

Ostriches or Eagles?

Can Risk Management Soar on Your Campus?

Ostriches and eagles are two majestic birds with very different reputations. One is a symbol for apathy and denial, with its head buried in the sand; while the other soars at great heights, symbolizing freedom, power, and achievement. Today, we find both of these attitudes on the campuses of Seventh-day Adventist educational facilities. What have we learned about risk management since our pioneers organized the first Seventh-day Adventist school in Battle Creek, Michigan, 131 years ago? Will we further the vision of our founders, or will we forget the lessons learned from past events? Will we ignore practices that can cause serious injuries, needless loss of life, or damage and loss of the assets entrusted to our care?

Are our school administrators acting like ostriches, with their heads buried in the sand of apathy and denial? Or are they soaring like eagles to new heights by making safety a priority throughout the ministry of Adventist education? The choice is ours each day. Every person has a part to play in ensuring school safety—educational administrators, teachers, auxiliary employees, and volunteers.

“We have nothing to fear for the future, except as we forget the way the Lord has led us in the past...”—familiar words to Seventh-day Adventists from the pen of Ellen G. White. This sound counsel can be applied to the risk-management practices at every Adventist institution.

Today, many Adventist schools face risk-management challenges. All educators have a duty to follow the counsel of the Apostle Paul to the young pastor Timothy: “Guard what has been entrusted to your care...” (1 Timothy 6:20, NIV). In essence, risk management means being a faithful steward of the assets entrusted to us. These assets include every person who enters our classrooms or sets foot on campus—especially students. It involves the proper care and maintenance of facilities, vehicles, and equipment. It requires careful planning to prevent accidents, and treating employees with respect and care, thereby avoiding litigious actions that can cause financial loss. Are we up to these challenges? Let’s examine some recent events that suggest risk-management measures we can employ to prevent similar losses in the future.

Risk Management Challenges

Maintenance of Facilities. To effectively manage risk, we must first do a careful review of our fa-

cilities. Is there an accident waiting to happen at your school? The number-one cause of loss within Adventist churches and schools is a slip, trip, or fall. These can be caused by many factors, most of which can be easily corrected at minimal cost. The extension cord strung across a walkway, the loose handrail on the stairway, the rickety ladder used to change a light bulb, the icy sidewalk or parking lot are all examples of the ostrich syndrome at work. Simple solutions are available in each case: Put duct tape over the cord, tighten the bracket, replace the ladder, and salt or sand the sidewalk. Risk-management records indicate that these types of accidents cause serious injuries to students, employees, volunteers, parents, and guests numerous times each year. In some of the most serious cases, these accidents have caused injuries costing more than \$250,000 in medical expenses, lost work, and payment for permanent disability.

Workplace Safety. As we review the workplace safety record of the Adventist Church in the United States during the past decade, we find that a number of major insurance companies made significant payments to Adventist employees for on-the-job injuries. Unfortunately, these payments far exceeded the premiums paid for workers' compensation insurance. Today, these insurers will no longer provide this coverage to our church. Workers' compensation fits the old adage, "Pay me now, or pay me later." There is no free lunch. Workplace safety must be made a high priority. In recent years, our workers' compensation losses have averaged in excess of \$3.5 million dollars at church-operated facilities in the U.S. A leading cause of work-related accidents at Adventist schools is injuries that occur during recess and physical-education classes. Be sure to plan for safety

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every day as you work for the Lord.

