



# United Christian Insurance Group

S E P T E M B E R 2 0 0 7 N E W S L E T T E R

## Employee Dishonesty

Theft is no longer just a street crime! It has moved inside of our churches. Theft is an ugly word, no matter how you dress it up, and it is everyone's responsibility to take action against Employee Dishonesty.

Board members, employees and volunteers alike can do their part to prevent losses. Administration must review records to look for abnormal shifts in income, expense and payroll accounts.

Employees and volunteers should have job responsibilities divided in such a way as to detect theft immediately, should it occur. Access to ledgers and accounts should be restricted. Computer systems should possess the security features; and the individual responsible for overseeing the security should not have access to accounting data or payroll.

**Awareness and preventative measures can help safeguard churches from crimes.**

**Churches should incorporate the following procedures to guard against dishonest practices:**

1. All references of prospective employees should be carefully checked, especially where trust is essential.
2. Bank accounts should be reconciled by an individual not authorized to make deposits or withdrawals.
3. Maintain control of safes, strong boxes, blank checks and petty cash compartments.
4. Limit the number of individuals having keys or entry access codes. Change locks or access codes when warranted. A semi-annual review of key-holders is recommended.
5. Two signatures should be required for all checks.
6. An audit committee should review the books at least once a year or an outside audit firm should be consulted.

**Please visit the UCIG website at [www.unitedchristianinsgroup.com](http://www.unitedchristianinsgroup.com) for Risk Management checklists and bulletins.**



# Safety Matters

September 2007 Newsletter



HEFFERNAN INSURANCE BROKERS

A Member of the Heffernan Group

## Employee Dishonesty

Theft is no longer just a street crime! It has moved inside of our churches. Theft is an ugly word, no matter how you dress it up, and it is everyone's responsibility to take action against Employee Dishonesty.

Board members, employees and volunteers alike can do their part to prevent losses. Administration must review records to look for abnormal shifts in income, expense and payroll accounts.

Employees and volunteers should have job responsibilities divided in such a way as to detect theft immediately, should it occur. Access to ledgers and accounts should be restricted. Computer systems should possess the security features; and the individual responsible for overseeing the security should not have access to accounting data or payroll.

**Awareness and preventative measures can help safeguard churches from crimes.**

**Churches should incorporate the following procedures to guard against dishonest practices:**

1. All references of prospective employees should be carefully checked, especially where trust is essential.
2. Bank accounts should be reconciled by an individual not authorized to make deposits or withdrawals.
3. Maintain control of safes, strong boxes, blank checks and petty cash compartments.
4. Limit the number of individuals having keys or entry access codes. Change locks or access codes when warranted. A semi-annual review of key-holders is recommended.
5. Two signatures should be required for all checks.
6. An audit committee should review the books at least once a year or an outside audit firm should be consulted.

**Please contact Heffernan Insurance Brokers to discuss church's exposure to crime.**

Heffernan Insurance Brokers, Church Unit  
1855 W. Katella Avenue #255  
Orange, CA 92867  
714.997.8100 • Fax 714.997.1994



HEFFERNAN INSURANCE BROKERS

A Member of the Heffernan Group

www.heffgroup.com  
ginah@heffgroup.com  
robinh@heffgroup.com  
License# 0564249

# Safety Matters

September 2007 Newsletter



## Employee Dishonesty

Theft is no longer just a street crime! It has moved inside of our churches. Theft is an ugly word, no matter how you dress it up, and it is everyone's responsibility to take action against Employee Dishonesty.

Board members, employees and volunteers alike can do their part to prevent losses. Administration must review records to look for abnormal shifts in income, expense and payroll accounts.

Employees and volunteers should have job responsibilities divided in such a way as to detect theft immediately, should it occur. Access to ledgers and accounts should be restricted. Computer systems should possess the security features; and the individual responsible for overseeing the security should not have access to accounting data or payroll.

**Awareness and preventative measures can help safeguard churches from crimes.**

**Churches should incorporate the following procedures to guard against dishonest practices:**

1. All references of prospective employees should be carefully checked, especially where trust is essential.
2. Bank accounts should be reconciled by an individual not authorized to make deposits or withdrawals.
3. Maintain control of safes, strong boxes, blank checks and petty cash compartments.
4. Limit the number of individuals having keys or entry access codes. Change locks or access codes when warranted. A semi-annual review of key-holders is recommended.
5. Two signatures should be required for all checks.
6. An audit committee should be review the books at least once a year or an outside audit firm should be consulted.

**Please visit the Presbyterian One website at [www.presbyterianone.org](http://www.presbyterianone.org) for Risk Management checklists and bulletins.**