St. Paul's Lutheran Church Safe Church Policy

11/15/2016

Approved by Church Council, 01/17/2017

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SAFE CHURCH POLICY OF ST. PAUL'S LUTHERAN CHURCH

A. Mission Statement Regarding This Safe Church Policy (SCP)

St. Paul's Lutheran Church seeks to provide a safe environment for all children and youth participating in our programs and activities, as well as the adults who work directly with children and youth. Implementation of the outlined practices will allow us to better protect the children and youth involved with St. Paul's Lutheran Church (SPLC) from incidents of misconduct and/or inappropriate behavior, as well as protect church staff and volunteers from false allegations.

While there has been no prior incident of misconduct at St. Paul's Lutheran Church, the climate of change in our society has encouraged St. Paul's Lutheran Church to follow the lead of the Synod to develop this policy.

It is the purpose of this policy to provide guidelines and offer support to church volunteers, church staff, and children/youth to ensure that St. Paul's Lutheran Church remains a "safe place".

This congregation's ministry with children and youth begins by striving to provide a safe environment and to provide caring and effective leaders. In an effort to promote this safe environment, the congregation binds itself to the Safe Church Policy described in this document.

To protect the safety of our children and youth employees and volunteers will be screened as to their eligibility for working with children and youth. They will be required to subscribe to our "Two Approved Adult Rule," (stated on page 7) and follow the guidelines set forth in this Child Protection Policy. Application forms to become an Approved Adult are located in the Appendix of this document.

The Safe Church Committee (SCC) is committed to implementing and following this Safe Church Policy. The SCC shall consist of representatives and/or liaisons from the following groups: Church Council, Youth and Family, Sunday School, Pastor, as well as a Staff Advisor.

B. Definitions

For the sake of the SCC, child abuse refers to any of the following:

- i. Any recent act or failure to act by a perpetrator which causes nonaccidental serious physical injury to a child under 18 years of age;
 - ii. An act or failure to act by a perpetrator which causes nonaccidental serious mental injury to or sexual abuse or sexual exploitation of a child under 18 years of age;
- iii. Any recent act, failure to act or series of such acts or failures to act by a perpetrator which creates an imminent risk of serious physical injury to or sexual abuse or sexual exploitation of a child under 18 years of age;

iv. Serious physical neglect by a perpetrator constituting prolonged or repeated lack of supervision or the failure to provide essentials of life, including adequate medical care, which endangers a child's life or development or impairs the child's functioning."

For the sake of this policy, the definition of *child sexual abuse or exploitation* is:

"The employment, use, persuasion, inducement, enticement or coercion of any child to engage in any sexually explicit conduct or any simulation of any sexually explicit conduct for the purpose of producing any visual depiction, including photographing, videotaping, computer, depicting or filming, of any sexually explicit conduct or the rape, sexual assault, involuntary deviate sexual intercourse, aggravated indecent assault, molestation, incest, indecent exposure, prostitution, statutory sexual assault, or other form of sexual exploitation of children."

"Sexual abuse" refers to any interaction between a child and an adult when the child is being used for the sexual stimulation of the adult or of a third person. The behavior may or may not involve touching.

Sexual abuse and harassment can include the following:

- Verbal sexual suggestions, innuendoes, or jokes
- Leering or ogling
- Intrusive touching, including pats, squeezes, hugs, pinches, kissing, brushing against someone's body
- The use of pornography
- Sexual assault or attempted sexual assault

1. Safe Church Policy Definitions

A **child or youth** is any person considered a minor under the laws of the State of Delaware, that is, a person who is under 18 years of age. A person who is incompetent is considered to be a child under this Policy irrespective of his/her age.

The **Administrative Pastor** (**AP**) is the pastor, or senior pastor, under "call" to the congregation. In the absence of a "called" pastor, or senior pastor, the Congregation Council shall appoint a pastor (associate, interim, etc.) to be the Administrative Pastor until a "called" pastor, or senior pastor, assumes his/her duties in the congregation.