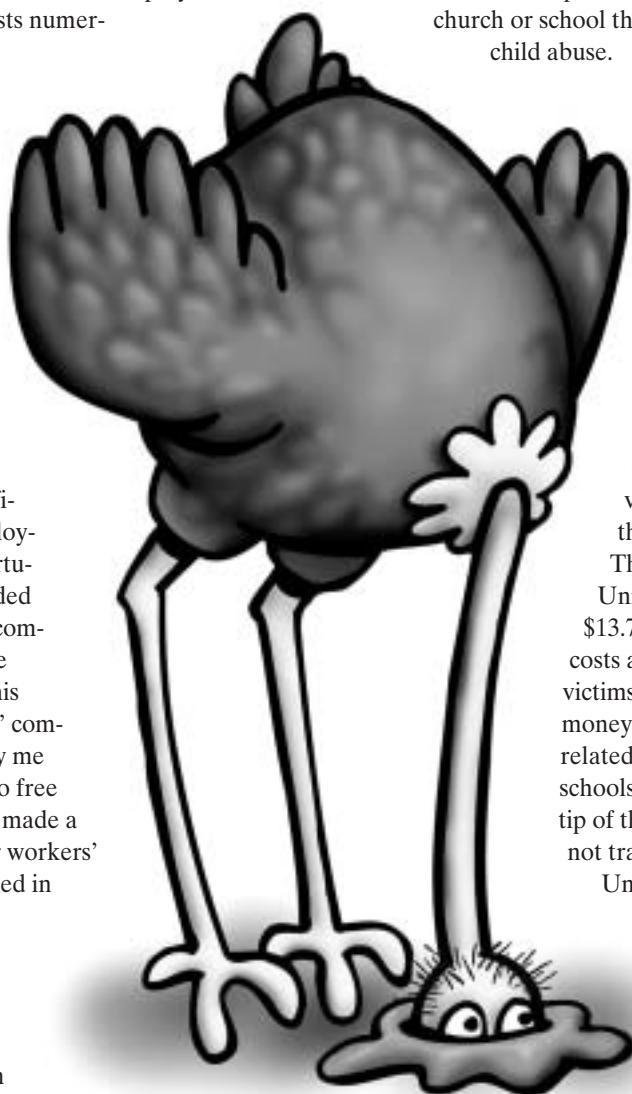
Protecting Children From Harm.

Jesus said, "Whoever welcomes a little child like this in my name welcomes me. But if anyone causes one of these little ones who believes in me to sin, it would be better for him to have a large millstone hung around his neck and to be drowned in the depths of the sea" (Matthew 18:2-6, NIV). Children are a special gift from the Lord. We have a solemn responsibility to love them and train them in the paths of righteousness. Unfortunately, too many children are victimized by adults who were entrusted with their care. No situation

will cause a more profound spiritual crisis within your church or school than dealing with allegations of child abuse.

The ostrich syndrome tells us that child abuse does not occur in Adventist churches and schools. Oh, how I wish this was true! The sad facts are since 1985, Adventist Risk Management has dealt with more than 250 cases alleging child sexual abuse. Victimized children have had their lives destroyed, their innocence violated by people whom both they and their parents trusted. These cases all occurred in the United States and cost more than \$13.7 million for legal defense costs and indemnity payments to victims. More than half of this money was paid out for incidents related to students at Adventist schools. We believe this is only the tip of the iceberg, since ARM has not tracked cases outside of the United States, nor do we believe all cases have been reported.

Statistics tell us the average child-abuse victim is between 8 and 11 years of age. Is it any wonder that



Satan is at work destroying precious children during the prime time when they are making decisions about their lifelong walk with Jesus? In North America, much is being done to create awareness and to pre-screen individuals who minister to our children. We must make protection of our children a top priority on our campuses.

Planning Activities. The Psalmist said:

"The angel of the Lord encampeth round about them that fear him, and delivereth them . . ."; therefore,

no harm will befall the activities planned by our schools, right?

