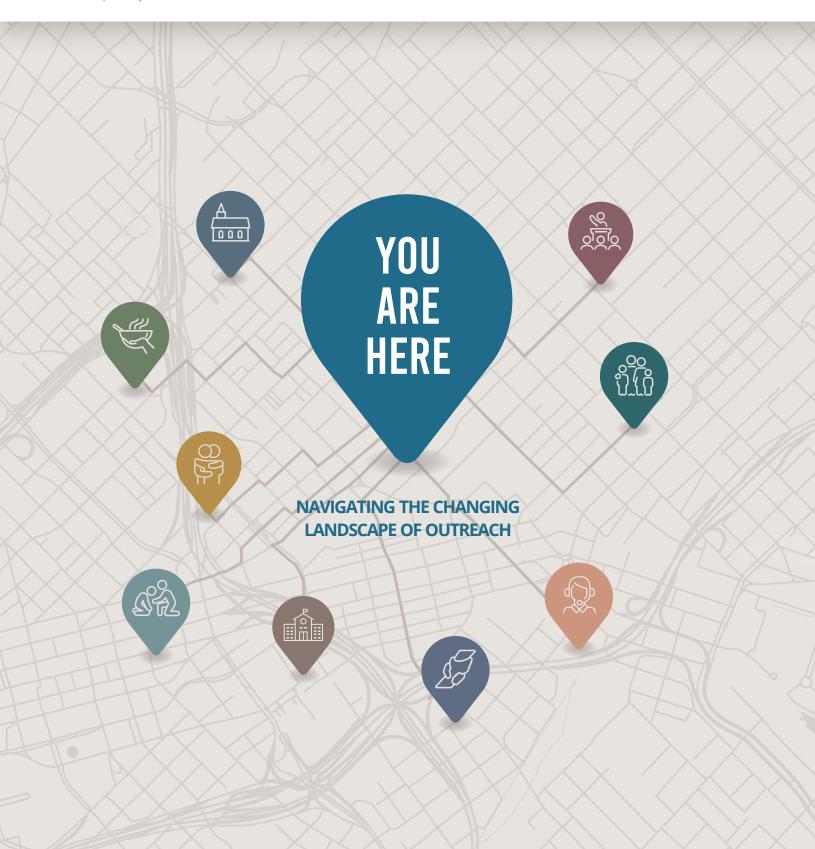
# DEACON'S BENCH®



Practical risk management guidance to help today's Christian ministries thrive





### **Meeting People Where They Are**

By her own admission, Pam Millington is a bit of a control freak. To hear her talk, you wouldn't automatically realize she's a pastor. You might think she's a business analyst or city planner—jobs whose skill sets closely match what's necessary for her current position in ministry.

Millington is a pastor of missions and outreach ministries at Crossings Community Church (CCC) in Oklahoma City—a ministry that includes a medical clinic, a partnership to renovate homes, and an innercity school initiative. She explains that outreach doesn't start when you pick up a tool or deploy volunteers. "Successful outreach begins with planning."

Outreach ministry is seeing an operational shift. Christian organizations are mobilizing their mission and message outside their walls¹ to meet people and their needs where it makes the most sense. Sometimes, outreach means delivering meals or volunteering sweat equity. It can mean donating music lessons for students of under served schools or onsite day care at a job training center. A ministry may cultivate a community



garden to nourish food-insecure households or use its resources to offer financial support to families with special needs children.

By any definition, outreach is about building relationships. "In doing so, we help improve the mental, physical, and spiritual health of the community," Millington said. The key, she said, is to understand the need first and if there are other social service organizations filling the gap. "For us, if we're not pointing people to Jesus in some way, then we will step back and ask if it's the right thing for us to do."

Today's outreach efforts place high value on building a more organic form of cultural engagement<sup>2</sup>—moving away from traditional evangelizing and toward authentic ways to invite people into the Gospel. The drawback is that a ministry increases its risk exposures once it invites non-attendees into community activities or the mission takes its people away from the property.

#### Minimize the Risk of Reaching Out

A critical component of this new wave of cultural engagement is uncovering potential risks. "Our approach to outreach is slow, intentional, and messy." Messy, because that's what happens when you get involved in the lives of others, said Millington. "But if you're prepared, then things go a lot smoother."

Crossings Community Church approaches outreach almost scientifically. "We don't go in and say, 'this is what you need,' "Millington said. "We do assessments, research ZIP codes, and look at statistics." For one community in Oklahoma City, the team learned that a majority of households are led by single women. That same community had a higher percentage of using the emergency room at least once a year. Millington said that the information helped narrow down where to locate their health clinic.

