



Church safety solutions

Created in cooperation with Church First

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Part three of our three-part series . . .
Avoiding the “big three” preventable property losses:
water damage, fire, theft

Deterring theft and vandalism

Some might argue that if you have never experienced a theft or act of vandalism, why should you develop a program to prevent them? But simply because you've never had a theft or vandalism loss does not mean your church is immune to this type of loss. Churches complacent in their crime prevention efforts are often the ones targeted by criminals. And while theft and vandalism are sometimes related to hate crimes from opportunistic external sources, all too often churches incur theft-related losses from internal sources.

Deterring theft and the potential for vandalism is simply good stewardship of the church resources entrusted to your care. This does not mean that you should adopt a fortress mindset; rather, use it as an opportunity to expand your ministry. For example, perhaps your church keeps its sanctuary unlocked to permit church members or walk-in guests a place to pray or seek solace. Using a protective measure such as a simple alarm that sounds when someone enters or leaves the building provides an opportunity to expand your outreach by welcoming the individual into your church.

This issue of *Church Safety Solutions* covers this and other techniques that church leaders can use to help protect against theft and vandalism of church property. Again, the challenge is to



balance the needs of accessibility and expanding church ministry with protecting against costly losses occurring from theft and vandalism.

Theft and vandalism prevention tips

You should first determine your church's level of risk to understand the vulnerability of your church. This risk assessment can then be used as a basis for developing a church-specific strategy and obtaining the necessary funding (if needed) for such efforts. Many communities

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December –
Holiday Safety

Deterring theft and vandalism *(continued)*

offer free assistance through local law enforcement to create deterrents that can help protect against theft and vandalism. You should contact your local police force, using a non-emergency phone number, to request an on-site evaluation of your property and offer suggestions on how to protect your assets.

Property theft and vandalism are often crimes of opportunity. Individuals who steal or vandalize properties are looking for easy targets through overlooked, vulnerable areas of the building, such as unlocked windows or doors and dark or poorly illuminated areas of the property. Your strategy should focus on making it difficult for your church to be targeted by following a few simple tips:

- Secure all church vehicles by rolling up the windows and activating the door locks. Never leave keys or valuables, such as cell phones, computers, purses or money in plain view. Remember, if a criminal breaks into your vehicle and steals your garage door opener or keys, he or she now has easy access to the church/parsonage.
- If you leave valuables in your car, such as a laptop computer, stow them in your trunk or under your seat before arriving at your destination. Thieves will watch people as they exit their car to determine if that car is worth breaking into. Therefore, conceal these items before you start up your vehicle.
- Unattended or unlocked garages and carports provide an attractive target for thieves and vandals. Storage items and garden equipment should be secured in a locked area. These items, if left out, can be easily stolen and can be used to gain entry to the church. Always lock church garage doors and storage unit doors when unattended.
- Lock and secure all entry doors and building windows. Make sure you have deadbolts on all entry doors and that these are used when the building is unoccupied. Be careful that these doors can be opened from the inside with thumb latches or panic hardware allowing occupants free access to the exterior of the property. Never lock exterior doors with deadbolts, chains, or padlocks if the building is occupied. Check with your local fire department or city building code department to determine acceptable means for locking your church.
- Leave lights on or invest in the installation of landscape lighting that illuminates all sides of the church. Well-lit areas deter criminals from taking advantage of the cover of darkness.
- Conduct a night time walk-around of your property at least four times per year. This will help you evaluate lighting and visibility of your church in relation to the ongoing changes of daylight hours.
- Participate with police/citizen efforts such as a Neighborhood Watch and the National Night Out to help combat crime in your area.
- Church leaders should report suspicious or unusual activities occurring near your property to your local police department.
- Church leaders should make parents/guardians aware of child/teenage event times to ensure that adult supervision is provided. Youth should not be permitted to linger on church property after an event has concluded and should be supervised until they leave (or are picked up by approved adults).
- Evaluate the benefits of installing a burglar alarm system that is monitored through a central station or contract security company. These companies can recommend whether your location should install a simple window and door sensor system or whether a more comprehensive system with interior motion detectors is appropriate.
- Asking church members to provide overnight guard service is not advisable as this could potentially place them in harm's way.

Using Neighborhood Watch to help protect your church property

A "Neighborhood Watch" is an effective crime prevention program, which involves the active participation of citizens in cooperation with law enforcement to reduce crime in their communities. A Neighborhood Watch involves an outreach to the surrounding community that shares a common interest of protecting against crime. The benefits associated with neighbors getting to know each other and working together are enumerable. The extra set of eyes looking out for the interest of the community provides a strong crime deterrent. Contact your local police department for more details about establishing a Neighborhood Watch.

Why Neighborhood Watch?

- There are a finite number of law enforcement officers in every community. Citizen involvement in the form of a Neighborhood Watch provides an added level of security that might otherwise not be possible.

