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Helping churches prepare for the unthinkable

“Sanctuary.” It’s one of the first words most people would associate with a church. A sanctuary is a welcoming place of refuge and safety. That’s what we expect our churches to be, and with God’s blessing, that’s what they usually are. But our churches exist in a complicated and sometimes violent world. Sometimes, the most shocking violence can threaten innocent lives, even in our most cherished and hallowed sanctuaries.

The nation is still reeling from the killing of 26 people at a church in Texas last fall. And no one is likely to ever forget what happened at Emanuel AME Church in Charleston in 2015.

Churches aren’t fortresses, and they’re not meant to be. But church leaders naturally will want to keep their people as safe as possible when the unthinkable strikes.

That’s why we decided this past year to produce a video that would provide a starting point for churches to begin building a solid security program.

We reached out to Ariel Siegelman, founder and president of Atlanta-based Draco Group – a team



composed of specialists from military special operations, law enforcement, and government agencies.

Speaking from extensive experience on the video, Mr. Siegelman shared five key principles to making any church a safer place, even under the worst of circumstances.

For 90 years, Southern Mutual Church has worked with churches across the South to help them deal with the uncertainties involved in doing God’s work in this complicated world.

To learn more, or for help with protecting your church from any sort of misfortune, call on Southern Mutual Church Insurance. We stand ready to help.



Access our church security video at:

[www.smcins.com/churchsecurity/
churchsecurity.aspx](http://www.smcins.com/churchsecurity/churchsecurity.aspx)



LETTER FROM THE PRESIDENT

Before discussing the content of this issue of the Gatekeeper, I want to bring your attention to a major milestone: **This is our 90th birthday!**

Since 1928, Southern Mutual Church Insurance has worked with policyholders across the South as partners in faith in serving God's church. We look forward to a long future of fulfilling the same vital mission.

And as old as we are, we're still growing! As you'll see in this issue, we will be expanding into Virginia. Southern Mutual Church Insurance continues to grow its footprint.

Over our 90-year history, we've seen churches have to deal with new challenges that no one dreamed of in 1928. You'll recall that last year, 26 members of a congregation were shot and killed by a gunman in Texas during worship services. In South Carolina, no one will ever forget the brutal killings of nine worshippers at Emanuel AME Church in Charleston in 2015.

If there's anywhere in the world you would expect to be safe, it would be in a church sanctuary. But churches are not immune to the world's dangers. Church leaders naturally want to keep their people as safe as possible when the unthinkable strikes.

With that in mind, this past year we produced a video presentation that provides a starting point for thinking about a solid security program. Read about the video in this issue.

Routine problems can also cause trouble, so we have shared some tips for keeping your church members and structures safer while enjoying the summer.

As always, at Southern Mutual Church Insurance, we pledge to be a resource for our churches on security and a range of other issues. Please call us at 1-800-922-5332 if you need assistance.

Robert Bates, CPCU, CRM, CIC, AIS

President & CEO, Southern Mutual Church Insurance Company

Turn to SMCI for Growing Needs



Southern Mutual Church Insurance pledges to be there for policyholders in their time of need whether they are recovering from a fire or expanding to meet a growing congregation's needs.

That is why we are happy to offer mortgage loans of up to \$400,000 for expansion, renovation or remodeling. We offer competitive rates and we can have the check in your hands in less than six weeks.

Call 800-922-5332 and talk with Donna Baughman in our Mortgage Loan Department to learn more.

SMCI is growing!

Now Serving the Commonwealth of Virginia

Two years ago, we expanded our service into Kentucky, bringing the number of churches we are now covering to more than 9,000.

But the growth doesn't stop there. We will soon begin serving churches in Virginia as well!

To find an agent near you, visit us online today at smcins.com.

Visit smcins.com, click on find an agent to learn more.



WELCOME NEW BOARD MEMBERS

BETH BRABHAM

Originally from Andrews, SC, Beth was on the staff of SCMI for 42 years, retiring as an officer of the company, as Corporate Secretary and as Vice President of Human Resources in 2017.

She has also been very involved in her community, having served on the Easter Seals board of directors and as a volunteer at Children's Hospital and Palmetto Health.

She has held several roles at her church, Washington Street United Methodist, where she has been a member since 1983. She served on the Board of Trustees for several years, including as vice chair and secretary. She was the wedding director at the church in the early '90s.

She has been married to James L. Brabham for 33 years and they have one son. Her interests include walking on the beach, shopping, spending time with family and friends and playing golf.



DAVID JACKSON CHARPIA

A Greenville native, David works in commercial lending, commercial real estate underwriting, management and credit risk management. He is currently market president for Upstate South Carolina at Ameris Bank.