A **volunteer** is anyone who provides services for the church and who receives no compensation in the form of salary, wages, or benefits.

A **youth volunteer** is anyone under 18 years of age who works under the supervision of two approved adults.

An **Approved Adult** is anyone over 18 years of age who has satisfied all the requirements of the Safe Church Policy and the application procedure for Approved Adults. An Approved Adult can be a volunteer or an employee of the church.

Approved Adults include, but are not limited to:

- Sunday school teachers
- Vacation Bible school teachers
- Children's leaders
- Mentors
- Children's choir directors
- Other adults who have satisfied all the requirements of Approved Adults, such as nursery volunteers
- Pastors
- Chaperones

C. Approved Adult Criteria

Approved Adults have:

- provided positive personal references;
- had experience working with children, or demonstrated ability to learn,
- has completed and passed a Delaware State Criminal Background Check and Child Abuse History Clearance;
- participated in church activities and maintained an active church membership in this congregation for six months or more; and
- successfully completed the application and Personal Interview, which did not reveal information of concern to the interviewer(s).
 - Failure to comply with the process or above criteria is grounds for disapproval.

D. Application Process to Becoming an Approved Adult

This congregation requires that adults complete the following application process in order to become an Approved Adult.

- 1. Complete the Approved Adult application form (see Appendix A).
- 2. Give church officials the written authorization to obtain a "DE State Police Criminal Record Check" and "Delaware Child Abuse History Clearance" from law enforcement agencies (see Appendix A) or other criminal background check as deemed appropriate by the congregation. New background checks are required for all applicants. Previous checks from other sources are not valid for this process.
- 3. Have maintained an active membership in the congregation for the past six months and continue to be an active member after being accepted as an Approved Adult.
- 4. Attend a congregation-authorized training session.
- 5. Sign a Child Protection Covenant acknowledging that the applicant has read and understood the Child Protection Policy and agrees to comply with it.

7. Attend a Personal Interview with the Administrative Pastor and /or person(s) designated by the Administrative Pastor or Safe Church Committee member. At least two Approved Adults will be present at all interviews. This interview will include a standard inquiry about whether at any time in the past the applicant has abused or has been accused of abusing or physically neglecting children or youth or whether the applicant, himself or herself, was ever a victim of child abuse.

Applications and related papers will be locked in a confidential file under the jurisdiction of the Administrative Pastor (AP).

E. Forms

All forms necessary for becoming an Approved Adult in a paid or non-paid capacity, as well as permission slips for events not held at the church and incident reports are located in Appendix A. A brief description of each form follows.

1. Approved Adult Application

To be completed by all people desiring to become an Approved Adult, including staff members who work with children. Completed forms should be returned marked "Confidential" in a sealed envelope to the AP or CPPC Chair.

2. Child Protection Covenant

To be signed by all church members desiring to become an Approved Adult and returned with the application, in a sealed envelope marked "Confidential" to the AP or CPPC Chair.

3. Request for "DE State Police Criminal Record Check" and "DE Child Abuse Clearance Form"

To be completed by all church members desiring to become an Approved Adult. Completed forms should be returned in a sealed envelope marked "Confidential" to the AP or SCC Chair. Results of the "Delaware Child Abuse History Clearance" background checks will be mailed to the applicant's home address. All background checks will be handled in confidence. Any problems or concerns will handled by the Administrative Pastor.

4. Personal Interview Form

To be completed by the Administrative Pastor or Safe Church Committee member. At least two Approved Adults will be present at all interviews. This form is signed by the applicant and the Administrative Pastor and placed in the applicant's file following the interview.

5. Permission Slip

Permission slips are to be completed by the parent or guardian of the child and returned to the appropriate Approved Adult sponsoring the event.

6. Incident Report Form

Used to report suspected incidents of alleged misconduct to the proper authorities.

