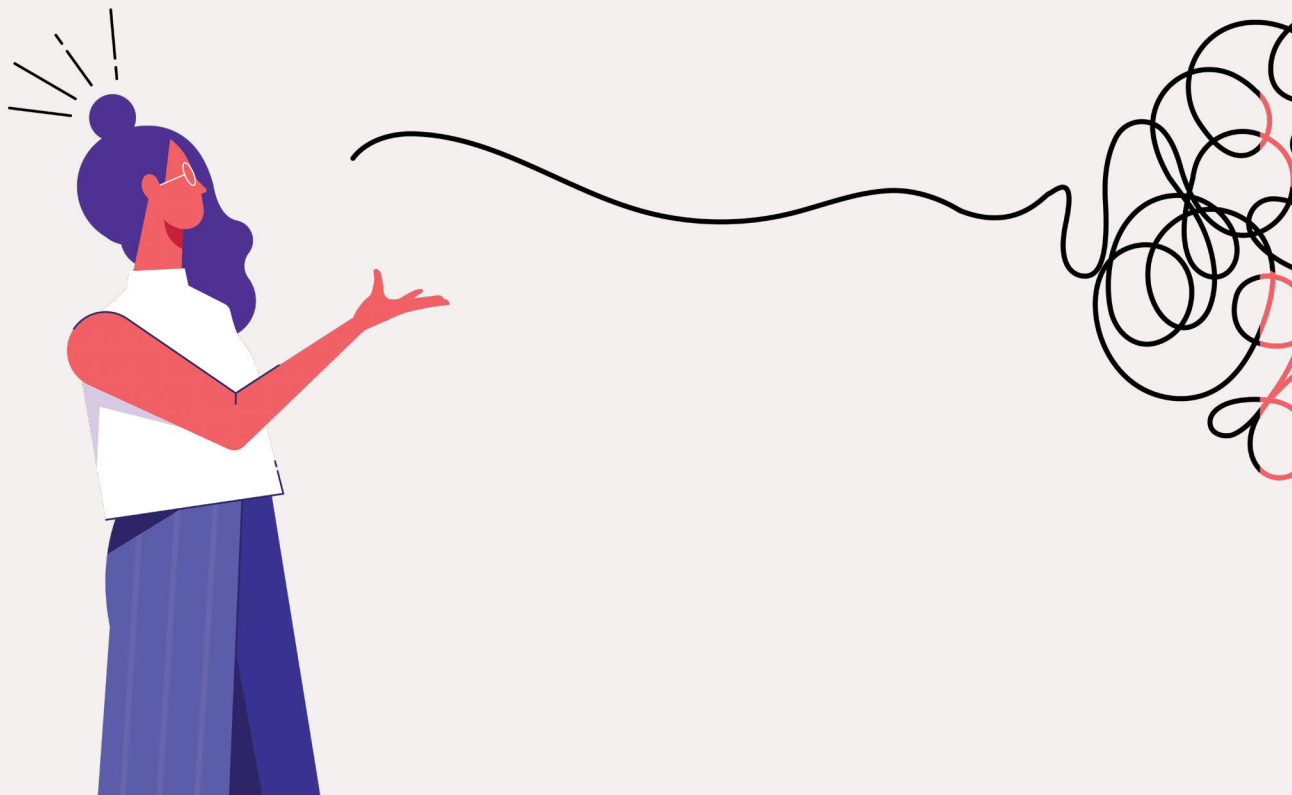


Practical risk management guidance
to help today's Christian ministries thrive



FEATURED ARTICLE

7 Tips for **Conflict Resolution**

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Turn Discord to Harmony: Conflict Resolution Practices for Ministry Leaders



Many people prefer to avoid conflict, hoping that it will go away. But time only causes the wounds to get deeper, further damaging relationships. When disagreements and misunderstandings occur in the church, they can threaten the unity of a congregation. Experts say the only way to heal conflict is to acknowledge and address it. But how?

Ken Sande is the author of *The Peacemaker* and founder of two Christian conciliation ministries, *Peacemaker Ministries* and *Relational Wisdom 360*. Trained as an engineer, lawyer, and mediator, he is a leader in the Christian peacemaking field. Sande has spent more than 40 years helping people reconcile their differences, and he offers some time-tested biblical principles for resolving conflicts in church, work, school, and home before they get blown out of proportion.