A graduate of Furman University, he serves on the Board of Trustees of North Greenville University and currently chairs the Board's Finance, Investment and Technology Committee. He has also served on the boards of March of Dimes, SC Fellowship of Christian Athletes, SC Special Olympics and Junior Achievement of the Midlands.

He is a member of Taylors First Baptist Church and was previously a deacon at First Baptist Church in Columbia.

He and his wife of 27 years, Tracye Barrett Charpia, have two sons. David enjoys hunting and fishing with the boys, spending time with family and friends, and following football.



The SMCI record of solid reliability

Major independent evaluators attest that Southern Mutual Church Insurance will be ready financially when you need us.

A.M. Best, an agency that evaluates more than 3,400 companies in 80 countries, has reaffirmed SMCI's 2018 Financial Strength rating of A- (Excellent) with an upgrade from Stable to Positive Outlook. Demotech, Inc., an independent financial analysis firm for the insurance industry, also upgraded SMCI's 2018 rating from A Exceptional to A' Prime Unsurpassed.

Both ratings are endorsements of our continuing financial stability.



Is your mission trip covered?

SMCI, in association with International Medical Group (IMG), offers an Outreach Travel Medical Insurance program to provide peace of mind to your members while ministering abroad. The plan provides affordable long-term and short-term coverage for individuals and groups traveling abroad.

Make sure your church group's trip abroad is covered in the event of an emergency.

Contact your SMCI Representative for more information on details of coverage benefits and exclusions at 1-800-922-5332.

Our Mission

The Southern Mutual Church Insurance Mission Statement:

Our mission is to build long-term relationships with our church policyholders, business partners and employees through quality insurance products, trusted services and a caring business culture.

Stay safe this summer!

Grill Safety

A cookout is a great form of fellowship at any church, but where there's fire, there's a need to take care. So keep in mind:

- Remember this is an outdoor activity, and you need to grill well away from buildings. Also, keep a lookout for overhanging tree branches and other things that might catch fire.
- Keep the grill stable. Set it up on a flat surface in a way that it can't be tipped over. Consider a fireproof pad or mat under the grill.
- Keep it clean. Don't let grease build up, either on the cooking surface or on the tray below.
- Check for propane leaks. You can do this by applying a light soap-and-water solution to the hose before turning on the gas, then watching for bubbles. If you smell gas while cooking, get away from the grill and call the fire department.
- If the flame goes out, turn off the gas and wait. Let gas dissipate for at least five minutes after shutting it off before you try again to light it.
- Don't let children or pets play near the grill.
- Be ready to put out the fire. You need baking soda for a grease fire and a fire extinguisher or bucket of sand for other kinds of fires.



Stay Out of Hot Water

Water damage from hot water heaters, sinks, icemakers and plumbing systems leaves a messy and expensive cleanup in its wake. With proper maintenance, your church can avoid experiencing a devastating loss. Creating routine procedures to prevent water problems will help. Follow this handy check-list:

- Every six months, flush your water heater to remove built-up sediment.
- Visually inspect plumbing pipes for leaks and corrosion every year.
- Notice your water bill. A significant increase could signal a leak.
- Call a plumber at the first signs of rust-colored water, backed-up toilets or sinks and cracked or warped flooring.
- On refrigerator icemakers, make sure the supply line hose is properly installed. Tightly connect the hose to the valve but don't over-tighten.
- Inspect plumbing beneath sinks every six months. Look for kinks in copper or plastic pipes. Locate the water shut-off valve and

inspect it every six months to make sure the water supply will shut off. Replace the valve if needed.

- Speaking of plumbers – while we all love our church volunteers, plumbing is one of those things like electrical wiring: Hire a licensed and bonded professional.



Have Safe Travels

- Limit the number of drivers and allow only approved drivers to operate vehicles.
- Regularly perform preventive maintenance and service checks for all vehicles—especially tire tread, dry rot and pressure.
- Equip vehicles with emergency equipment such as fire extinguishers, spare tires, first aid kits and reflective triangles.
- Require drivers and passengers to use safety restraints at all times.

Our Promise To You: Our Rates Will Not Rise for 3 Years

The world can be full of surprises – storms, theft or vandalism, fire, or more. Southern Mutual Church Insurance believes one place you should not find surprises is your insurance bill. That is why we offer rates that are guaranteed the same for three years on our Commercial Package Policy. Call us today at 800.922.5332 to learn more.



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Payment Is A Click Away



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

Simply go to our home page, smcins.com, and click on the "online payment" link near the top right side of the page. The instructions on that page will walk you through the process.