F. Appropriate Behavioral Guidelines

To ensure that a nurturing Christian environment for children and youth is maintained within the congregation, to protect children and youth who participate in activities sponsored by the church from sexual and/or physical abuse, and to protect the congregation's members from false allegations of abuse, the congregation has adopted the following covenant:

- 1. Child Abuse Prohibited: Those who accept the special responsibility of working with the congregation's children and youth shall not violate that responsibility by causing physical injury, which is non-accidental; mental injury, which is non-accidental; sexual abuse or serious physical neglect of children
- 2. Sexual Abuse Prohibited: Those who accept the special responsibility of working with the congregation's children shall not violate that responsibility by having any interaction with a child where the child is being used for sexual stimulation of the adult or a third person. The behavior may or may not involve touching.
- 3. Two Approved Adult Rule: Two Approved Adults should be present during any children's church activity. Where possible, doors should be left open or a window should allow easy observation of the room.
- 4. Sign In and Sign Out: All children and youth will be signed in and out by a parent, guardian, or other designated responsible person upon arriving to and leaving from church events.
- 5. Empty Room Policy: After an activity, check rooms to ensure that all participants have vacated the room and that the door is locked. This will prevent situations where abuse might occur.
- 6. Expressions of Affection: True expressions of affection toward children can be a manifestation of Christ's love for all of us. A kind word of encouragement to a child or a pat on the back can be a small but significant act for both the adult and the child. That being said, adults must use caution and common sense when physically expressing affection toward children.
 - Respect a child's refusal of affection.
 - Never make a child feel uncomfortable.
 - Be aware of appropriate hand placement. A child or an observer could misinterpret a pat on the bottom or a bear hug.
 - Note that a body-to-body embrace, a touch on private areas (those areas covered by a bathing suit), or any type of kiss is inappropriate.
- 7. Permission Slips: Children and youth must have permission to participate in any overnight activity or any activity that takes place away from church grounds. That permission must be in writing, signed by a parent or guardian. It must identify the activity in which the child and youth will be participating. The Permission slips will list Approved Adults who will serve as chaperons. (See Appendix A.)

- 7. Overnight Rule: Additional adult chaperons who are not Approved Adults must have a "DE State Police Criminal Record Check" and the "Delaware Child Abuse History Clearance" on file before participating in overnight activities. Overnight activities involving children shall be chaperoned by at least two Approved Adults. If the event involves children of both genders, then there should be at least one Approved Adult of each gender.
- 8. Transportation of Children: When children and youth are transported for church activities they shall be transported in groups with at least one Approved Adult in each vehicle.
- 9. Personal Vehicle Transportation. To transport children in a personal vehicle, the driver must be 18 years of age or older.

G. Reporting Suspected Child Abuse

An employee or a volunteer of any age or an Approved Adult who witnesses or has reasonable cause to suspect that a child involved in a childcare program or activity has been abused by anyone (including the child's family, guardians, an Approved Adult, or volunteer) must report such knowledge or reasonable suspicions to the Administrative Pastor and/or persons designated by the Administrative Pastor who, in turn, will forward the report by calling the Delaware Department of Services for Children, Youth, and their Families (800-292-9582) within 48 hours of initial report, as required by law. The Administrative Pastor and/or chairperson of the SCC may not make an independent determination of whether to forward the report of suspected child abuse. The Administrative Pastor and/or chairperson of the SCC must forward the report of suspected child abuse to the Department of Services for Children, Youth, and their Families (DSCYF) and shall notify the person who made the report as to the date the report was forwarded to the DSCYF. The employee, volunteer, or Approved Adult in his or her discretion may also report such knowledge or reasonable suspicions directly DSCYF. The congregation will cooperate fully with government authorities investigating allegations of abuse. The initiative for investigating alleged abuse resides with the DSCYF and should not be carried out by the congregation.

