

GUIDELINES FOR SECURING A CHURCH'S SUNDAY COLLECTION

Reflections

*"He [Judas] said this, not because he cared about the poor,
but because he was a thief.*

He carried the money bag and would help himself from it."

John 12.6

"An ounce of prevention is worth a pound of cure."

Benjamin Franklin

INTRODUCTION

On the eve of the Third Millennium, many Christian churches have, out of sheer necessity, become increasingly sophisticated in matters of finance. One of the more visible manifestations of this trend is the increased use of computerized accounting and reporting systems. In stark contrast, however, most churches seem equally committed to the preservation of a Sunday collection system that hasn't been substantially improved since John identified Judas as Christianity's first embezzler.

At first reading, those unfamiliar with the field of Security and security concepts might feel the systems and procedures described herein are overly complex. But the structure of that complexity is precisely what is required to elevate your Sunday collection from the status of a *sitting duck*, vulnerable from several directions, to that of a deceptively secure *Fort Knox*. These guidelines were written for those who would dare to undertake that somewhat daunting but fiscally critical task.

If you specifically sought out these guidelines, we assume you or someone in your parish recognized the need for greater security over the Sunday collection. However, in the event you were more curious than concerned, or you received this document from another source and are not convinced that you need a higher level of security, the next section will provide the rationale for establishing a truly secure collection system.

If the information contained in this document moves you to implement the recommended system, you will have taken the single most important step anyone can take to protect your church's revenue at its most vulnerable point. It is important to note, however, the system must be implemented in its entirety. As the old saying goes, "A chain is only as strong as its weakest link," and any "weak links" (unimplemented or poorly implemented components) will serve as a beacon for those individuals who are drawn or susceptible to the temptation thereby presented.

WHY DO WE NEED INTERNAL SECURITY?

There are at least three good reasons to establish internal security over the Sunday collection. First, it seems eminently fair to hold that church leaders are morally obliged to eliminate, whenever possible, any significant temptation to sin. This is especially true when the temptation exists within their realm of temporal authority. Based upon periodic news reports, it is clear that the Sunday collection is highly vulnerable to surreptitious theft and, therefore, constitutes a significant temptation to sin.

The second reason for establishing internal security over the Sunday collection concerns parishioners' right to know that what they place in the collection is properly deposited in the bank. Under the procedures now used in virtually every parish, no one can confirm that significant losses are not occurring each and every week of the year. It is one thing to believe funds are not being lost but, in the absence of a genuinely secure system for handling those funds, no one really knows!

The third reason for establishing security is seldom considered but also concerns individual rights: the right of employees and volunteers not involved in the collection to be free of suspicion in the event of an unexplained loss. When security over a church's Sunday collection is absent or weak and a loss occurs, every person having access to the areas where those funds are stored and/or processed must be deemed suspect.

The absence of an adequate level of internal security for the Sunday collection has, over the years, been periodically documented by newspaper headlines such as:

“Man Who Pocketed \$240,000 From Church Collection Plates Is Jailed”

“Priest Gets Jail For Embezzlement”

“Woman Fails To Deny Church Embezzlement”

“Church Worker Indicted”

“Testimony Shows Priest Handled All Donations”

Sadly, the cases reported in the media represent only the proverbial “tip of the iceberg”. Most cases coming to the attention of diocesan officials do not reach the media. (Who wants that kind of publicity?) And then there are those embezzlements that are discovered at the parish level but are not reported upward; very few pastors would voluntarily expose their *dirty laundry* to the hierarchy and thereby suffer embarrassment and, quite possibly, a spate of negative publicity. But the largest category has to be those embezzlements that are ongoing, having yet to be discovered. Those who understand the need for true security should find the remainder of these guidelines to be of great interest. The real test, however, will be whether that interest is converted to positive action.

WHAT ABOUT ROBBERS AND BURGLARS?

