

Tips for Preventing Theft at Church

The three keys for preventing copper thieves from striking your church: Add protection, remove temptation and stay vigilant. Here's how:



ADD PROTECTION

- Have a professionally built cage installed around your heating/air conditioning units. A company such as Copper-Guard works with manufacturers to ensure that the cage will protect your equipment without voiding your warranty. You can reach them at **1-800-405-8476**.
- Contact your security company about having a monitored alarm connected to your HVAC unit.
- SCMI will waive the deductible for churches that take either of these steps if thieves later steal or vandalize their property. If you do not take these steps and your church is victimized, you will be required to do so if you wish to continue your coverage with SCMI at renewal.
- Install security cameras that record footage to a hard drive and then post signs indicating that you've done so.
- Keep trees and shrubs trimmed around the property. Make sure gates, doors and sheds are locked. These are good all-round theft deterrents.



REMOVE TEMPTATION

- Store ladders or large bins in locked sheds after hours to avoid helping thieves trying to steal copper from downspouts or gutters.
- Keep church vehicles in locked sheds or have church members drive them home at night and keep them in their garages – metal thieves are also targeting catalytic converters.
- Camouflage copper fixtures outside the church by painting them another color.
- Tour your grounds at night, taking careful note of any spots that are poorly lit. Replace burned-out bulbs and consider adding lights where needed.
- Engrave big equipment such as HVAC unit with your church's name. Being able to identify property will help investigators arrest the criminals.



STAY VIGILANT

- Call upon neighbors living near the church to help you keep an eye on the property.
- Check in occasionally with local law enforcement. Metals thieves often string together attacks in close proximity. Knowing if there's a trend in your neighborhood can let you know if you need to be more watchful.
- Have you congregation make a special effort to drive by the church at odd hours, particularly at night.

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Steps to Take if You're a Victim of Copper Theft

Call local law enforcement immediately.

The more quickly they're notified, the greater the chance that the thieves will be caught.

Remember that your church is now a crime scene.

Keep people away from the area where the copper was stolen so that vital evidence such as fingerprints is not destroyed.

Contact local metal recyclers and provide information about the theft.

This will help them keep an eye out for someone trying to sell them stolen property.

Reach out to other churches and businesses in your vicinity.

Metal thieves often hit targets in close proximity. It could be that they have one of your neighbors in mind for the next night's theft.

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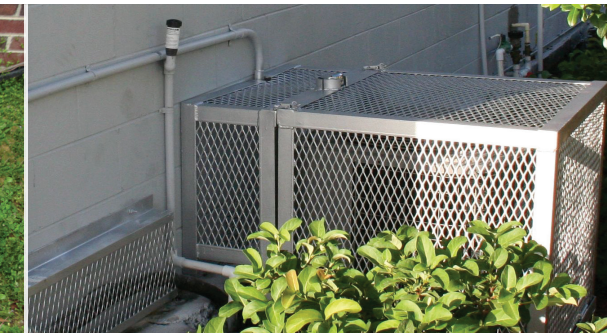
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Air-conditioner damaged by copper thieves.



Air-conditioner protected by a steel cage.

Metal Thefts from Churches Continue to Skyrocket

It is the basic law of supply and demand: When a lot of people want something that is in scarce supply, the price goes up. In the case of precious metals, there is a criminal corollary: when the price goes up, more people steal it.

That is what has happened with copper, aluminum, brass, zinc, nickel, platinum, and bronze – but mainly copper – over a decade.

The price for copper alone has soared from \$.62 a pound in 2002 to \$4.50 a pound this spring.

A 2007 U.S. Department of Energy report placed the price tag of metal theft at \$1 billion a year. The FBI calls the continuing trend a threat to safety and security. According to a Justice Department report from this year, metal theft is increasing exponentially as metal prices soar, the economy remains sour and

criminals look for quick money. A Columbia, S.C., newspaper reported recently that 20 churches have been hit in the past six months, and Richland County is averaging a copper theft a day in 2011. Recent arrests netted three people suspected of stealing three tons of copper since Jan. 1, [The State](#) reported.

Virtually no segment of society is left untouched by metal theft. Governments are forced to spend additional tax dollars to replace stolen items such as manhole covers or to secure those that haven't been taken already. Utilities face increased costs when plants and substations are gutted of their wiring. Citizens face risks to life and limb when criminals remove wiring from vital public safety mechanisms such as tornado warning systems.

SPECIAL COPPER THEFT ISSUE



Metal Thefts *(continued)*

Farmers from California to the Carolinas have lost harvests when irrigation systems have been gutted.

At Southern Mutual Church Insurance, the problem has become huge for our congregations. In 2009, we paid \$365,000 in claims related to copper thefts. Last year, that total ballooned to \$1.2 million. By March of this year, we had already paid more than \$500,000. If that pace continues, we will see \$2 million in claims by the end of the year.

In the past, churches were targets because of their metal roofs, statues, plaques, downspouts and gutters. Thefts have ranged from a church in Nevada that almost didn't open for Easter services after thieves stole copper wiring and pipes while it was under construction to a church in Detroit where an 8-foot-tall statue of Jesus was stolen because someone mistook painted plaster for copper.