- Watches create communication links between the community and the police through newsletters and crime prevention presentations.
- You and your neighbors are more likely to know more about who or what activities should be going on in your community. Anything that appears out of character may actually be more easily identified by residents.
- Deterrents are created through vigilance, by posting signs and stickers, which create both physical and psychological barriers for criminals.
- By cooperating with each other and the police, people can help fight crime in their community in a safe and effective way under the instruction and monitoring of law enforcement officers.

Remember, a citizen's involvement should only be to report a crime. The responsibility for apprehending criminals belongs to law enforcement officers.

Video surveillance equipment: Should your church have it?

Video systems can help deter theft and vandalism of church properties and can provide police departments important evidence that can be used to apprehend criminals. Video cameras can be installed on the exterior of the church property and can be wired to record activities. If your main entry doors are locked during the day, video cameras can also be used to monitor those who come to those doors, asking to be allowed in. Consider the following factors when determining whether a church should install a video surveillance system:

- What do church leaders, in conjunction with advice provided through local law enforcement, consider to be the risks or benefits?
- Will a video surveillance system provide a theft and vandalism deterrents?
- How is your church configured? Do you have one building with just a couple of rooms or several buildings with classrooms, offices and a library?
- What is the history of theft and vandalism in your neighborhood?
- Do you participate in Neighborhood Watches?
- Do you host sports leagues, youth events, parties and wedding receptions on site?
- Do you lease church facilities for other groups, such as driver education schools, Alcoholics Anonymous or commuter Park and Ride?

Establishing an effective key control program

Key control is every bit as important to overall security goals as alarm systems and video surveillance systems and can provide a less expensive and more effective means of protecting church properties. Key control is simple. Ask yourself who has access to the church. If you don't know, it may be time to change the locks and establish a process for continually monitoring assigned keys. This is not suggesting you withhold keys from elders, committees, choirs or others needing evening and weekend access to the church, but to ensure that church leaders control how the keys to the church are tracked. Here are a few tips on key control:

- Use restricted keys, which are provided through a locksmith and prevent unauthorized duplication.
- Separate the business office, petty cash, records and computer areas through use of separate locks, keyed differently from the open access areas of the church.
- The church business committee should be in charge of determining who should be provided a key and to what parts of the property.
- Create a tracking log to identify who has a key. The log should identify the individual and the assigned key tracking when it was provided and when it is returned.
- Create a policy and a signed acknowledgement that requires the holder of the key to alert church officials if the key lost, stolen and under what conditions the key must be surrendered to the church.
- Review access rights during business meetings as a standard agenda item.
- Develop procedures that require re-keying when keys are lost or stolen.

Cash handling tips

Strong internal controls and documented procedures should be in place to ensure cash proceeds are adequately safeguarded, deposited and accurately reflected in the Church's General Ledger.

Following are a few suggestions that churches should consider when evaluation and implementing a cash handling procedure.

1. Safeguard cash.

Remove temptation by only counting cash and checks received from tithing in a locked room. All cash should be kept in a secure location. Cash that will be secured in the building overnight could be an attractive target for thieves. Whenever possible, cash should be counted and deposited on the same day. If cash is to be stored overnight (or during the day while unattended), it should be placed into a cash box within a locked cabinet or safe to which there is restricted access. Cash proceeds should never be used for making loans, advances, or to pay for expenditures.

2. Segregate duties.

Critical controls such as segregation of duties, limited access, and regular reconciliation are important in handling cash. The number of individuals authorized to receive and handle the cash should be limited and supervised. The individual who receives cash should prepare a listing of all incoming cash.

3. Record and review all cash transactions.

Cash transactions should be reviewed and reconciled to General Ledger by a member of the business committee to ensure they have been correctly recorded.

4. Change the routine.

Thieves look for patterns of behavior to identify when it is easiest to steal. Changing the depositing routine by time of day and by whom can throw off a thief.

Choosing the right safe

Underwriters' Laboratories (UL) is a non-profit, non-bias agency that tests and rates the safety and performance of consumer products. Safes that have earned UL ratings carry a UL label, which designates the product's security and fire-protection ratings. Safes used by your church should be UL listed for the rating most appropriate to the risk you are trying to mitigate. UL listed safes are designed and rated for theft prevention or fire, but rarely both. Listed below are a few terms used by Underwriters' Laboratory to specify the rating level and type of protection tested, which can help you determine the most appropriate type of safe for your church:

- Net Working Time - This is the UL term for testing time which is spent trying to break into a safe using tools such as diamond grinding wheels, high-speed drills with pressure applying devices, or common hand tools such as hammers, chisels, saws, and carbide-tip drills. If a safe has been rated with a 30-minute net working time, (TL30), the rating certifies that the safe successfully withstood a full 30 minutes of attack time with a range of tools.
- Theft resistant - This rating means the safe provides a combination lock and minimal theft protection.
- Residential Security Container rating (RSC) - This UL rating is based on testing conducted for a net working time of five minutes, on all sides, with a range of tools.
- TL-15 rating - The TL-15 rating means the safe has been tested for a net working time of 15 minutes using high speed drills, saws and other sophisticated penetrating equipment.
- TL-30 rating - A product carrying the TL-30 security label has been tested for a net working time of 30 minutes with the same types of tools mentioned above.
- TL-30 x 6 - The TL-30 (30-minute) test is conducted on all six (6) sides of the safe.
- TRTL-30 - The TRTL rating designates a safe which successfully resisted 30 minutes of net working time with a torch and a range of tools which might include high speed drills and saws with carbide bits, pry bars, and other impact devices.