Many parishes are protected by various types of alarm systems designed to thwart those who would rob, steal from or vandalize the church or other parish facilities. Some of these systems are quite sophisticated, employing ultrasonic motion detectors which sense intrusion into protected areas and trigger silent alarms monitored by police. That's all well and good; it's only prudent to protect church property against attack by outsiders. What these guidelines cover, however, is the way to protect your parish against attack from within, i.e., surreptitious theft by clergy, church members or employees. Now let's take a closer look at the way in which a typical church handles its Sunday collection. This will establish a reference point from which the recommended procedures can be better appreciated.

OVERVIEW OF PRESENT PROCEDURES

If you could follow your Sunday offering, this is pretty much what you would observe. After the collection has been taken up, all of the ushers meet at the rear of the church where they empty their collection baskets into a larger basket or other unsecured container. One or two of the ushers then takes custody of this unsecured container and transport it to the altar, vestry or rectory.

If the container is taken to the altar, it might be left there or handed to a server who then takes it to the vestry. If it is taken to the vestry, it remains there, unsecured, until it is taken to the rectory. That might be a half-hour or more after the service has ended and several persons have had lone, unobserved access to the unsecured container. If the container is taken directly to the rectory, the usher might hand it over to whoever answers the door, or he might take it to the counting room which might or might not be staffed at the time.

In those parishes where a Saturday evening Mass or service is held, the collection gets the same treatment, but probably spends an additional 12-18 hours, unsecured, in a drawer, cabinet or safe which, if locked, is nevertheless accessible to various people including clergy, staff and others having legitimate access to the rectory. When it is time to begin the count on Sunday (or Monday), someone retrieves all of the unsecured containers and brings them to the counting area.

During the counting process, which might begin with only one counter present, people come and go, move about and socialize to relieve the tedium connected with this task. At some point, someone makes a final tally and prepares the bank deposit. Often, that facet of the operation is not verified, being handled by one particular person who then puts the funds in a bank deposit bag. The bag, which might or might not be locked, is then taken to the bank or is placed in a drawer, cabinet or safe for overnight retention pending deposit.

In some parishes, the money is counted on Sunday but is not placed in a locked bank deposit bag until Monday when someone else verifies the count, prepares the deposit slip and transports the money to the bank. In other parishes, nothing is done until Monday at which time the funds are tallied and deposited.

ASSESSMENT OF PRESENT PROCEDURES

So what's wrong with the above-described scenarios? Well, if you have to ask, you either have never been involved in retail sales or you forgot what you learned when you were. No business of any size would survive more than a few months, if it failed to establish positive control over its revenue at the point of receipt. In a church's case, that point (practically speaking) is the immediately after the collection has been taken up. But collection funds in most parishes do not come under positive control until they appear on a bank deposit slip several handlings and as much as 40 hours following the first Mass or service. The negligence inherent in that approach to revenue protection is nothing less than appalling and is in no way mitigated by the church's lack of a *Profit and Loss* mandate.

Just how much money churches are losing is anyone's guess, because there is no system presently in place to deter or detect covert attacks on the collection. Yet most pastors can readily cite one or more embezzlements they have either heard about or experienced. Further, the individual involved is often described as the last person anyone would have suspected. And if you think we're talking *small change* here, you are cordially invited to visit our Website, <http://www.ChurchSecurity.info>, where each of the headlines cited on the preceding page (and several other cases) are presented in eye-opening detail.

Now, let's see how you can apply that proverbial "ounce of prevention."

BASIC INGREDIENTS FOR A SECURE SYSTEM

Before the level of security over any Sunday collection system can be considered adequate, the following general criteria must be met.