These days, air conditioning units have become prime targets. Despite their size, they are easy to steal because they are outside and churches are vacant for much of the week. For only a few minutes' work thieves

can make off with \$50 or so worth of copper, leaving thousands of dollars in damage in their wake.

At Southern Mutual, we want to help our churches protect themselves. For more than a year, we have offered to waive deductibles if a church's air conditioning units are stolen after the congregation has installed a cage around the unit. Starting last fall, we extended the no-deductible policy to churches that connect monitored alarms to their units.

We've seen those offers work for our churches. When thieves attempted to take 10 air conditioning units from Ferryfield Baptist Church in John Island, S.C., the church's alarm company stopped the theft in progress. The church had switched to a monitored alarm after reading that advice in a policyholder's alert.

We encourage you to consider these cost-effective theft-prevention measures at your churches as well. While a professionally made and installed protective cage could cost several hundred dollars, it's far less expensive than a theft deductible or paying to replace a \$10,000 air conditioning unit.

Copper Theft Cases

- An **Arizona** county's irrigation system was destroyed, causing \$10 million in damage and a lost harvest.
- A **Florida** food bank's refrigerators were gutted, spoiling \$400K worth of food.
- A storm warning system in **Mississippi** was destroyed, and residents were not notified of a coming tornado.
- A cell service provider's towers were destroyed near **Orangeburg, SC**, causing thousands of dollars in damage.
- **Fresno, Calif.**, was spending \$1 million a year to repair copper thieves' damage before the city began putting concrete over utility covers.

Sources: *The New York Times, Bloomberg News, The Times and Democrat of Orangeburg, SC.*

Schedule Your Review

Has it been a while since your church has been thoroughly reviewed for theft and safety hazards? Call us to see how our loss-control experts can help you. Contact your agent or call us today at **1-800-922-5332** to learn more.

It Takes a Community to Curb Copper Theft



We've heard of the horrors at churches across the land – brazen criminals who hit a Louisiana church's community center twice in a week and an Orlando church that suffered \$100,000 in damage when thieves gutted their air conditioning units for the sake of a few hundred dollars' worth of copper.

We've heard the cries from law enforcement – a South Carolina legislator told *The State* newspaper in Columbia, S.C., recently that copper theft is a bigger problem in his county than gangs or drugs.

We've seen communities come together around the issue, including a group of ministers in Michigan who actively lobbied for changes in that state's laws after seeing the moral and physical decay metal thefts were causing in their communities. "When people resort to melting down statues ... to make a quick buck, you know this is a serious issue!" one pastor said in 2008. "This way of life cannot continue."

And now it's time for us as leaders to step up and help in the fight a crime that's so serious the FBI calls it a threat to the nation's security.

The best place to start is locally. Establish and maintain regular contact with your city or county's law enforcement. Those agencies will be aware of any trends in your community, which can alert your church to step up its vigilance.

If your local law enforcement doesn't participate in scraptheftalert.com, encourage leaders to do so. The system, set up by the recycling industry, allows victims to report thefts, which in turn lets local authorities and recyclers be on the lookout for stolen property.

Encourage law officers to closely examine laws already on the books. The city of Orangeburg, SC.,

for example, noticed that existing South Carolina law requires anyone transporting more than 25 pounds of certain metals to obtain a permit. Officers set up safety checkpoints that resulted in 38 arrests in a month, a local newspaper reported.

Talk with local recyclers about what steps they are taking to prevent metal theft. Ask them for tips on what you can do to make your property more secure.

Next, contact your state legislative representatives and ask what they plan to do to fight copper theft. Bills are pending in several states, including South Carolina, that would require anyone recycling copper to obtain a permit and/or submit a thumb print, in addition to placing a hold on money paid to give recycling centers and law enforcement time to make sure the materials aren't stolen.

Some states – Georgia and Florida, for example – have already passed tougher laws.

Finally, get in touch with your congressional representatives as well. (See next page for details) While tighter local laws will help, there's also the danger of simply driving the problem across state or county lines. Ultimately, changes are needed nationwide.



How to Contact Your Federal & Local Representatives

U.S. SENATE

1. Go to http://www.senate.gov/general/contact_information/senators_cfm.cfm
2. Choose your state
3. Choose your senators
4. Click on the link for your senators' Web sites
5. Click the Contact Me link to send them an email



U.S. HOUSE OF REPRESENTATIVES

1. Go to <https://forms.house.gov/wyr/welcome.shtml>
2. Select your state
3. Enter your ZIP Code
4. Click the "Contact My Representative" button
5. Click the "Send Message to [Representative's Name] Link
6. Enter your message and send
7. To view a sample letter, go to <http://www.coppercoalition.com/contactcongress>. Please customize the letter using your own experiences and information about the impact copper theft has had in your community.

STATE LEGISLATORS

- South Carolina: scstatehouse.gov
- North Carolina: ncleg.net
- Georgia: legis.ga.gov
- Tennessee: capitol.tn.gov

Tougher State Laws



In California, recycling centers must photograph all metal sellers and what they're selling, make copies of their driver's licenses, take thumbprints and keep the documentation for two years. A three-day hold prior to payment also is required. Georgia passed a similar law.

In Florida, illegal possession of a large amount of copper is now a felony.

In Arizona, it's illegal for individuals to buy or sell large amounts of catalytic converters, which help clean tailpipe emissions on vehicles.

Source: *The New York Times*