The Administrative Pastor should forward the report of child abuse to the president of Congregation Council and the chairperson of the SCC.

All allegations of child abuse or serious physical neglect will be taken seriously by the pastor(s), Congregation Council, and the Safe Church committee. No retaliation shall be taken against any person making a good faith report of abuse. All reporting steps taken will be documented, including a log of phone calls, personal visits, and written reports. Whenever possible there should be at least the Administrative Pastor and a Congregation Council president involved so that there can be verification of the reporting activity. If the Administrative Pastor and Congregation Council president are unavailable to report to the DSCYF, then the person who witnessed the abuse or reasonably suspects child abuse has occurred should report the suspected abuse by calling the DSCYF.

Thereafter, the person also should promptly notify the Administrative Pastor of his or her report to DSCYF. The Administrative Pastor and/or the Congregation Council president shall notify the

Office of the Synodical Bishop immediately about any report to the DSCYF about suspected child abuse.

H. Response to the Reporting of Suspected Child Abuse

- 1. The Administrative Pastor or Congregation Council president will notify parents or guardians of all children involved in an alleged incident, unless the parents or guardians are the persons suspected of the abuse. The phone call or visit will be documented.
- 2. The Administrative Pastor or Congregation Council president who reported the alleged child abuse to DSCYF will provide to the Congregation Council a written report and all the steps taken afterwards.
- 3. The Congregation Council will notify the congregation's insurance broker and/or carrier when the reporting procedures have been initiated. The phone call or written report will be documented. If the original notice is by phone, a letter memorializing that report will also be sent to the insurance broker and/or carrier.
- 4. The Congregation Council will determine whether the congregation should engage legal counsel in consultation with the insurance carrier.
- 5. The Congregation Council will authorize the Administrative Pastor or one of the Council members to act as the official spokesperson for the congregation. Only the authorized person or persons can speak for the congregation to the news media, government agencies, attorneys, or others.
- 6. All other steps taken to respond to an allegation of child abuse or neglect will be approved in advance by the Congregation Council and will as far as possible be documented by them.
- 7. All communications within the congregation regarding the report of suspected child abuse shall be kept confidential, attempting to protect the dignity and privacy of those persons affected by the report including the alleged child victim and the person suspected of child abuse while at the same time ensuring that persons in responsibility and law enforcement authorities remain fully informed.

I. The Safe Church Committee

The SCC shall consist of six members, with two year staggered terms, plus the Administrative Pastor and Congregation Council liaison. The Administrative Pastor and Congregation Council liaison will appoint members with the approval of the Congregation Council. The SCC chair shall be elected by the committee or appointed under the care of the Administrative Pastor.

J. The Responsibilities of the Safe Church Committee

- 1. Review and make recommendations to the congregation for revising congregation policy regarding the safety of our children.
- 2. Provide training for all staff and volunteers working with the children regarding child abuse (physical and sexual) and congregation policy. Training should be presented prior to work with children. Training shall be renewed every five (5) years.
- 3. Accept all applications of church members desiring to become an Approved Adult.

- 4. Delegate to the chair of the SCC and the Administrative Pastor the task of reviewing all applications.
- 5. Obtain a "Delaware State Police Criminal Record Check" and a "Delaware Child Abuse History Clearance" for all applicants. All background checks will be renewed every five (5) years.
- 6. Submit a list of qualified candidates for Personal Interviews. Standard Personal Interview forms will be completed by the interviewer and will be included in the personnel file for each candidate.
- 7. Monitor Approved Adults to ensure that policies are being followed.
- 8. Keep a file of all permission slips, which will be stored in the congregation office. Permission slips will be kept for three years following the event. If an incident of abuse is reported relating to an event, the permission slips for that event will be maintained indefinitely.
- 9. Keep Congregation Council apprised of all activities of the committee.
- 10. Submit periodic educational statements regarding the activities of the committee for publication in the church newsletter. Have a posted list of Approved Adults as a reference.
- 11. Determine appropriate disciplinary action or disqualification in response to a violation or violations of the Safe Church Policy.