- The collection for each Mass or service must be positively secured, immediately after it is taken up. The method used must be such that each person in the chain of custody (from church vestibule to counting room and all points between) will know, through simple visual inspection, whether anyone had or could have had access to the funds.
- Detailed, written operating procedures must be developed for the collection, transport, interim storage, opening, counting and banking operations. The counting procedures must provide for the presence of at least three counters before any sacks are opened, and establish continuous observation and control over the funds (especially the currency) by at least two (2) persons, from the moment the storage containers are opened until all currency has been counted independently by two (2) persons, verified, recorded on a witnessed bank deposit slip, and locked/sealed in a bank deposit bag.
- Each week's count must be documented via standardized forms. These forms must be designed so that, when completed, they clearly reflect whether or not the required counting and verification procedures were followed. The forms should be reviewed and filed each week by someone not otherwise involved in the counting and banking process. The following recommendations meet the above criteria.

COLLECTION EQUIPMENT

Normally, there is no need to update or change the container ushers use to take up the collection. However, the container into which the collection is consolidated must fulfill the above-described criterion for transportation and storage. The recommended procedures assume the use of one of two methods: lockable zippered bags or mail-type sacks in combination with randomly numbered tamper-proof seals, or the next generation of secure containers: serially numbered, one-time-use, tamper-evident polyethylene bags. Due to the possibility that a dishonest employee, volunteer or priest could intercept and open one or more collection containers, remove a sum of cash and rebag/seal the remainder, the use of numbered seals or serially numbered containers is an absolute must; comparison of the serial numbers recorded by the person who assigned the seals/bags for use by the ushers against the seals/bags recorded by the counting team would uncover any interim opening and rebagging or resealing that might occur.

See EQUIPMENT RECOMMENDATIONS for further details.

EQUIPMENT RECOMMENDATIONS

Sacks in Combination with Serially Numbered Plastic Seals

As previously noted, lockable zippered bags or mail-type sacks in combination with serially numbered tamperproof plastic seals, or serially numbered, one-time-use, tamper-evident polyethylene bags are a cost-effective means of establishing the necessary level of security. The mail-type sacks are equipped with a hasp and drawstring, and are available in various sizes. Before settling on a specific size container, some experimentation might be needed to ensure the ushers have no difficulty transferring the contents of their baskets to the zippered bag or sack. The serially numbered, one-time-use, tamper-evident polyethylene bags also come in various sizes, and the recommendation for experimentation applies to them as well.

If the church has any two-collection Sundays and lockable zippered bags or mail-type sacks are used, they should be purchased in sufficient quantity to provide two containers for each Mass or service. For example, a church having four weekend Masses/services and an occasional two-collection Sunday should purchase at least ten sacks to handle two-collection Sundays and provide two spares for expanded Mass/service schedules on Holy Days such as Easter and Christmas. The initial investment for lockable zippered bags can be as little as \$300 for 12 bags. The mail-type sacks cost considerably more but should remain serviceable for many years. If serially numbered, one-time-use, tamper-evident polyethylene bags are used in lieu of the mail-type sacks, they should be purchased in bulk quantities to take advantage of volume discounts.

Imprinting

If lockable zippered bags or mail-type sacks are used, they should be imprinted with the Church name. They should also be identified by Mass or service and collection (first or second) but this should be accomplished by making use of luggage tags or the label holder incorporated in the hasp or affixed to the sack itself. Easily replaceable labels identifying the Mass or service and collection can be used to facilitate schedule changes and avoid the cost of imprinting that data on each bag or sack. If serially numbered, one-time-use, tamper-evident polyethylene bags are used, there are spaces available for entering the necessary identifying information by hand.

Seals

Randomly numbered, one-time-use, tamperproof plastic seals work very well in combination with the zippered bags or mail-type sacks. A heavy scissors or wire cutter might be required to open them. Purchased in bulk, the seals are relatively inexpensive; a typical parish would spend less than \$100 a year on seals. Unnumbered seals are unacceptable; a determined thief could pilfer a quantity of unnumbered seals from the bulk supply and subsequently use them to replace the seals they break to gain covert access to the contents of zippered bags or mail-type sacks. See HELPFUL HINTS for further details.

