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The benefits of using Church Underwriters, Inc:

- Available to all agents
- No volume commitments
- Competitive pricing
- "A" rated carriers
- Comprehensive coverage
- Quick turnaround

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 1-651-771-3551 (Fax)



Church Underwriters, Inc.

Note to our current Church Underwriters agents: We have reorganized our service team by state to make it easier for our agents to identify who to contact for policy service. To review our new state assignments [click this link](#).

August 2006 Newsletter

Church Financial Risk Management

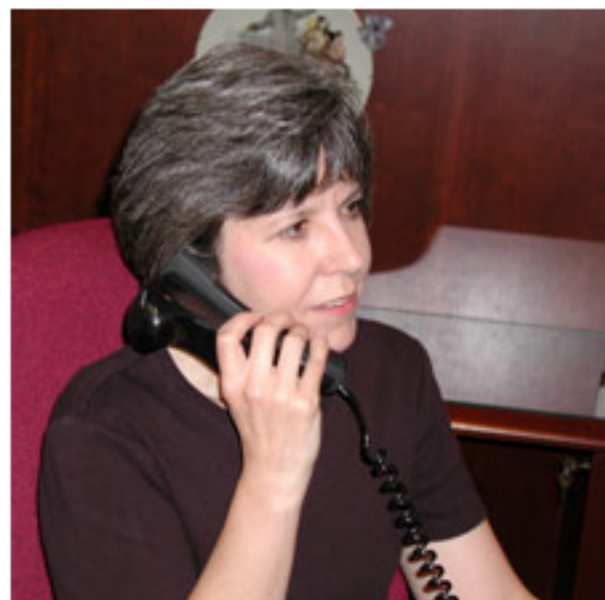
Churches are subject to the same financial exposures as normal businesses. In many cases Churches have more exposure because of poor accounting practices and unsupervised volunteers involved in the process. We suggest the following practices to greatly reduce the chance of a financial loss:

- ◆ Written procedures for collecting, counting, and depositing funds
- ◆ 2 unrelated adults should be with the money from collection to deposit (we recommend depositing the money in a church safe and having a church employee count the money and make the actual bank deposit)
- ◆ Train ushers on how to take collection and keep it safe
- ◆ Do not allow anyone to take any funds home
- ◆ Petty cash should be kept secure and formally monitored
- ◆ Keep financial records locked up. If they are on a computer, password protect them.
- ◆ Require countersignature on checks
- ◆ An annual financial review should be done by someone not authorized to deposit or disburse funds (most churches have members who are accountants and can form a volunteer audit team)

Meet our controller, Joy:

Joy has managed our accounting operations for 10 years. If you have any questions about your agency's account she will be happy to help you.

Joy and her husband are empty nesters now that their daughter is away at college. In her spare time, Joy enjoys walking, gardening, sewing and an occasional game of golf.



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