

## **THE COST OF CRIME**

Today, crime affects big cities, small towns and rural areas alike. The cost of crime is thousands of lives and billions of dollars every year.

The sad truth is, religious organizations are not immune from this tragedy. Burglary, robbery and even violent crimes like arson and assault strike at worship centers and schools every day.

## **HOW CAN YOU STOP CRIME?**

You can help stop most crimes by following the Four Ds of Crime Prevention:

**DENY** – entrance

**DETER** – attack

**DELAY** – entry/exit

**DETECT** – intrusion/theft

We've made every effort to provide you with the most comprehensive information so that you can have a more effective protection program. To make it easier and more convenient for you, we've outlined steps you can take in handy checklist form.

## **MAKE IT A COMMUNITY EFFORT**

Why not be a community leader in stopping crime? The more people who get involved with a crime prevention program, the more effective it will be.

You'll find help available from local police, sheriff and fire departments, as well as state and federal government agencies. There's free assistance from Operation Identification, Crime Stoppers, CrimeWatch, Arson Hotline and other programs, too. Ask about them at your local law enforcement agencies.

You can help organize your whole neighborhood. Get your neighbors together and initiate a program so that you're watching out for one another.

Keep police and other emergency telephone numbers handy and accessible at all times.

Don't hesitate to report any persons or activities that seem suspicious.

## **PROTECTION STARTS OUTSIDE**

This is your first line of defense, where you can take away many opportunities for crime. If the exterior of your building offers enough of a deterrent, you stop crime from striking inside. Dark parking lots can leave congregation members and visitors — as well as their vehicles — susceptible to a variety of crimes.

Criminals need to work out of sight or in darkness. You can deny them that cover easily, with planning and foresight.

## **OK NEEDS WORK**

Make sure the exterior of your building is well lit; security lights with automatic mercury switch timers are best.

Signs and exterior crosses should be unbreakable, with individual lighting.

If you have hedges or shrubbery, keep them low and well trimmed. Don't provide a place for criminals to hide.

If you want fencing, install the wire-mesh type. It prevents access and still provides good visibility.

Special displays such as nativity scenes should be well lit and securely fastened to the ground.

Protect outbuildings (tool sheds, etc.) with lighting and case-hardened padlocks. A couple of extra dollars spent on a quality lock could save thousands in theft.

Protect air conditioning units from copper theft with wiring and caging around the equipment. Chain linked fencing is not adequate protection. An alarm system and irreversible screws on the cage can offer an extra level of protection.

Prune large trees near your building. Branches can provide second-story access.

Don't leave ladders, tools, paint or equipment outside your building. You could be providing criminals and vandals with the means to commit a crime.

During construction projects, secure materials nightly; do not leave wire spools or piled piping out in the open.

Request that local law enforcement patrol your property on a regular basis.

## **CRIME PREVENTION IS AN INSIDE JOB**

Most burglaries and robberies — particularly those in houses of worship and schools — are crimes of convenience committed by amateurs. If you simply avoid presenting a tempting target (i.e., an open safe in an unattended office), you can prevent a large percentage of these crimes.

Thieves don't like to work too hard — any delay increases their chance of getting caught. So make unauthorized entrances as inconvenient as possible.

You might want to arrange for a complete security audit of your facilities and practices by a local law enforcement agency or reputable security company.

## **OK NEEDS WORK**

Keep all doors locked when unattended.

Protect stained glass and art windows with Lexan®, Plexiglas® or laminated safety glass coverings. This protects them from thieves, burglars trying to gain entry and vandals. These coverings are a good idea for all ground level windows as well.

Install deadbolt locks with 1-inch throw on all outside doors (if local or state building codes permit). Make sure all outside doors are the solid-core type with rugged jimmy-proof frames. Hollow-core doors can be easily kicked in.

Give sliding glass doors an extra measure of security by putting a metal bar or even a broomstick in the track.

Install screws in the track of sliding doors to prevent burglars from lifting them off the track.

Use interlocking hinge plates on doors. They make it hard to take a locked door off the hinges.

Install locks on all windows. These can be key locks or simple stops made from nails.

Install grates over windows in high crime areas. (Check local fire codes first.)

Bars or grates also can prevent entry through ventilation ducts, skylights and fire escapes, but don't forget to allow for emergency exits. Consult your fire marshal before installing.

Keep a light on inside your building. This will deter some break-ins and allow passersby to see if one does occur.