Millington follows a general set of procedures for any outreach activity. "We look at all the risks," she said. "We ask, do we need security? Traffic control? Are cords taped down and doors locked to rooms not in use?" The team performs reconnaissance on all areas outside of CCC's walls, like scoping out where to park, checking on restroom availability, and ensuring disability access. "We want our volunteers to be comfortable in all aspects of the task at hand, so we provide detailed directions, instructions, and a security escort for nighttime events."

Crossings Community Church also goes beyond basic risk management when it comes to education and training. The outreach team trains its volunteers and employees on what they are likely to encounter during high-risk or sensitive outreach events. "When we are working with underprivileged children or the health challenges we see in our clients, it's important that our volunteers know how to talk to and empathize with those we serve," Millington said. Volunteers are trained on how to recognize abuse, handle private information, and deter misconduct. "The blessing goes beyond who we serve. We're expanding our people's worldview as well. But we want to do it safely."





## BEFORE YOU CONSIDER OUTREACH, REACH OUT TO YOUR AGENT

Inviting the public into your ministry or reaching out into the community almost always increases your risk exposure. Before undertaking an outreach program, talk to your insurance agent. Jason Brown, manager for underwriting data and quality services at Brotherhood Mutual, boils the essence of outreach down to a single thought. "When we work with a ministry to ensure it is covered, we ask 'does it further the mission of the church to coach and heal the community."

It's intentionally broad. But he emphasizes that your insurance agent can be a ministry's best friend, so take the time to develop a relationship. "Let them know what you're doing, what's unique about your ministry. The agent will work with us to determine if your current coverage is appropriate for your outreach ministry or if any adjustments to the policy are needed," Brown said. "When in doubt, ask your agent. Our goal, always, is to help our customers answer their call to serve."

Josh Lederman, manager of casualty litigation claims at Brotherhood Mutual, gives ministries additional tips. "Outreach is really just another word for operations," said Lederman. "Anything a ministry organizes, contributes funds to, hosts, or coordinates activities for is a part of their operations."

Lederman shares that ministries should be on the lookout for safety concerns connected to any outreach activities and look for ways to mitigate the risks. He offers the following risk management guidance:

- Create and follow your facilities use agreement if you allow outside groups to meet on your property.
   Be clear about who's responsible and for what.
   Look for indemnification from outside groups meeting in your space to avoid claim responsibility.
   You can contact Legal Assist—a free service offered by Brotherhood Mutual—to look over your facilities use agreement.
- Strive for transparency with your insurance agent about all operations, especially ones that may fall outside the scope of "furthering your mission" or that may be considered for-profit.
   Some ministry operations may require additional insurance coverage.
- Know where your ministry is covered and where
  it's not—in other words, where you hold liability.
  Do you know who's responsible for an accident
  if your Bible study groups meet in participants'
  homes? What about if you rent a space for a
  ministry outreach activity or hold services in a park
  amphitheater? Your agent can help you understand
  which activities expose a liability risk to your
  ministry and which risks can be transferred to
  another organization.
- If you're providing volunteers for another nonprofit's operations or to a school, ask if its insurance covers your volunteers' actions then get the answer in writing.

Beyond coverage, a Brotherhood Mutual agent also can offer free and valuable risk management resources.  $\hat{\omega}$ 



One chat message from a dying teen changed the mission of online radio station Remedy.FM.

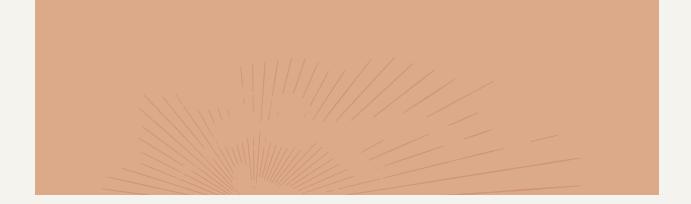
The radio station was co-founded in 2007 by Clinton Faupel, an ordained minister. He began in ministry as a youth pastor to inner-city youth, which led him to see the need for a positive outreach effort, a way to speak directly into their hearts. Remedy.FM was the answer. It helped bring a positive message using technology and music that were relevant.

As Remedy.FM became more popular, the staff started receiving online chat messages from youth, often sharing their struggles and looking for advice. What began as a channel to bring a fun, positive message, quickly became an opportunity to directly engage with people, particularly those struggling with issues related to mental health. Faupel vividly remembers when Remedy.FM received a chat message from a

youth who said he had just taken some pills and was dying. The staff found his address in the database and immediately called 911.