In any community of people, disagreements and misunderstandings are inevitable. When those misunderstandings start with something a leader does or says, it can cause serious tension with staff, volunteers, students, or congregants. The way leaders respond to those conflicts can be the difference between an accepted apology and a deep hurt that may lead to a draining lawsuit.

“The majority of ministry leaders who offend people don’t do it intentionally,” said Sande. He likened conflict to a fire. It starts with a spark, a disagreement or misunderstanding, but it can quickly burn out of control.

Conflict starts with a spark, a disagreement or misunderstanding, but it can quickly burn out of control.

“The sooner you smell the smoke and see the flames, the faster you can put a fire out,” offered Sande. “With conflict, the sooner you seek to really understand your contribution to a disagreement or misunderstanding, the better you’ll be able to see others’ perspectives and prevent the fire from growing into an inferno.”

To help ministry leaders address misunderstandings and resolve conflicts before they get blown out of proportion, Sande offered seven tips centered on God-honoring, peace-focused responses.

1. Start by Modeling Christ

There is a balance when responding to a dispute or misunderstanding. It’s important to avoid acting impulsively or assuming the worst. When emotions are churning, people can mistakenly throw gasoline on a fire instead of putting it out. However, Sande encouraged leaders not to let their emotions simmer for too long.

“Jesus gives us this powerful model of loving others, and the power of the Holy Spirit to live it out,” Sande said. “Before you respond to a disagreement or offense, take time to pray for wisdom, calm your spirit, and ask yourself how you can please and honor God in this situation.”

When addressing conflict, we should consider Jesus’ teaching of removing the log from our own eyes before pointing out the speck in the eyes of others. “Human tendency is to minimize our guilt and magnify others’,” Sande said. “Jesus tells us to reverse that. When we take our sins seriously, it evokes humility and better prepares us to hear what others have to say as we address misunderstandings and disagreements.”

2. Practice Relational Wisdom

When we get into a conflict, Sande said most of us tend to go “two-dimensional.” We focus on the horizontal relationship: dwelling on our righteousness and the other person’s wrongs.

Relational wisdom, a gospel-driven form of emotional intelligence, brings God into the equation. It helps people to view their relationships “three-dimensionally” by seeking to be not only self-aware, but also other-aware and God-aware.

“Through relational wisdom, we can integrate a solid understanding of human neurology with solid theology,” explained Sande. “This helps us get our hearts in the right place, so we can help others more effectively. One might start by praying, ‘Lord, give me wisdom and patience with my people. Help me to understand their hearts.’”

Before attempting to resolve an issue, Sande said it’s helpful to apply the “SOG Plan” by asking yourself questions from the following three categories.

Self-awareness. What’s going on in my own heart? What am I feeling? Why? How am I inclined to respond? What will I do instead?

Other-awareness. How am I affecting others? What do others seem to be feeling? What do they seem to need? How can I demonstrate genuine love and forgiveness?

God-awareness. What is God up to? Why did he allow this situation? Am I acting in faith or unbelief? What would glorify him?

Continued...

Sande also encouraged leaders to be approachable when facing disagreements and misunderstandings. Approachability is cultivated over time by practicing humility, flexibility, and teachability—all core characteristics of a relationally wise person.

3. Recognize Fear and Bias

When people fear something, they typically have one of three responses: control, anger, or withdrawal. For effective resolution, ministry leaders can consider this question: "What is this person concerned about or afraid of?"

"The more quickly you address others' fears with gentleness, kindness, and the love of Christ, the more often you'll see a positive result." -Ken Sande

Seek to discern and address the fear that is driving others' behavior. Then, consider how you can talk about the situation in a way that's sensitive to what the other person is thinking. Based on the other person's fears and experiences, how can you approach them with a safe, inviting, and supportive attitude?

Once you understand the underlying dynamic of fear and biases, you can resist the temptation to become defensive. When you do so, you can prevent conflict, minister to others, and move your relationships to a whole new level.

"We strongly encourage ministries to get upstream of conflict," said Sande. "The more quickly you address others' fears with gentleness, kindness, and the love of Christ, the more often you'll see a positive result."

4. Practice the Three Ps of Satisfaction

Any time you're trying to solve a problem, render a decision, or give guidance, you want people to be satisfied with the process, with how they were treated, and with the outcome. Sande calls these the Three Ps of Satisfaction:

Process satisfaction. A fair, orderly, and even-handed process. Everyone feels that they've had enough time to present their side of the matter.

