

# Churches calculate their risks: Some risks are worth taking

News in the [March 9, 2010](#) issue

For Travis Hutchinson, the life of a pastor in a small-town Georgia church is about preaching the gospel, ministering to the needy and, increasingly, figuring out how to handle an ever-growing list of risks.

Some new risks are real and demand vigilance, says Hutchinson, pastor of Highlands Presbyterian Church in LaFayette, Georgia. For example, conducting a criminal background check on everyone who works with children is a necessity.

Other risks are more remote, he says. Still, vendors stoke anxiety about everything from shooting sprees to federal audits.

“I get lots and lots of stuff that just seems like fearmongering, and apparently that’s taken hold in some places,” says Hutchinson. “One of the things we have to do as a congregation is ask ourselves: How much of our time is [risk management] eating up? And how much time are we spending doing what God wants us to do?”

In the wake of the Catholic Church’s clergy sexual abuse crises and several church shooting incidents in recent years, risk has become a hot topic for churches. The National Association of Church Business Administration last year convened 30 first-time regional workshops to raise risk awareness among the 85 percent of churches it says are vulnerable because they don’t have a professional administrator.

“Risk management is a huge issue in the church right now,” says NACBA Deputy Chief Executive Officer Phillip Martin. He said the topic includes “everything from child protection issues . . . to the issue of security as it relates to guns, protection of pastors, staff and congregants.”

This year, GuideOne Insurance is responding to rising demand from churches by rolling out new types of coverage, such as insurance against income loss caused by a church intruder. In March, church leaders will meet in Richardson, Texas, and Grove City, Ohio, for conferences on church security.

For some church leaders, raising risk awareness and taking steps to prevent disasters is a matter of faithfulness. Tom Danklefsen, executive pastor of Grove City United Methodist Church in Grove City, Ohio, coaches pastors of small and mid-sized churches on a range of risk issues, from protecting a church's tax-exempt status to thwarting the efforts of pickpockets during worship services.

"We're managing God's resources, and we want to do that well," Danklefsen says. "We have to do due diligence." Using safeguards "frees us to do better ministry. We don't have to worry, 'Well, gosh, is this guy a criminal?' We know the background"—because the church does background checks on employees and volunteers who work with children or the elderly.

But some say churches can become so concerned with minimizing risk that they forget how take risks appropriate to Christian discipleship. Theologian Scott Bader-Saye worries, for instance, that churches preoccupied with safety may become unwelcoming toward poor people because embracing them could pose hazards to their bottom lines.

Another concern: churches anxious to protect endowment assets may not notice when opportunities for generosity come along.

"We're seeing faithfulness being reduced to good business management," says Bader-Saye, a professor of moral theology at Seminary of the Southwest in Austin, Texas. "There are things more important than being safe. Those things involve loving God, loving neighbor, pursuing the good . . . If we teach our children that our fundamental objective is safety and security, then we don't prepare them to take the kind of risks they need to take to be disciples and to have joyful and fulfilling lives."

In the ministry trenches, pastors are sometimes working out principles to help them distinguish between the risks to be mitigated and the risks worth taking. Hutchinson asks: does taking a particular risk help the church advance the gospel or not?

Forgoing background checks on longtime Sunday school teachers wouldn't serve a lofty purpose and might lead to tragedies, Hutchinson says. Hence Highlands Presbyterian opts not to take that risk. But the congregation does offer worship space and humanitarian aid to immigrants, whether they're legal citizens or not.

Highlands elders have taken heat for such displays of hospitality; one elder had a brick thrown through a window at his home. But they keep taking such risks, Hutchinson says, because they believe sometimes people must suffer for their gospel witness.

“The question being lost in today’s risk management is: what are we willing to lose for the sake of the gospel?” Hutchinson said.

In Las Vegas, Nevada, a nondenominational church known as The Village makes a point of taking risks to show God’s love for people in need. For example, rampant drug-related violence in Tijuana, Mexico, didn’t deter 25 church members from traveling there in November for a weekend effort to renovate an orphanage.

“The basic model [of church in America] has been: we’ve got this safe place for you . . . we’ll look after your teenagers, we’ll provide all these programs, [and] you can be kind of insulated from the world around you,” says The Village’s pastor, Barry Diamond: “I think that’s the very opposite of what Jesus wants.”

Still, risk-taking among Villagers isn’t foolhardy, Diamond says, because the church manages its risks to ensure institutional longevity. It has an insurance policy, which Diamond calls a “necessary evil,” to cover the organization in the event that someone gets hurt on a Village mission trip, which has happened.

Bader-Saye hopes churches will invest as much effort in discerning which risks are worth taking as they now put into being safe. At present, he observes, that isn’t happening often enough.

“Churches haven’t asked the more basic question about what kind of risks should we be taking, and what kind of risks should we be resisting?” Bader-Saye says. “It’s not in the end a question of taking risks and or not taking risks, but recognizing that there are proper risks to take.” –G. Jeffrey MacDonald, *Religion News Service*