K. Violations of Safe Church Policy

Persons who admit to or plead guilty to or are convicted in a court of law of any form of physical or sexual abuse of a child will be immediately, permanently, and completely disqualified by the SCC from working with children in the congregation. Persons who admit to the SCC any type of physical or sexual abuse of a child but who have not appeared in a court of law will be disqualified from working with children in the congregation. The SCC and Congregation Council shall disqualify any person from working with children in the congregation while allegations of sexual or physical abuse are being investigated. The SCC can conduct its own investigation and make its own findings as it deems appropriate, including, temporarily or permanently disqualify any person(s) from working with children.

Alleged violations of the policy, other than abuse, shall be immediately reported to the Administrative Pastor and the president of Congregation Council, if deemed appropriate. The alleged violations of the policy will be investigated by the Administrative Pastor who shall meet with the person(s) involved. If the person(s) is found to be in violation of the policy the SCC committee will determine what disqualification or disciplinary action, if any, is necessary. The SCC committee can temporarily or permanently disqualify any person(s) from working with children as the committee deems appropriate.

Appendix A Resources

Child Abuse Line Registry 1-800-932-0313

Department of Service for Children, Youth, and their Families Child Abuse Hotline: 1-800-932-0313

http://kids.delaware.gov/services/crisis.shtml/

http://www.dsp.delaware.gov/state_bureau_of_identification.shtml

The *Reducing the Risk II* kit is an educational and training kit. The kit is available to borrow from the Lower Susquehanna Synod Resource Center (1-800-692-7282 x 115), or to buy from www.reducingthe risk.com (telephone 1-800-222-1840) at \$49.95.

For information about private companies that perform national background checks, visit http://www.elca.org/legal/congregations/staffVolunteers.html

Application To Become An Approved Adult

This application is a mandatory part of a process to assist the congregation in providing a safe, nurturing Christian environment for our children. Persons responsible for the supervision and care of our children are in a special position of trust and confidence. Therefore, all adults (18 years of age or older) seeking to work with the children of **St. Paul's Lutheran Church** must complete this application.

PERSONAL INFORMATION

Please allach pholographic laentification, e.g	
(1) Name(3) Driver's License (State)	(2) Date of Application
(5) Driver's License (State)	
(4) Current Residence and Mailing Address	
(5) Tel (home)(6) Tel(work	k)(7) Cell Phone
(8) E-mail Address	
(9) Permanent addresses you have maintained	d during the last five years, beginning with the most recent.
(10) Are you 18 years of age or older? Yes	No
application on which appear definitions of	7 on this application, please read the page attached to this child abuse and child sexual abuse or exploitation. In the question d' or "child abuse" are intended to include the conduct described in the conduct described i
(11) Is there any reason why you should not use the second of the second	work with children? Yes No
(12) Have you ever abused a child (a person If yes, please explain.	less than 18 years of age?) Yes No
(13) Have you ever been accused of abusing	a child? Yes No
If yes, please explain.	

(14) Have you ever been involved in a child abuse investigation as a witness, alleged victim, or alleged abuser? Yes No
If yes, please explain.
(15) Were you ever abused as a child? Yes No
If yes, please explain
(16) Was the abuse reported? Yes No
If yes, please explain
(17) Have you ever been arrested for or convicted of or plead guilty to a criminal offense against a person? Yes No
If yes, please explain

CHURCH OR CHILD-RELATED WORK
(18) Name and address of church (if any) of which you are now a member, if other than the congregation.
(19) Names and addresses of all churches you have attended on a regular basis at any time during the last five years