Personal satisfaction. Treating everyone with respect, courtesy, and equality, just as we would want to be treated ourselves.

Product satisfaction. A final solution that is as reasonable, just, and equitable as is humanly possible.

Even if someone doesn't entirely like the outcome, Sande said they will often accept the result if they are treated fairly and with respect.

"If you give people process and personal satisfaction, they will usually walk away satisfied," Sande said. "I've seen it again and again."

The converse is also true, he said. "If you don't treat people with respect, or if you don't give them a fair process, they will be bitter toward you, no matter what you decide."

5. Remember the Golden Result

One of the most effective communication rules Sande has seen in mediation involves the Golden Result: People will usually treat you the way you treat them. It's very similar to the Golden Rule: Do to others as you would have them do to you. "Blame others and they will usually blame you," Sande said. "Admit where you've been wrong, and you'll be surprised how often others do the same."

When people learn peacemaking skills, they're able to resolve many conflicts on their own.

If you listen carefully and with humility, plus take responsibility for your own actions, it generally brings the tension level down. Any time you're in a conflict, ask yourself, "How do I want to be treated?" If you engage others by treating them exactly the same way, Sande said you'll be amazed at how often this changes the course of your conflict.





6. Promote Biblical Peacemaking

When people learn peacemaking skills, they're able to resolve many conflicts on their own. One way to familiarize people in your ministry with peacemaking skills and principles is to devote a small group to the peacemaking curriculum, allowing people to enroll and practice the principles in a safe environment.

If the church encourages small group leaders and elders to develop more advanced skills, such as biblical reconciliation, it allows lay leaders to coach individuals and serve as mediators in conflicts. That way, only the really difficult cases among the congregation would be left for pastors to address.

In Sande's experience, about 80% of the people who think they need a mediator are able to resolve the matter on their own if they are equipped to do so. "With good teaching or coaching for one party—who goes back and just starts living out the biblical principles—that resolves it, most of the time," Sande said.

"Peacemaking principles aren't difficult," Sande explained. "They just involve skills people may not have developed yet."

7. Establish Relational Commitments

Pastoral ministry requires accountability within a community. In Sande's experience, appropriate discipline can sometimes offend people or make them angry, resulting in a lawsuit for defamation or emotional distress. Sande recommended that ministry leaders work with key stakeholders to develop written Relational Commitments, which can guide members' actions and interactions with each other.

"Relational Commitments can communicate policies and beliefs that might seem offensive but make sense

when explained in context," said Sande. "It's important to describe a principle and then provide an illustration in which that principle might be used. For example, your Relational Commitments might outline your ministry's policy of informing leaders of another church if someone under discipline at your church decides to attend theirs instead. This commitment may seem like a breach of confidentiality, but what if the person under discipline has a track record of defrauding people for money? Telling other church leaders could help prevent harm to their congregation. Including examples like this in your Relational Commitments can help people who read them understand the intent behind each policy."

When ministry leaders approach conversations about disagreements and misunderstandings, having Relational Commitments as a reference point can help the parties involved in the conflict find common ground and move toward a resolution. Clear Relational Commitments can also have an impact on the Three Ps of Satisfaction, helping people understand the process through which a resolution can be achieved.

Sometimes, even when you have done everything you can to mitigate risks and resolve conflicts before they escalate, lawsuits can still arise. In those situations, it is important to have wise counsel from a ministry-focused insurance company that can help guide you through the process and protect your ministry and your staff.

By approaching disagreements and misunderstandings with relational wisdom and Christ-like humility, ministry leaders can keep small sparks of discord from turning into costly, fiery lawsuits. They can also develop a culture of relational wisdom within their ministries, leading to stronger harmony and a healthier community.* 🙏

*Information for this article was obtained through an interview with Ken Sande.

FROZEN PIPES: A COLD REALITY



As temperatures drop and winter approaches, ministries that don't have safeguards in place could be inundated with trouble due to frozen, burst pipes. The flood of damage can lead to unusable facilities and stressful repair processes.