Sack and Seal Sources

A source for numbered seals is **ULINE**. They can be reached by phone toll free at 1-800-295-5510 or via their website at www.uline.com. ULINE offers several styles of tamperproof numbered seals, at least a couple of which would be suitable and cost as little as 10¢ per seal when purchased in quantity. A source for lockable zippered bags is PromoPeddler.com. The key element of such bags is that the zipper pull(s) must have an eyelet and the bag must be equipped with a non-removable loop, both of which will accept a tamperproof seal. If the opening has two zippers that come together, a non-removable loop is not needed; the seal can be affixed to the two zipper eyelets. The initial investment in zippered bags can be as little as \$300 to \$400. Other sources for tamperproof seals and zippered bags and mail-type drawstring sacks can be found by diligent Internet search.

Serially Numbered Tamper-evident Polyethylene Bags

These bags are one-time-use and can be used in lieu of the mail-type sacks and numbered seals. They can be purchased in bulk with price breaks for quantity purchases. Centralized purchasing is therefore highly recommended to reduce costs. On two-collection Sundays, a separate bag is required for each collection and that should be factored in to your parish's or diocese's purchasing requirements to maximize discounting. Bags measuring less than 15" wide by 18" deep are not recommended, and large parishes should consider larger capacity bags (19" X 19" or larger) to ensure that the entire collection for each Mass will fit into a single bag.

If you lean toward the use of the numbered tamper-evident polyethylene bags - they do somewhat simplify the bagging and sealing process - consider contacting a vendor such as *SECUR-PAK* by phone toll free at 888-709-2018 or via their website, www.securpak.com, to request a price list and samples of the various sizes they offer. You can then experiment with the sample bags to determine which size best suits your needs. In that way, you will reduce the chances of buying a large quantity of bags you subsequently find are too small for your needs.

Counting Forms and Numbered Seal Checklist

As noted earlier, sample forms, including a bag/sack checklist are available for download and printing at our website: www.ChurchSecurity.info. It is important to use these or very similar forms to document the serial number assignments as well as the counting and verification processes. Proper use of the counting forms serves to protect the counting team from any allegations that might arise. They also act as a deterrent to anyone who might otherwise be tempted to capitalize on loose counting procedures.

THE COLLECTION PROCESS

Taking Control

Promptly after the collection has been taken up, and in the presence of one or more witnesses, the head usher will consolidate the collection into either a serially numbered, self-sealing, tamper-evident bag, or zippered bag or mail-type sack and immediately tightly close and seal the bag or sack. If a zippered bag or mail-type sack is used, the plastic seal will be tested after it is properly affixed to ensure that it is not defective. See HELPFUL HINTS for further details.

Second Collections

When there is a second collection, follow the same procedures, including the use of a second serially numbered tamper-evident bag or sack and seal. Under no circumstances should the closing and sealing of the bag or sack containing the first collection be delayed pending completion of the second collection.

Disposition of Collection

The sealed bag(s)/sack(s) will then be taken to the rectory or other designated location for storage pending retrieval for the counting and banking process. The containers in which the collection sacks are stored should meet the criteria described in the STORAGE AND OVERNIGHT RETENTION section.

STORAGE AND OVERNIGHT RETENTION

In addition to protecting the collection bags from exposure to persons having legitimate access to the rectory or other facility in which the sacks are stored pending the counting process, it must be remembered that such funds can attract professional criminals. Robbery or burglary of church facilities is by no means a rare occurrence. Consequently, protective overnight storage equipment is important from both an internal and external theft prevention standpoint.