(20) Describe any church work you may have done with children at any time during the last five years. Include the church's name, address, dates of participation, and the names of persons that would know about your work. (21) Describe any non-church related work you may have done with children at any time during the last five year Include the organization's name, address, dates of participation, and the names of persons that would know about your work. (22) List your talents, training, education, etc, that might help enrich the lives of our children. Describe the type work you prefer. PERSONAL REFERENCES (23) Give the name, address, and phone number of two persons, not relatives, who have known you for at least figures.
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23) Give the name, address, and phone number of two persons, not relatives, who have known you for at least frears.
rears.
1)
2)
agree that the information contained in this application is correct to the best of my knowledge.
Applicant's SignatureDate

APPLICANT'S PERMISSION FOR THE DISCLOSURE OF INFORMATION ABOUT THE APPLICANT AND APPLICANT'S RELEASE OF ALL CLAIMS AGAINST PERSONS OR ENTITES THAT DISCLOSE INFORMATION OR GIVE OPINIONS ABOUT THE APPLICANT

I understand and agree that the congregation may contact the churches and references identified above and others who may be identified by those listed above. I authorize these references or churches or others to give you any information(includingopinions)thattheymayhaveregardingmycharacterandfitnessforworkwithchildren. I also understand and agree that law enforcement authorities or any other person or entity with access to records of criminal arrests or convictions may be contacted during the consideration of this application. I authorize these law

enforcement authorities or any other person or entity to provide information regarding criminal arrests or convictions. Inconsiderationofthereceiptandevaluationofthisapplicationbythecongregation, Iherbyrelease the congregation and any individual, church, youth organization, employer, reference, or any other person or entity, including record custodians, both collectively and individually, from any and all liability for damages of whatever kind or nature which may at any time result to me, my heirs, or family, on account of any person's or entity's disclosure of information about me or the expression of an opinion about me.

I further state that I have carefully read the foregoing release and understand its content. I am signing this release freely and voluntarily.

Applicant's Signature	Date	è
11		

Definitions

Child abuse refers to any of the following:

"i. Any recent act of failure to act by a perpetrator which causes nonaccidental serious physical injury to a child under 18 years of age;

- ii. An act or failure to act by a perpetrator which causes nonaccidental serious mental injury to or sexual abuse or sexual exploitation of a child under 18 years of age;
- iii. Any recent act, failure to act or series of such acts or failures to act by a perpetrator which creates an imminent risk of serious physical injury to or sexual abuse or sexual exploitation of a child under 18 years of age:
- iv. Serious physical neglect by a perpetrator constituting prolonged or repeated lack of supervision or the failure to provide essentials of life, including adequate medical care, which endangers a child's life or development or impairs the child's functioning."

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"The employment, use, persuasion, inducement, enticement or coercion of any child to engage in any sexually explicit conduct or any simulation of any sexually explicit conduct for the purpose of producing any visual depiction, including photographing, videotaping, computer, depicting or filming, of any sexually explicit conduct or the rape, sexual assault, involuntary deviate sexual intercourse, aggravated indecent assault, molestation, incest, indecent exposure, prostitution, statutory sexual assault, or other form of sexual exploitation of children."

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Sexual abuse and harassment can include the following:

- Verbal sexual suggestions, innuendoes, or jokes
- Leering or ogling
- Intrusive touching, including pats, squeezes, hugs, pinches, kissing, brushing against someone's body
- The use of pornography
- Sexual assault or attempted sexual assault

Child Protection Covenant

I accept the responsibility to nurture the Christian faith and well being of the children and youth of *St. Paul's Lutheran Church* and to care for them as Christ cares for me.

"I ... will tend the flock of God that is in my charge... willingly, as God would have me do it..." --I Peter 5:2

I have read and understand and agree to abide by the Child Protection Policy of St. Paul's Lutheran Church.