Frozen pipes are one of the biggest risks of property damage when the temperature drops.¹

"There's a perception that water damage isn't that big of a deal," said Zach Mize, a senior producer and partner with American Church Group of Texas. "But if the water comes from a burst pipe on the second floor or isn't discovered for days, it can destroy equipment, flooring, walls, floors, pews, and more."

While any water pipe can fail without warning, frozen pipes are a major culprit. Northern states aren't the only ones that have to deal with cold temperatures. Freezing weather can be especially troublesome in southern states, where buildings often lack adequate insulation to protect against below-freezing temperatures. Water pipes in attics or above ceiling tiles are also vulnerable to freezing temperatures.

BEFORE TEMPERATURES PLUNGE

It's never too early to get ahead of freezing weather. These four tips can help defend your plumbing and protect your property.

1 INSULATE PIPES

Inspect attics, basements, and other places where pipes run. You may need to better insulate those areas or fit exposed pipes with insulation sleeves. Crawl spaces and riser rooms are other locations that may be at higher risk for freezing pipes since heat may not reach those areas as easily. Seal any cracks or holes in your building exterior or foundation, especially if they are near water lines.

2 INSPECT SUPPLY LINES & HOSES

It's important to routinely inspect supply lines and hoses, making sure everything is updated regularly to avoid leaks and flooding due to wear and tear. It's also a good idea to periodically replace supply hoses to washers and toilets—a primary cause of water leaks beyond frozen pipes. To reduce the risk of water-related disasters during colder months, remove outdoor hoses from spigots.

3 INSTALL AN AUTOMATIC WATER SHUT-OFF DEVICE

Protecting your building involves a way to automatically shut off the water. This can be accomplished by installing a flow-based automatic water shut-off valve. While there are many on the market to choose from, Brotherhood Mutual recommends FloLogic®. It's an intelligent leak-detection device that's installed on the main water supply line as it enters the building. It features a smart sensor that constantly monitors water flow. If it detects a leak, or if the building's temperature drops below a preset level, it automatically shuts off the water. Then it sends an alert via a smartphone app so users know as soon as there's an issue. It's important to work with a locally licensed plumber when purchasing and installing a leak-detection device.

4 HAVE A PLAN FOR POWER

If a winter storm strikes, it can knock out power for hours, even days, which means your building won't have any heat. Many ministries install back-up generators to maintain some basic functions. Having a way to maintain heat in your building is an important part of managing the risk of burst pipes.

FREEZING TEMPS IN THE FORECAST

No matter where your ministry is located, when the temperature drops, these four steps can reduce the likelihood of frozen pipes on your property.

1 SET THE THERMOSTAT

When outside temperatures dip below freezing, it's important to keep a building's temperature above 55 degrees. Even if no one will be using the building, maintaining a consistent temperature can keep pipes from freezing. If some areas of a building stay colder than the rest, prop doors open or take other steps to maintain heat in those areas.

2 LEAVE FAUCETS ON A TRICKLE

When temperatures are especially frigid, leave faucets open to a steady drip or trickle. The constant flow will help prevent frozen pipes.

3 CHECK THE PROPERTY REGULARLY

Burst pipes can cause greater damage in buildings that go unused for days at a time. During extremely cold weather, you may wish to check buildings more frequently than normal.

"Having two or three people who are essentially on call to check on your building can make a huge difference," offered Mize. "That way if someone is out of town or can't get to the property, you still have another person or two who can go make sure everything checks out and raise the alarm if they see something has gone wrong."

If you're concerned about the potential for freezing even after you've put safeguards in place, you can manually shut off the water supply for the entire building when a freeze alert is issued. Mize also emphasized the importance of knowing where the shut-off valve is in case of an emergency.

4 MAXIMIZE THE REACH OF WARM AIR

Be aware of places in your building that might be more exposed to freezing temperatures. For example, if you have pipes above ceiling tiles, consider lifting some of the tiles to allow warm air to reach the pipes. Entryways and vestibules with exterior and interior doors are more exposed to freezing weather, especially in southern states. "I've found that a lot of burst pipes happen because water lines or the building's fire sprinkler system lines are in between an exterior door and an interior door," said Mize. "If you have an entryway like that, we often recommend keeping the interior doors propped open and removing some ceiling tiles so heat can reach the pipes in that area."