Install a burglar alarm. Whichever type you select, make sure it has a battery-operated back-up system, a fire sensor and a test device so you can see whether or not it's working.

Install a surveillance system consisting of video cameras and a recording device. A visible system can itself act as a deterrent.

Keep interior doors (offices, closets, storage areas, etc.) locked.

## **ACCESS**

Today's congregations are more active than ever, and this leads to increased traffic through your facility during all hours of the day. That's all the more reason to take measures to ensure your building is secure.

## **OK NEEDS WORK**

Establish a procedure for the use, distribution and collection of keys. Keep a list of who is given a key, when and for what activity.

Keys should not be tagged — that way, even if a thief should get your keys, he or she has no way of knowing what locks they fit. Keys should, however, be stamped with an identification number and the words "Do Not Duplicate."

Post a list of activities so that all members know when facilities are being used and by whom.

Assign responsibility for locking and unlocking the building each day.

During low traffic periods, such as weekday business hours, restrict entry access to one main door, and, if feasible, have all visitors check in at a reception area.

Install a motion sensor or buzzer system that alerts the office when somebody enters the building.

## **STASH YOUR CASH AND VALUABLES**

Be especially watchful after services. Many worship centers are robbed on Sunday afternoons and evenings — that's when robbers know there is likely to be a large amount of cash on hand from offerings. Failing to find that, the thief will often turn to easy-to-sell office equipment, sound systems, communion vessels, artwork and the like.

### **OK NEEDS WORK**

Use a team of two or three people to count and record offerings. It makes theft less tempting and eases the responsibility on one person, as well as making the work go faster.

Deposit cash as soon as possible after services, using your bank's night depository. If none is available, get a burglar-resistant safe. Stamp checks "For Deposit Only." Cash should never go to anybody's home.

Alternate routes and times when carrying cash to the bank, to prevent robberies en route. Here again, a team of two or three people adds an extra measure of security.

Inventory all your property and keep records of all serial numbers. Ask your local police about Operation Identification. Provide your insurance representative with a list of your inventory and make sure you have adequate coverage.

Keep all valuables under lock and key when not in use.

Start a sign-out sheet for things like athletic and recreational equipment. This controls property — but does not limit access.

Inspect the whole building, including rest rooms, before locking up for the night.

Keep announcements of pastor's absences to a minimum. Thieves often look for these announcements in newspapers or even on bulletin boards. They're a tip-off that the building is likely to be unattended.

Be wary of strangers claiming to be visiting pastors, students of architecture or anyone who's very curious about your building. Ask for identification — bona fide visitors will be glad to provide it.

## **GUARDING AGAINST EMBEZZLEMENT**

Sometimes, religious organizations have problems with theft and misappropriation of funds by their employees and volunteers. No one wants to believe that those entrusted with handling a not-for-profit's funds would act inappropriately. However, stewardship principals should include more than how funds will be dispersed. Preventing this type of loss means avoiding situations that might tempt one to "borrow" funds.

### **OK NEEDS WORK**

Have a Certified Public Accountant or other qualified outsider conduct an annual audit. Present the results to your governing body. Prepare and review monthly reports as well.

Two individuals should be required to sign larger checks — more than \$1,000, for example.

Transfer of large sums of money into or out of different accounts should not be permitted without written consent of two persons.

Bank statements and other statements of account should be verified independently of the person(s) who have check-writing or other account authority.

Use a password-protected computer program to track finances.

Create a standardized form to document any cash handling. All cash withdrawals should require two signatures.

Establish a procedure for the use and disbursement of petty cash. Minimize access and treat it like a bank account (with regular audits and reports).

Be sure the people who handle your money are reasonably qualified and of good character. Check references.

## **PROTECTING MEMBERS**

We'd like to think that the most valuable assets of your faith community — its members — are insulated from the impact of crime. In recent years, however, we've seen increasing incidents of crime and violence at worship centers across the country, and hate groups have garnered national attention with their threats against religious organizations. Here are steps you can take to help reduce the risk.

### **OK NEEDS WORK**

Have law enforcement officers patrol your facilities on a regular basis. If it's financially feasible, employ your own security staff.

Train your staff and volunteers to detect suspicious people. If a potential threat is perceived, then an appropriate response, such as contacting the authorities, should follow.