"After that incident, it was never the same for the staff. They no longer wanted to concentrate on music and fun; they wanted to focus on change and how to help people," said Faupel. Over the next two years, Faupel and team would develop the SoulMedic role and transition Remedy.FM to RemedyLIVE, the first 24/7 Christian-based crisis chat service.

SoulMedics are trained to provide hope and encouragement by listening to each person, building trust that leads to an ongoing conversation so they can get help. They aren't counselors, but rather a bridge for people who are in crisis to get connected to long-term help.



#### **Conversation Erases Stigma**

Just as the staff at Remedy were shaken by their experience, suicide can leave a congregation devastated and searching for answers, too. Every 11 minutes, someone in the U.S. dies by suicide.<sup>1</sup> That's more than 47,000 people every year.<sup>1</sup>

Even more staggering are the statistics surrounding thoughts of suicide. Since 2016, RemedyLIVE has polled more than 102,000 high school students – 33% have seriously considered suicide.<sup>2</sup>

### STIGMA-

### To have a negative viewpoint on mental health and the discussion that surrounds it.

Christian leaders uniquely minister to a broken and hurting world. While many pastors feel prepared to recognize those struggling with mental illness and thoughts of suicide, most feel that they could be better prepared.<sup>3</sup>

According to research conducted by LifeWay, less than half of churches regularly discuss mental health.<sup>3</sup> Whether it's out of a fear of stigma or a misunderstanding of the complexity of the issue, Christian ministries are poised to help lead an ongoing conversation about this challenging issue while showing care and compassion. As Romans 12:2 reminds us, it's important to renew one's mind with the transforming power of God's word.

# Talk. Take Time. Listen. Do these regularly.

Prayer and congregational engagement are important components of caring for those within the church struggling with depression, anxiety, thoughts of suicide, or addiction. "When someone faces a crisis, we need to be brave by asking, 'how can we get some help?' Caring for the mind should be a regular part of how we do church," said Faupel.

If your ministry is engaged in conversation about mental health and suicide – either through educational awareness, spiritual counseling, or as part of a response team – there are ample opportunities to help and many training resources.

#### Form a Mental Health Crisis Team

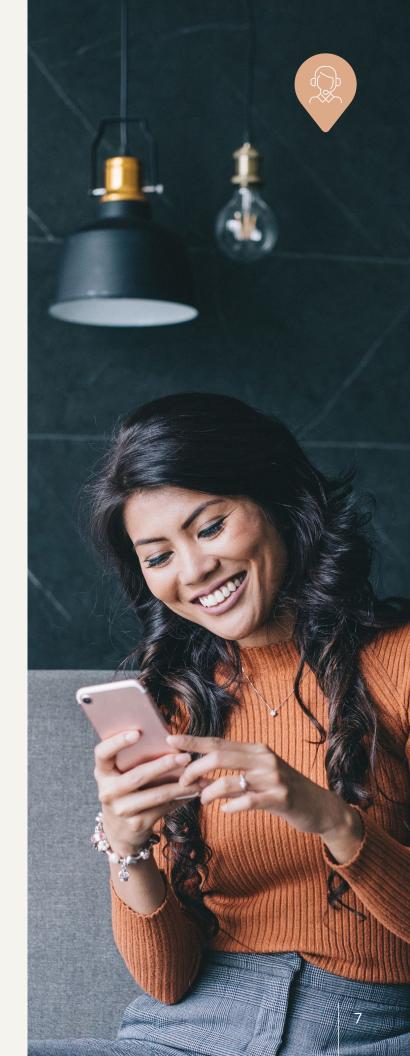
Some states now require or encourage school districts to have a mental health crisis response team that's trained in handling mental health emergencies and promoting mental health advocacy within schools. Churches are beginning to follow suit, developing their own crisis response team. "Churches have medical response teams, so it makes sense also to have a mental health response team," emphasized Faupel.

When starting your team, it's important to recruit the help of licensed counselors, emergency room nurses, or local law enforcement to bring their expertise to the church. A mental health crisis response team should understand the various issues and can engage the congregation in awareness of mental illness and the topic of suicide. "In the church, if you know someone is struggling, you have a moral duty and responsibility to get them help," said Faupel. "It can cause a damaged relationship temporarily, but it is worth it to save a life."

#### **Train Your Team**

Once a mental health crisis team is established, it's crucial for them to receive training. There are many options for ministries to consider. The following three training models may be a great place to start as your ministry enhances its crisis team's training:

- 1. Mental Health First Aid trains individuals to identify, understand, and respond to signs of mental illness. This training helps people recognize when someone is in crisis, which can lead to an appropriate response to encourage the individual to get help. "It's a great baseline for church leaders and mental health task force volunteers," explained Faupel. Learn about local training opportunities at mentalhealthfirstaid.org/take-a-course/find-a-course.
- 2. The QPR model—question, persuade, refer—takes mental health first aid a step further by equipping ministries to listen, care, and understand. The training helps individuals know how to ask appropriate questions, persuade at-risk individuals to get help, and respond to make sure individuals are safe after expressing thoughts of suicide. Many local health systems and schools are beginning to offer free QPR training opportunities. Simply search for local opportunities in your area. Additionally, mental health awareness training grants may be available to help pay for training. Go to samhsa.gov for more information.