"It's easy to forget how disruptive water damage can be to ministry activities," said Mize. "If your pipes burst and cause significant flooding, your property might not be usable for an extended period of time." That's why a sense of urgency when it comes to prevention is so important. By taking proactive steps to protect your property, you can reduce the threat of winter's icy grip. 🏠

1. Commercial Risk Engineering Bulletin: Winter Weather. https://ibhs.org/wp-content/uploads/member_docs/Commercial-Risk-Engineering-Bulletin_Winter-Weather_IBHS.pdf, accessed Sept. 19, 2023



HEADS UP!

A Three-Step Approach to Addressing Concussions



The dangers and lasting effects of concussions, especially in children and teens, are well documented. Not every head injury occurs during a sports activity—children and youth risk a head injury from something as simple as a fall. Because your Christian ministry may host children for sports and intramural activities, Sunday school, childcare, or other programs, ministry leaders should be prepared to respond and care for the child until medical help or parents arrive.

★ PREPARE TO RESPOND WITH A THREE-FOLD POLICY


Increased focus on the frequency and severity of head injuries has prompted federal and state governments to take action. The National Conference of State Legislatures provides information on states that have enacted legislation to address concussive injuries. Most state legislation addresses these three areas:

- 1. Educate** or train staff and volunteers on recognizing concussive symptoms and how to respond
- 2. Evaluate** the child or athlete. Remove from play or practice if you suspect a concussion
- 3. Reinstate** the child to practice, activity, or competition after evaluation and clearance by a designated health care provider

These three components help give ministries a launching point to develop their own policies and protocols for training, education, and injury response. A locally licensed attorney can inform you of the specific requirements that apply to your ministry under the applicable federal and state laws. Even if an injury does not appear to require the immediate attention of medical providers, ministry leaders should make a written record of any injury and inform the child's parent or guardian.

★ LEARN THE SYMPTOMS OF A CONCUSSION

Some concussions are mild, and most people fully recover. Others are severe and may lead to long-term physical or mental health issues. Developing a



concussion protocol policy and training your ministry staff and volunteers may help an injured child receive the necessary care for a complete recovery.

★ KNOW THE SIGNS

Head injuries are caused by trauma and can include a blow to the head, a sudden or jarring movement of the head, or a fall. Common symptoms of a concussion can occur right away or hours or days after the injury. Symptoms may include one or more of the following:¹

- Headache, nausea, or vomiting
- Fatigue or drowsiness
- Sensitivity to noise and light
- Numbness or tingling anywhere on the body
- Dizziness, loss of balance, or trouble walking
- Being irritable or more fussy than usual
- Heightened emotions
- Change in sleeping patterns
- Vision problems
- Inability to concentrate or remember recent events

Not every head injury occurs during a sports activity—children and youth risk a head injury from something as simple as a fall.

★ KNOW WHEN TO GET IMMEDIATE HELP

All head injuries should be taken seriously, regardless of severity. If a headache worsens, clear fluid drains from the nose or ear, or swelling of the scalp increases, seek immediate medical help for the child. In the event of red flags that indicate a traumatic injury, it's important to call 911 or your local emergency number. The following signs may signal a severe injury that requires immediate attention:¹

- Experiences a seizure
- Complains of neck pain
- Behaves differently than usual
- Cannot think clearly, remember things, or recognize people or places
- Has weakness in the arms or legs
- Slurs his or her speech
- Passes out
- Is hard to wake up
- Vomits more than two times in 24 hours

★ WHEN IN DOUBT, SIT IT OUT

Generally, treatment for a concussion includes rest. The child's doctor may recommend other measures as a part of the overall treatment. If a child diagnosed with a concussion is in your ministry's care, be aware of possible restrictions on his or her activities. These may include:²

- Limiting physical activities like active play, PE classes, and sports
- Keeping surroundings calm and quiet
- Attending all doctor appointments, even if the child is feeling better
- Limiting activities like reading, schoolwork, and talking on the phone. Limit screen time, including watching TV, video games, computers, and cell phones

Allow the child to stop and rest any time he or she experiences a worsening of symptoms. Inform the parent or guardian of any concerns.

Be aware that your state or local government may have regulations that guide injury prevention for children in your care. Many states have implemented policies and protocols regarding how a childcare provider should react to head injuries sustained by children. Check with a local attorney to see if any regulations apply to your program and, if so, how your ministry can ensure compliance. Also, make sure to speak with your insurance agent about coverage options if your ministry participates in any activities with an elevated risk of concussion. ♯

1. "Mild head injury and concussion." Children's Healthcare of Atlanta, 2016, <https://www.choa.org/-/media/files/Childrens/medical-services/concussion/concussion-teaching-sheet.pdf>. Accessed 18 September 2023.

