

GATEKEEPER

SOUTHERN MUTUAL CHURCH INSURANCE



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How to Find the Right Contractor for Your Church—and What to Watch Out For



If you've visited a home improvement store or had any work done to your home recently, you've probably noticed those projects cost more – sometimes significantly more – than they did just a few years ago. Building prices have increased, meaning even maintenance projects can seriously impact your church's budget.

Whether you're repairing a few things or embarking on a major addition to your church property, finding the contractor to do the work is tough. The right company can make a huge difference not only in the quality of work, but also in helping you identify ways to save money.

There are probably dozens of contractor options in your area, so we've broken the process down into a few steps to help you decide who you hire to support your church.

While most of the people you'll work with are forthright, we also want to highlight a few red flags to keep in mind when hiring a contractor.

Get recommendations from people you know

One of the best ways to find a great contractor is to ask people in your congregation who they would recommend. You'll probably get several different responses, which can be an excellent starting point for your list of who to contact.

Asking members of your congregation and community will also result in a more localized pool of companies to work with. Finding someone who lives and works in your town will often result in better service throughout the project.

Find out about their experience

Once you have a list of contractors to contact, consider asking them about their experience working with churches. Depending on the size of your church property, the infrastructure is often similar to a commercial facility. Finding someone with experience working in larger

How to Find the Right Contractor for Your Church

—continued

facilities can be helpful on more challenging projects.

It's always a good idea to have two or three quotes to compare. This also allows you to see how different contractors would approach a project. When they visit your church, their assessment can give you insight into their capabilities and how long it will take them to do the job. This is also a good time to ask for references.

Verify licensing and insurance

Before anyone begins working on your church property, ensure they have the proper licensing and insurance to do the work. Request a copy that you can keep on file. Their insurance is not only designed to protect the contractor – it's also a measure to protect you and your church.

Be wary of high-pressure tactics and "special" offers.

Most contractors you'll speak with are genuine, upright people, but some seek ways to capitalize on others. A common example of this is roofers

who show up in town after a big storm.

They're likely not local to your area and may offer "special" pricing to repair or replace your roof even before they've inspected it. Consider this a red flag.

Some contractors may use high-pressure sales tactics, such as asking you to sign a contract right away or pay a large cash deposit. These are signs that a company is looking out for its interests rather than yours.

Another indicator to watch out for is a quote from a contractor that's much lower than their competitors. And if a business is unwilling to provide references or proof of licensing and insurance, it's best not to work with them.

Once the work is over, hang on to your paperwork

After you hire a contractor and they complete a project for you, be sure to request written copies of any warranties and receipts in case you need them in the future.

We hope these ideas and tips can help you when your church prepares to hire a contractor.

Preventing Theft of Your Church's Financial Resources

An unattended offering plate or financial account information that falls into the wrong hands are just two examples of situations that can lead to theft of your church's financial resources.

One church saw \$5,000 in offering money taken from a disregarded offering plate and there are many stories of church bank accounts being drained when someone with nefarious intentions uses account information.

This kind of loss not only takes away from your ministry efforts, but can also strain your congregation and future giving.

Here are a few ways you can keep these resources safe:

- Store financial information securely and limit who has access to online accounts
- Use two-factor authentication to add an extra layer of security to digital banking
- Add locked offering boxes in your sanctuary
- Implement a system so offering plates are not unattended and at least two people are always present when transferring money from the plate to a secure location

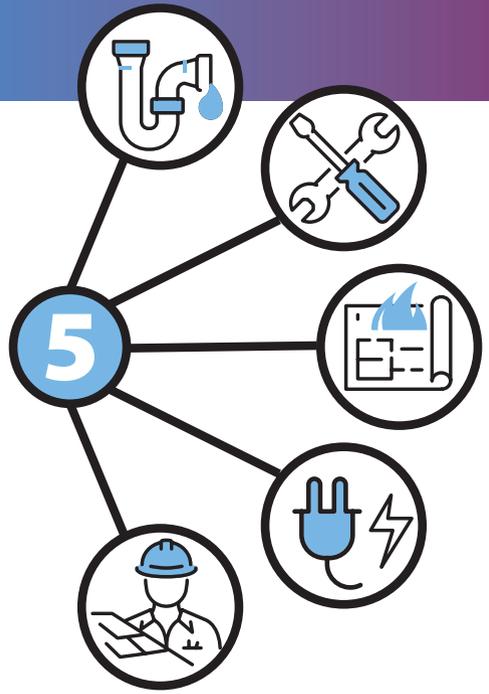


The Stewardship of Church Maintenance

Your church property is the hub of ministry. It's where you worship, serve and connect with people in your community. Keeping your facilities in great condition is just one way you can demonstrate stewardship.