## Facility Stewardship Impacts Outreach

Opening your facility to both internal and external groups is a great way to maximize the use of ministry assets. While buildings are meant to be used, frequent and increasing outreach activities can take their toll on a facility. Careful planning and ongoing maintenance provide good stewardship of the resources God's entrusted to ministries.

"I think of facilities as an internal ministry that supports the work of the church," said Jason McPherson, facilities operations director at The Chapel in Fort Wayne, Indiana. "When groups meet to work through the struggles in their life, we want to make sure it's clean and comfortable so they feel welcomed and can focus on the ministry."

Ever walk into a building and immediately notice the burned-out lightbulbs, duct tape floor "fixes," and general lack of cleanliness? Remember how that made you feel? Now, think about your church or school. What maintenance items could use some attention? These are the things visitors will notice when they enter your facility. The attention and upkeep you show your facilities reflect the care you provide for souls.



#### Plan for Increased Facilities Use

Increased facilities use requires careful planning for the increased costs and time associated with cleaning and ongoing maintenance.

**Plan to get it done.** Do you have enough staff to set up and tear down rooms, open and close the building, and clean and restock restrooms? Consider outsourcing some tasks, such as deep cleaning of restrooms, to free up staff time for other work.

**Plan to pay for it.** Make sure to account for the increased costs associated with expanded facilities use. Paper products, in particular, will account for a significant increase in costs. Some ministries may choose to offset these costs by charging a small fee, others may not.

McPherson said his church chooses not to pass along costs, although he understands each ministry needs to make its own decision. "Our community has blessed the church through their tithes. We see the church building as an extension of ministry. We want to make sure we're using it to bless others," he said.

#### The Age of Automation

Maximizing efficiency and longevity of various systems, including HVAC, begins with preventive maintenance and scheduling run-time. Brotherhood Mutual finds that software designed to manage events, work orders, and control HVAC systems can increase operational efficiency for both people and equipment. One option is the eSpace software from Cool Solutions Group, LLC. The software is a suite of solutions to manage events or work orders, plan for equipment replacement, and integrate HVAC, lighting, door access, and devices. Automation software can increase operational efficiency for both people and equipment. "I spend about 5-10 minutes every week programming the HVAC for the week. I can set a unit to cool a room for an entire 8-hour

day, or for 45 minutes that day, depending on use," said McPherson. Scheduling HVAC to run only when needed saves money and reduces wear and tear on equipment.

#### **Facilities are for Ministry**

Being careful stewards of church and Christian school facilities helps those ministries thrive. Facilities that are clean and systems that run efficiently shows care for those coming into your building. With some additional planning, increased facilities use will serve as an opportunity to reach an increasing number of people with the Gospel message.

#### **Protecting Ministry Facilities**

As ministries increase their outreach efforts, more people will have access to your building. Make sure you have adequate procedures in place to control access and limit risk of vandalism or theft. "We want to have open doors, but we also want to be responsible with the resources that God has provided so that we're not exposing our ministry to an increased risk," said McPherson.

If you have outside groups using your facility, there are some important risk management considerations. Unless you have a facilities use agreement signed by the outside group that transfers liability to the group, you'll assume the liability risk associated with allowing the group to use the ministry's facility. For example, if a member of the outside group causes property damage, they'll likely have no obligation to pay for repairs.

Brotherhood Mutual provides a sample facilities use agreement for ministry leaders to reference as they create their own agreement with the assistance of their local attorney who can help tailor the agreement to meet the ministry's unique needs.

# PASTORS: DON'T BURN OUT...BURN ON!







PASTORAL CHANGE DOESN'T HAVE TO BE A CRISIS.













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#### **Ministry Routing List**

☐ Pastor

☐ Administrators

☐ Office Staff

☐ Board Members

☐ Other

#### WHAT'S INSIDE

In this issue of *The Deacon's Bench*, you'll learn how successful outreach programs are built on relationships and careful planning. From suicide prevention to facilities management, incorporating solid risk management tips and techniques into your plans can help you invest in bringing others into the Gospel.

> YOU **ARE HERE**

**NAVIGATING THE CHANGING LANDSCAPE OF OUTREACH** 

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