Sample theft and vandalism prevention checklist

A theft and vandalism prevention review can be an effective means to help deter crimes against the church property. No one form can be designed to fit all conditions, so we urge you to use this sample as a guide in developing your own form. The suggested frequencies are recommended minimums. Some situations will call for more frequent inspections. Additionally, all areas of the church should be considered when conducting the review.

No.	Area/Condition to Observe	(Circle One)	Corrective Action (Include Person responsible and anticipated date of correction)
1	Does the church checkbook require a dual signature and limited or capped amount that can be written without committee expense control and receipts?	Yes / No / NA	
2	Does the church use a third-party reconciliation of the church books?	Yes / No / NA	
3	Are cash amounts from tithing counted and deposited on the same day received or at the very least locked into a secure safe?	Yes / No / NA	
4	For groups raising money for ministries, pancake breakfasts, chili dinners or other cash transactions, does the business committee oversee how the funds are accounted for?	Yes / No / NA	
5	Is the church petty cash controlled through a redundancy requiring two party signatures and documentation process?	Yes / No / NA	
6	If the church keeps its doors unlocked during the day or evening, is there an alarm system that will alert staff members when visitors enter the building?	Yes / No / NA	
7	Does the church have a current asset inventory list of all physical items including, but not limited to, stained glass windows, artwork, furniture, office equipment, computer equipment, sound systems, musical instruments, dining or kitchen appliances, maintenance tools and lawn and garden tools?	Yes / No / NA	
8	Does the church have a current asset inventory list of all documents, i.e., vehicle titles, property deeds, confidential church records documented with both with receipts and photographs?	Yes / No / NA	
9	Are all doors, windows, doorbell ringers, cameras, and central monitoring station alarms tested each month?	Yes / No / NA	
10	Are church safes branded with a UL listing for fire or theft?	Yes / No / NA	
11	Are background checks performed on all new hire employees and individuals that have access to church finances or physical assets and is your church treasurer and other appropriate people bonded?	Yes / No / NA	
12	Does the church participate in a community Neighborhood Watch?	Yes / No / NA	
13	Has the church invited a member of the law enforcement community to participate and conduct a risk assessment of the church property within the past year?	Yes / No / NA	
14	Does the church have an accurate and up to date key control program and policy to monitor who has keys to the property?	Yes / No / NA	

Lessons of Loss

The following lessons of loss have been recreated from real events. Certain details were changed to protect the anonymity of those involved.

Church struck by embezzlement and fraud

A church business committee discovered what they believed to be some discrepancies in the accounting practices of an employee hired to keep the books for the church. Upon further investigation, it was discovered that the church had lost more than \$250,000 over what appeared to be a ten-year period. The church notified the local police department who immediately began to investigate the matter using a forensic accounting firm. The accounting firm confirmed the loss to the police department, which then arrested the bookkeeper on charges of embezzlement and fraud.

Following a protracted trial, the jury issued a guilty verdict. The judge then sentenced the bookkeeper to an eight-year prison term. The bookkeeper was also required to liquidate all assets including a home, furnishings, and retirement funds as restitution for the crime.

Pastor discovers forgery and theft

The pastor of a church discovered that an employee was writing checks and forging the signature of a former business committee member who had long left the church. After confronting the business committee with his suspicions of illegal activity, the church contacted the local police department. While the employee was away on vacation, the police seized church records and the employee's computer workstation. The police detectives substantiated the forgery and stolen funds and froze the employee's bank account. In addition, the police determined that the employee had also made personal purchases using the church credit card. The total loss incurred by the church was now reaching close to \$400,000.

The employee was arrested, sent to trial and was sentenced to a 10-year prison term. Restitution was limited to cash on hand as there were no physical assets that could be seized. During the trial, it was revealed that the employee was using the funds to pay for gambling and drug related debts.

Lessons Learned:

Churches can help prevent such losses by ensuring that there is a frequent review of church books by an impartial third party to reconcile the church financial statements. Churches should consider using an outside provider that is not a member of the church to help ensure that the possibility of collusion is removed. Additionally, background checks should be performed on all new hire employees and individuals who have access to church finances or physical assets. Individuals who steal from a church may not be first-time offenders.

References

Zurich Risk Topics:

Federal Bureau of Investigations (FBI) - Be Crime Smart
<http://www.fbi.gov/becrimesmart.htm>

Zurich 1999 - Suggestions for Use of Video Surveillance Cameras

Zurich A1-13904-A 11/03 03-2037 - Risk Assessment Survey
for Financial Institutions

If you have any questions or if you would like to receive electronic copies of any of the referenced materials above, please write to us via e-mail at: churchsafety.solutions@zurichna.com

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