Establish a response plan for dealing with threats of violence that come by phone, letter or any other means. The authorities should immediately be contacted — let them assess the risk. No threat should be disregarded.

When working alone, or at night, follow methods outlined to prevent unauthorized entrance.

Turn on a radio or television when working alone. The "extra voices" make it hard for a robber to tell if you're alone.

Try to have people arrive and depart your facility in groups or pairs. Keep parking lots well lit at night.

Have your staff and volunteers trained on administering first aid and CPR. Offer refresher classes as necessary. Contact your local hospital or health care facility for a list of certified instructors who can teach these classes for a reasonable cost.

## **CRIME IS GETTING PERSONAL**

In addition to your organization's financial information, if you collect personal information — Social Security numbers, birth dates, credit card information — from members or employees, the responsibility to protect that information is yours.

### **OK NEEDS WORK**

Take an inventory of all filing cabinets, computers, flash drives, disks, and other electronic storage devices and the information contained in each.

Keep all hard copy documents containing financial or personal information in a locked drawer or cabinet.

Make sure all financial and personal information is stored on a computer without Internet access.

Properly dispose of any unneeded personal and financial information. Paper records, credit cards, and disks can be destroyed using a quality, crosscut shredder. For electronic information, use a wipe utility program or a company that specializes in disposing of computer equipment and files.

Install an anti-virus and anti-spyware program, a firewall, and operating system updates on your computers and keep them up to date.

Never share passwords over the Internet, telephone, or email. When creating a password, avoid using common words. Passwords should be changed every 90 days.

Check the security settings on your operating system and Web browser to make sure they are adequately protecting your computer.

Never use a debit card to make purchases online. Designate a single credit card with a low limit specifically for online shopping and only use it on secure sites (i.e., those with "https" in the address bar or that show a lock symbol). Never send payment information through e-mail.

Keep track of billing cycles for your organization's expenses and call to find out when bills were mailed if you don't receive them.

Have the post office hold your organization's mail if no one will be there to receive it.

## **WHAT TO DO IF CRIME STRIKES**

You should set up a procedure to follow in case of a crime. Post it prominently near telephones or on bulletin boards. Make sure that your staff and volunteers are familiar with it and know how to appropriately respond in the event of an emergency.

1. Call the police if you notice suspicious persons or activities around your building or if you discover a crime has been committed. **DO NOT ATTEMPT TO DEAL WITH CRIMINALS YOURSELF.** They might be armed and dangerous.
2. Observe carefully. If you witness a crime, try to get a description of the suspect, including gender; height; build; color of skin, hair and eyes; age; voice or speech; scars or tattoos; and jewelry. The more complete information you can give, the better the chances of an arrest. Was the suspect armed? With a knife, revolver, automatic pistol, rifle or shotgun? In what direction did the suspect flee? On foot or in a car? Try to get the color, make and license number of a vehicle.
3. If you discover vandalism or theft has occurred, make a list of all property missing or damaged. This will help not only law enforcement officials, but also insurance claims adjusters.
4. Notify nearby recycling centers of stolen items that could be sold as scrap. Scrap metal yards are instructed to take the names of individuals that bring in materials.
5. Don't disturb the scene of a crime. You might be obscuring evidence such as fingerprints.
6. Notify your insurance representative as soon as possible. This will help you get the fastest, fairest settlement of any losses.

### **Emergency Telephone Numbers:**

Police:

Gas:

Electric:

Ambulance:

Hospital:

**CM Select Insurance Company: (800) 200-5864**

The information contained in these materials is intended solely to provide general guidance on topics that may be of interest to you. While we have made reasonable efforts to present accurate and reliable information, Church Mutual Insurance Company, S.I. (a stock insurer)<sup>1</sup> and its affiliates expressly disclaim all liability for any errors or omissions, or for any actions you take or fail to take based on these materials. Links to any external websites provided in these materials are not maintained by Church Mutual Insurance Company, S.I. or its affiliates. Church Mutual Insurance Company, S.I. and its affiliates are not responsible for and do not in any way approve or endorse the content or accuracy of such sites. The information provided in these materials may not apply to your particular facts or circumstances; therefore, you should seek professional advice prior to relying on any information that may be found herein. © 2020 Church Mutual Insurance Company, S.I.. All Rights Reserved.

<sup>1</sup>Church Mutual is a stock insurer whose policyholders are members of the parent mutual holding company formed on 1/1/20. S.I. = a stock insurer.