Signature

Date

Signature of Witness

Date

Personal Interview Form [To be completed by interviewer when interviewing an applicant seeking to become an Approved Adult.]

			proval Date
Name	of Applicant		
Addre	SS		
Phone	(home)	Phone (work)	Phone (cell)
Yes N	o Have you read a	and understand the St. Paul's I	Lutheran Church
	•	y specific questions regarding to below.)	hat policy?
2.	Have you ever b of child abuse?	een accused of and/or have a p	revious record
3.	Concerning your		dren, what would you say have been the fics.)
	T 1 10		
4.		areas would you particularly li ool, Youth Group, etc)	ke to work with children?
	,		

St. Paul's Lutheran Church – Permission Slip

Event Date:		
Return Slip by:		
Signature of Parent or Guardian		
Event Date: Return Slip by:		
Date Permission Slip		
1, 6 and 7 should be completed by the parent of 2 through 4 should be completed by the organi		
(1)	has my permission to participate in the	e following child/youtl
(1)	·	
(3) The group will leave from the church at(4) Chaperons for this event will be:		
(5) Your child is asked to bringemergency, call		(6) In case of
(7) In am willing to chaperon/drive if needed: YE	ES NO	_
group activity,	has my permission to participate in the	
The group will leave from the church at	and return at	·
Chaperons for this event will be:		
My child is asked to bring		
In case of emergency, call		
In am willing to chaperon/drive if needed: YES N	NO	_
Signature of Parent or Guardian		

Date

St. Paul's Lutheran Church – Incident Report

Name of child	Date of report
Parents/Guardians of child	
Person(s) involved in alleged misconduct	
Date, time and location of incident	
Description of incident	
Were there any other witnesses? Yes No	
Please comment	
I am a mandatory reporterI choose to remain anonymous regarding this incidentI have reported or intend to report this incident to criming THE ABOVE INFORMATION IS FREELY PROVIDED AND KNOWLEDGE.	
Reporter's signature Relationship to child	
I have received this report and agree to follow appropriate policy Signature	•
NOTE:	

DRIVER INFORMATION

for St. Paul's Lutheran Church

Each driver must provide signature. Form applies only to church-owned or rented vehicles.

By signing this form drivers (employees and volunteers) understand that a Motor Vehicle Record (MVR) may be secured for a record of their driving history. Drivers also give permission for subsequent MVRs to be run, without the need for a new signature.

<< PLEASE PRINT>>

DRIVER'S NAME	
M /F	
DATE OF BIRTH	_
DRIVERS LICENSE	
VEHICLE DRIVEN	_
DRIVER SIGNATURE	
(As shown on License)	
License Number	_
State	

- ** If there are more than 10 drivers, please copy this form for use. **
- 1. It is strongly recommended that **ALL** employees/volunteers who drive their personal vehicles for insured activities have minimum liability limits of \$100,000/\$300,000/\$100,000.
- 2. Personal Vehicles: Drivers must be 18 years of age or older.
- 3. Rented or church owned vehicles: Drivers must be 25 70 years old. Youth Pastor can be 21-70 years old, with **NO** moving violations in the past three years. Drivers must have **NO** major moving violation and **NO MORE THAN ONE** minor moving violation for the prior three years. See list of violations below:
 - Driving while intoxicated or under the influence of drugs.
 - Failure to stop and report accident involvement. Homicide/Assault while operating a vehicle.
 - Driver's license suspended, revoked, cancelled, or barred.
 - Violation of Open Container Law.
 - Speed equal to less than 10 mph over the limit.
 - Moving violation resulting in filing of evidence of Financial Responsibility.
 - Altered license or unlawful use of license or permit.
 - Driving on the wrong side of the road or in the wrong direction.
 - Any passing violation.
 - School bus or school zone.
 - Failures to yield at intersection, stop sign, or traffic device.
 - Failure to yield to emergency vehicle.
 - Possession of alcohol or drugs. Motor vehicle theft.
 - Manslaughter or vehicular homicide.
 - Carrying a concealed weapon. Felony use of a motor vehicle.
 - Careless/reckless driving.
 - Drag racing or participating in speed contests.
 - Speed in excess of 10 mph over the limit.