timothy. *How to Develop and Implement a Security Master Plan*. Boca Raton FL: Auerbach Publications, 2009.
- Hammar, Richard R. *Pastor, Church and Law*. 3rd or later edition. Matthews, NC: Christian Ministry Resources, 2012.
- Hammar, Klipowicz, and Cobble. *Reducing the Risk of Child Sexual Abuse in Youth Church*. Matthews, NC: Christian Ministry Resources, 1993.
- Hanna, Jeffrey W. *Safe and Secure: The Alban Guide to Protecting Youth Congregation*. The Alban Institute, 1999.
- Hargrave, Verne. *Weeds in the Garden: The Growing Danger of Fraud Taking Root in the Church*. Richardson TX: NACBA Press, 2009.
- Herman, Melane. *Managing Risk in the Non-Profit Organizations: A comprehensive guide*. Hoboken NJ: John Wiley & Sons Inc, 2003.
- Hubbard, Douglas W. *The Failure of Risk Management: Why it's broken and how to fix it*. Hoboken, NJ: John Wiley & Sons, Inc. 2009.
- Jeyenes, Jacqueline. *Risk Management: 10 Principles*. Woburn, MA: Butterworth Heinnerman, 2002.
- Malphurs, Aubey. *Advanced Strategic Planning: A new model for church and ministry leaders*. Grand Rapids MI: Baker Books, 2005.
- Melton, Joy T. *Safe Sanctuaries: Reducing the Risk of Abuse in the Church for Youth and Children*. Nashville: Discipleship Resources, 2008.
- Quarles, Chester. *Crime Prevention for Houses of Worship*. American Society for Industrial Security, 2001.
- Taylor, Thomas F. *Seven Deadly Lawsuits*. Nashville TN: Abingdon Press, 1999.
- Welch, Robert. *Serving by Safeguarding Your Church*. Grand Rapids MI.: Zondervan, 2002.
- Welch, Robert and Kevin Walker. *The Church Organization Manual*. Richardson TX: NACBA Press, 2011.

### **Unpublished work:**

- 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. See this document for an extensive research bibliography for materials to the date of the dissertation.

### **Websites:**

- Brotherhood Mutual Insurance Company: (<http://www.brotherhoodmutual.com>)
- Church Mutual Insurance Company: (<http://www.churchmutual.com>)
- Christian Ministry Resources: *Church Law and Tax Report*. Richard R. Hammar, , weekly e-mail updates (<http://www.churchlawtoday.com>)
- Christianity Today International: (<http://www.christianitytoday.com>)

Church Risk Management, Inc: (<http://www.churchrisk.com>)  
GuideOne Center for Risk Management: ([www.guideonecenter.com](http://www.guideonecenter.com))  
GuideStone Financial Resources of the SBC: (<http://www.guidestonepropertycasualty.org>)  
Institute for Church Safety and Risk Management: (<http://www.icsarm.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))  
National Organization of Church Security and Safety Management, Inc: (<http://www.nacssm.org>)  
Peacemaker Ministries: ([www.hispeace.org](http://www.hispeace.org))  
Risk Management Magazine: (<http://www.rmmagazine.com>)  
Security At Church: (<http://www.secrityatchurch.com>)  
The Risk Management Society: (<http://www.rims.org>)