

the LEADER

SECOND QUARTER 2015

A PUBLICATION FOR GUIDEONE INSURANCE CHURCH POLICYHOLDERS

IF YOU HAVE QUESTIONS

on safeguarding your ministry, or questions about any of the articles in this newsletter, call the GuideOne Center for Risk Management at 1-877-448-4331, ext. 5118, or visit our website at GuideOne.com

TO REPORT A CLAIM,

call the Guideline® toll-free at 1-888-748-4326 anytime – 24 hours a day, 7 days a week.

VISIT SAFECHURCH.COM

for free access to safety resources, training modules and safety assessments. This exclusive benefit is available only to GuideOne customers. To set up a user ID and password, enter your GuideOne agent and policy numbers, which you can find at the top of your billing statement. Make your church a safer place and join today!



ADDRESSING CONCERNS AROUND CHURCHES AND SAME-SEX MARRIAGE

IN MORE THAN 35 STATES, AS WELL AS WASHINGTON, D.C., SAME-SEX COUPLES HAVE THE FREEDOM TO MARRY. LEGAL CHALLENGES HAVE BEEN FILED IN MANY OF THE REMAINING STATES, AND THE U.S. SUPREME COURT HAS TAKEN UP THE ISSUE FOR THE 2014-2015 TERM. As a topic that has gained mainstream attention, same-sex marriage also is causing confusion within the church, especially as it relates to concerns around clergy or ministers performing same-sex weddings, hosting same-sex weddings at church facilities and same-sex spousal benefits for employees.

First, it is important to address and understand the conflicting concerns and why they are causing confusion among ministries. In 2012, the Supreme Court recognized a “ministerial exception” as part of the First Amendment that prohibits the government from interfering with a ministry decision in the employment context “that affects the faith and mission of the church itself,” (*Hosanna-Tabor Evangelical Lutheran Church and School v. Equal Employment Opportunity Commission*, 132 S. Ct. 694). However, in 2013, the Supreme Court held in *United States v. Windsor*, 133 S. Ct. 2675, that refusing to acknowledge same-sex marriages serves “no legitimate purpose.”

These two cases have led to uncertainty and questions within the church. Consider the following commonly asked questions and points of reference provided by the Lewis Roca Rothgerber LLP law firm (Irllaw.com):

1. Can a minister be forced to solemnize a same-sex marriage against his or her convictions?

In general, because of First Amendment protections, ministers cannot be forced to perform wedding ceremonies for same-sex marriages that are against their religious beliefs.

2. Can a church be forced to host a same-sex wedding ceremony? This depends on whether the church makes their facilities available to the general public for weddings. If so, churches need to be cautious not to run afoul of public accommodations laws and should have policies and procedures in place to evaluate proposed uses as they correspond with the church’s beliefs.

3. Does a church have to offer spousal benefits to employees in a same-sex marriage? In certain states, failing to extend spousal benefits to same-sex spouses can violate employment discrimination laws and even the state insurance code. While there are often exemptions for religious organizations, these vary by state. Consultation with the church’s local legal counsel is advised.

Same-sex marriage is currently a complicated topic for churches and other religious organizations. The U.S. Supreme Court is expected to render a decision by July 2015 in four consolidated cases that should provide further clarification on same-sex marriage in the United States. In the meantime, if your organization has questions regarding same-sex marriage and your ministry practice, it is recommended that you seek legal counsel to ensure the appropriate action is being taken. ■

GUIDEONE EMPLOYEE BENEFITS

EMPLOYEES ARE CRUCIAL TO THE OPERATIONS OF YOUR MINISTRY.

A good way to show your dedication and appreciation for their work is by offering an excellent employee benefits package. Through GuideOne and Kansas City Life Insurance Company, you have access to numerous employee benefit products. Visit the Employee Benefits page on GuideOne.com for more information. ■



Password

Forgot your password?

QUICK TIPS TO PREVENT CYBERCRIME

TECHNOLOGY CONTINUES TO PROVE TO BE AN EXCELLENT TOOL IN ORGANIZATIONAL EFFICIENCY, COMMUNICATION AND GENERAL OPERATIONS. HOWEVER, WHILE THERE ARE MANY POSITIVE ASPECTS OF UTILIZING TECHNOLOGY, THERE ARE MANY RISKS AND SECURITY CONCERNS THAT COME WITH IT THAT CAN CREATE THE THREAT OF CYBERCRIME.

Cybercrime is crime that is committed through use of the Internet, and it can serve as a serious threat to individuals and businesses, including your church. Consider the following network security tips to protect your organization from cybercrime:

- **Passwords** – Change or update passwords every 90 days. Make sure they are complex and not able to be easily guessed. Use a combination of upper and lower case letters and numbers.
- **Antivirus Software** – Using antivirus software will scan your hard drive for patterns that are alarming. Make sure to regularly run the software and see that it is up-to-date.
- **Operating Systems** – Regularly check for operating system updates, as they oftentimes offer better security measures.
- **Wireless Network** – Ensure you have adequate security associated with your router, restrict access by only allowing authorized personnel and install a firewall to protect the network.
- **Encryption** – Use encryption when sending sensitive information via the web.

Today, technology and Internet use are associated with many risks. Be sure your organization is taking the necessary steps to prevent a breach in your system or a significant loss of data. ■

WHEN DISASTER STRIKES, CONSULT THE EXPERTS AT GC3

WHEN TRAGEDY STRIKES YOUR ORGANIZATION, LOOK TOWARD A COMPANY YOU CAN TRUST TO HELP YOU REBUILD. Unfortunate events, such as a tornado, hurricane or fire, can do major destruction to your facility, and can sometimes bring your ministry to a halt. Consult with the experts at GC3 to ensure that your organization is fully restored to the way you want it to be. From start to finish, GC3 remains dedicated to each project. Through firm leadership and management, customers will receive professional construction services that are sure to exceed their expectations. Visit www.GC3builders.com for more information. ■