2. "A Parent's Guide to Concussions." Nationwide Children's Hospital, <https://www.nationwidechildrens.org/specialties/concussion-clinic/concussion-toolkit/a-parents-guide-to-concussions>. Accessed 18 September 2023.



STEER CLEAR OF

RISK

4 DRIVER SCREENING ESSENTIALS

While safety practices are a significant part of minimizing risk, you can also help prevent potential on-the-road disasters by being proactive about driver selection and screening. Your drivers will be asked to travel long distances, enforce unpopular rules (like seatbelt use), and make sure everyone gets home safely. Are they up to the challenge?

1

DRIVER EXPERIENCE

“Experience is one of the most important things to consider when selecting a driver for a church minibus or van,” said Jaymi Rodgers, manager of casualty claims at Brotherhood Mutual. Consider these questions when screening potential drivers for experience:

- How often (if ever) have you driven buses or pulled trailers?
- Do you have experience with air brakes or hydraulic systems?
- Are you familiar with the guidelines for operating our ministry’s vehicle(s)?

You might consider requiring certain types of training for your drivers so you can equip them with the information they need to operate your vehicles safely. Look for local classes and online courses that provide training in trailer towing, 15-passenger van driving, and/or bus driving.

2

DRIVING & SAFETY RECORD

Consider doing a motor vehicle record (MVR) check on potential drivers. An MVR check can show you a driver’s traffic citations, license suspensions, DUI convictions, and accident reports. It’s important to choose people without reckless driving citations or multiple traffic violations. Your ministry may be judged negligent for allowing someone with a poor driving record to operate a vehicle.

3

BACKGROUND CHECK

Conduct a background check to ensure people who drive your vehicles don’t have a criminal history. A background check is a key part of an effective screening process, especially if your drivers will be around teens or young children.

4

LICENSE INFORMATION

Most states require a commercial driver’s license (CDL) for driving buses and large vans if they weigh more than 26,000 pounds or transport more than 15 people. If you have a 15-passenger van, a CDL might not be required, but the National Highway Traffic Safety Administration says it’s still ideal for drivers to have them.¹ Check with your local Department of Motor Vehicles to determine what will be required for your drivers.



BONUS TIP

Another important factor in on-the-road safety is a driver’s age. “When I’m working with customers, I usually recommend that church vans be driven by people who are at least 21 years old,” said Ben Johnson, managing partner of American Church Group of Tennessee. “For buses, I like to say people who are 25 or older, with occasional exceptions. When you have experienced drivers, you’re reducing the risk of accidents happening.” 🛡️

1. U.S. Department of Education. Safe Transportation for School Age Children. <https://www2.ed.gov/about/inits/ed/non-public-education/other-federal-programs/dot.html>, accessed Sept. 26, 2023.



EVEN MORE ARTICLES ONLINE

brotherhoodmutual.com/db/resolution

We couldn't fit everything in this one issue, so visit The Deacon's Bench Online for even more articles and resources designed to help ministries operate safely. We've highlighted a few topics below.



CONFLICT RESOLUTION

Biblical peacemaking can minimize contention and help avoid legal battles within ministries. These resources invite you to handle disagreements with grace no matter what challenges arise—from demonstrations and protests to volunteer relations.



FREEZING RESOURCES

Don't let winter's chill freeze you out of your facilities. Take proactive steps to protect your property from the damaging effects of icy temperatures by reading about good risk management practices and reviewing a cold weather maintenance checklist.



CONCUSSION AND INJURY PREVENTION

Keep your head in the game to protect your people from incidents that could cause serious injuries. Check out a concussion protocol article that provides ministries, colleges, and schools with tips for limiting risk and liability during activities—and download a sample injury report so you're prepared if an injury occurs.



DRIVER RESOURCES

Get even more information about navigating issues related to vehicles and drivers. These articles help you steer clear of potential trouble by considering steps for reducing on-the-road risk and making sure your bus or van drivers are up to licensing standards.



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Ministry Routing List

- Pastor
- Administrators
- Office Staff
- Board Members
- Other

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