Ostrich thinking at work again. Yes, the Lord does promise His

watch care, but unless we

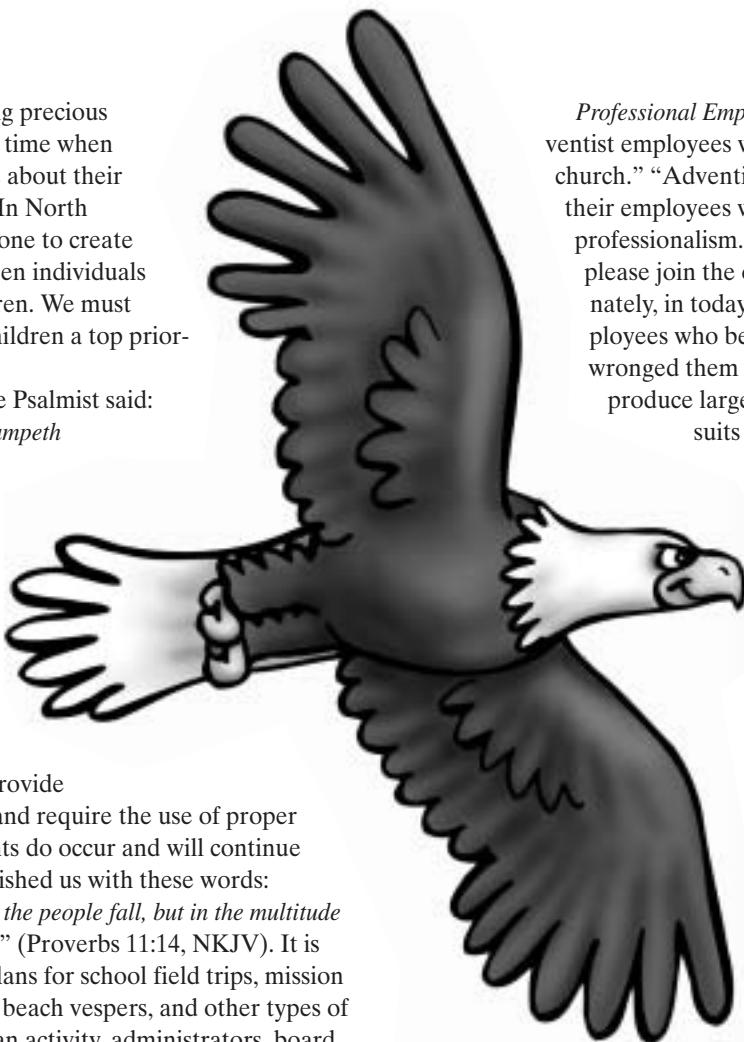
carefully plan activities, provide

appropriate supervision, and require the use of proper safety equipment, accidents do occur and will continue to do so. Solomon admonished us with these words:

"Where there is no counsel, the people fall, but in the multitude of counselors there is safety" (Proverbs 11:14, NKJV). It is vital to carefully review plans for school field trips, mission trips, band or choir tours, beach vespers, and other types of trips. Before authorizing an activity, administrators, board members, parents, and adult lay leaders have the duty and

the right to examine the planning that has taken place. There is synergy in the collective power of individuals working together to review the details of activities before they occur. It takes courage to cancel or postpone an activity to avoid placing children at risk if the activity cannot be done safely. Unfortunately, we have seen the tragic loss of life occur during activities that were poorly planned or not properly supervised. Permanent paralyzing injuries have caused pain and disability to both children and adults. Many accidents could have been prevented if we had taken time to carefully plan the details. Situations that caused catastrophic injuries have brought multi-million-dollar claim settlements.

Every school employee must ensure that safety is a major focus of all event planning.



Careful planning is necessary to prevent accidents.

Professional Employment Practices. "Adventist employees would never sue their church." "Adventist employers always treat their employees with dignity, respect, and professionalism." If you believe this, please join the ostrich family. Unfortunately, in today's litigious society, employees who believe the church has wronged them often bring lawsuits that produce large damage awards. Lawsuits for workplace discrimination, defamation, and wrongful termination have cost the church six-figure settlements on many occasions. Today, we must insist on the best in denominational employment and human-resource practices. Employers must educate employees regarding the numerous employee-benefit programs to which they may be entitled. More and more, employees will have a choice of various alternative programs, which means information must

be given at the time of employment and portability options properly explained at the time of transfer or termination. The Golden Rule, "Do to others as you would have them do to you" (NRSV), is sound risk-management counsel as we interact with colleagues and associates in employment-related situations.

Administrators should receive training in how to deal sensitively with people from diverse backgrounds and cultures. Schools should establish—and enforce—policies relating to fair treatment of employees and students.

Travel Safety. Travel presents numerous risks. Permission and medical authorization forms must be obtained from parents or guardians and kept on hand. Important documents must be protected—passports, visas, credit

cards, and cash are ready targets for thieves. Luggage, backpacks, and especially laptop computer cases are often stolen in a moment of un-watchfulness.

Learning different cultural customs and practices can be challenging. Keep aware of your surroundings in order to avoid injury or loss. Make arrangements in advance for appropriate travel accident insurance for your group. Failure to plan for the details of each trip may result in unnecessary



School fires can cause serious financial losses and even death.



Workplace safety must be made a high priority.

disruption by that pesky ostrich syndrome. Whenever a group goes on a trip sponsored by a denominational organization, these factors must be considered.

Soar Like an Eagle

Will risk management soar on your campus? The decision is yours. Isaiah reminds us that we need not live like an ostrich. "Those who hope in the Lord will renew their strength. They will soar on wings like eagles" (Isaiah 40:31, NIV). Our hope and confidence is found in the loving arms of our Lord.

Adventist Risk Management is proud of its heritage in



In essence, risk management means being a faithful steward of the assets entrusted to us.



serving our church.

We are committed to continue to provide quality risk-management programs carefully designed to meet the needs and vision of a dynamic Adventist educational system. In upcoming issues, we will share specific risk-management solutions that focus on how your school can undertake practical steps to avoid the pitfalls of the past and prevent unnecessary losses. We believe the Lord wants us to apply best practices in all aspects of ministry. We invite you to include risk management as part of everything your school undertakes so your ministry of Christian education will soar like an eagle! ☩



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