Here are five things you can do in the next few months to prep your church for the rest of the year:

- 1. Install an automatic water shutoff device** - It monitors and alerts you about leaks and can turn the water off to prevent damage. Visit www.smcins.com to learn more about how Water Hero and FloLogic can help your church prevent water losses. SMCI will waive the deductible up to \$2,500 for policyholders who experience a water loss with an approved water loss prevention device installed.*
- 2. Service your HVAC unit** - Summer activities and temperatures can strain your HVAC system. Servicing can identify any issues and prepare you for the colder months ahead.
- 3. Check fire safety devices** - Ensure fire extinguishers are up to date and smoke and carbon dioxide detectors are functioning properly.



- 4. Have an electrician inspect your electrical system annually**—especially if breakers are tripped frequently, you notice flickering lights, or you lose power often.
- 5. Monitor major infrastructure** - Keep track of your plumbing, roof, and other major systems based on their age and consider future repair needs.

**Contact our team at 800-922-5332 to learn more about our water sensor premium discount program*

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At Southern Mutual Church Insurance, we like to make things easier for our churches. That is why we offer a simple, online payment system for policies that will transfer the money directly from your church's checking account.

Simply go to our home page, www.smcins.com, and click on "Make A Payment." The instructions on that page will walk you through the process.

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Summer 2024 means Vacation Bible School(VBS), Parents' Mornings Out, Summer Picnics and other fun events for many churches. It is a wonderful ministry to today's little ones and a reminder to us as adults of those ...more



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Follow Southern Mutual Church Insurance on LinkedIn to stay up to date on our latest news. Plus, find valuable maintenance information, cybersecurity updates, and safety tips.



Proper Vetting Makes All the Difference

When onboarding new employees or volunteers, background checks are a critical way to protect your church. We've partnered with Protect My Ministry to make this process easier for you. SMCI policyholders get a discount on two different packages.

Protect My Ministry has a team that verifies and re-checks background checks to ensure nothing is missed. By vetting the folks involved in your ministry, you can keep everyone who visits your church safe. According to Protect My Ministry, many background check programs aren't comprehensive. Each state has different regulations about what can be disclosed. Protect My Ministry leverages all the information available to them to create a complete background report.

Background checks are just one part of the process. It's critical to have procedures and policies for your church, especially in your work with children's and youth ministries. We've put together a guide to help you develop guidelines that will help keep your church, and the people you serve, safe.



Access Child Protection Manual
at: <https://www.smcins.com/pdf/ChildYouthManual.pdf>



Scan the QR code
to sign up and find
out more about
background checks



LETTER FROM THE PRESIDENT

It's hard to believe another year has passed and it's time to send out The Gatekeeper.

And once again we find ourselves stepping back and reflecting on how fortunate we are to do this work. Protecting churches and the ministry they provide to their congregations and communities is something we don't take lightly or for granted.

That's a big reason why we put together The Gatekeeper. It's a way for us to connect with you and provide resources to help you serve more effectively. While this printed edition goes out once per year, you can find information just like this on our website anytime.

This year, we want to give you insights and tips you can use at your church right away.

Like how to identify the right contractors for your church to ensure they are qualified, licensed and properly insured. And a few practical ways to take care of your property through routine maintenance, including reducing the likelihood of losses such as water damage.

We've developed a new partnership with background check provider, Protect My Ministry, to help ensure your employees and volunteers are fully vetted. And we cover ways to protect the gifts and offerings your church collects so those finances don't fall into the wrong hands.

Just like your church is a place people can count on in the community, we'll continue to be here for your ministry. If you ever need us, reach out at 1-800-922-5332. Or visit our site at www.smcins.com.

Robert Bates, CPCU, CRM, CIC, AIS

President & CEO, Southern Mutual Church Insurance Company

SMCI mortgage loan program

Southern Mutual Church Insurance has long been there for policyholders with a significant capital need, whether a church is recovering from a disaster, or expanding to meet the needs of a growing congregation.

We will now be there more than ever. We are pleased to offer mortgage loans of up to \$500,000 for expansion, renovation or remodeling.

We offer competitive rates, and we can have the check in your hands in less than six weeks.



Call 1-800-922-5332 and talk with Phil Frazier in our Mortgage Loan Department to learn more.

Everything You Need is Online

You can get resources just like you found in this newsletter on our website. We will publish articles and content to help you protect your church and congregation. And we make it easy for you to manage your policy and pay your premium with our online portal. Visit smcins.com to access all the resources available.



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