Safes and Vaults

Most parishes have some type of safe or vault for storage of church records and other valuables. In some instances, these repositories are quite old and no longer meet the minimum criteria for such equipment. They should have adequate burglary and fire resistance ratings and their locking mechanisms should be in good working order. Check with your local police and fire department for the current recommended standards. If the unit is equipped with a dial combination, care should be taken to ensure that the combination is known only to a select few and that it is changed whenever a personnel change ends any person's need to access the safe. Where entry to such containers is by key, the original and duplicate keys must be closely controlled. See HELPFUL HINTS for details on how to protect safe combinations and keys.

THE OPENING PROCESS

The Counting Site

The room in which the counting takes place should not be directly accessible from outdoors, i.e., without passing through at least one other room. Further, it should not be a routine or required pass-through for persons not involved in the counting process. The counting table should be large enough to accommodate the counting team as well as the normal collection volume. Proper security requires that all counting and bank deposit materials be assembled and close at hand before any bags or seals are cut open.

Staffing

The opening process may not begin until at least three (3) counters are present to witness the opening and begin counting. Four counters should therefore be scheduled to cover a no-show. All counters must be totally free of other duties, e.g., answering the telephone or door, preparing meals or performing any other rectory duties. The rationale for requiring at least three counters concerns the fact that one might be called away or need a comfort break during the counting process; that would still leave two counters present. No individual should ever be left alone with the collection, not even for a minute; that is unfair to the individual and is a major breach of security!

Retrieving and Examining the Collection Sacks

When it is time to begin the count, all accumulated bags/sacks should be retrieved from the storage location. This duty should be performed by the pastor or someone else not otherwise involved in the process. A seal documentation form should be used to ensure that all bags or sacks have been accounted for each Sunday. Before being opened, each bag/sack must be examined to verify that it was properly sealed and that the seal is unbroken and the bag has not been violated. At the same time, the bag or seal numbers should be recorded on the form provided. See HELPFUL HINTS for the proper method.

Opening the Collection Sacks

After all serial numbers have been checked and recorded, the bags/sacks should be opened and emptied onto the table where the cash portion of the collection will be counted. From that point forward, the cash may not be moved to any other location until the counting process has been completed. Before being put aside, each sack must be checked to ensure that it is completely empty. See HELPFUL HINTS for the proper method. The serially numbered sacks or numbered seals must be retained and submitted with the other documentation relating to the count following its completion. The secretary or other designee will later compare the serial numbers against the serial numbers recorded separately by the person who assigned them for use by the ushers.

Discrepancies

Problems such as improper or inadequate sealing, seal number discrepancies, torn bags/sacks or defective seals must be documented and referred to the pastor or other designee. The seal documentation form or a separate form should be used for that purpose. Any such write-up should identify the Mass or service and collection involved. Where circumstances appear to warrant, the pastor or other designee should be promptly advised of the particulars.

Opening the Envelopes

Before any counting takes place, all offering envelopes should be opened and the contents checked against the donor's entry. Any discrepancies must be noted on the envelope. The envelopes should be accumulated for later use in updating each donor's record; that is not a counter duty, however, and should not be done until the counting and banking process has been completed.

THE COUNTING PROCESS

Currency

Immediately after the checks, currency and coin have been separated, at least two counters will remain at the opening table and count the currency; both counting independently of each other and recording their figures on the currency form. Neither counter may leave the table or perform any other duties until both have completed their counts and made a line-by-line verification of their respective figures, resolving any and all differences. No deductions, exchanges or payments of any type may be made from these funds. Such actions are at best inappropriate and invariably open the door to covert deductions.

When both currency counters are in agreement, one will record the currency on a bank deposit slip in duplicate. The second counter will verify the entry and, with the first counter, initial the deposit slip and place the original with the currency in a bank deposit bag which will then be locked or sealed. Where large sums of currency are involved and the count is performed on Sunday morning, an interim tally may be made of banded currency accumulated prior to receipt of the last collection. In those instances, the banded currency should be verified and secured by preparing an interim deposit slip and bank deposit bag. The currency counting form available at our website (ChurchSecurity.info) provides for an optional first (interim) deposit.

Coin

The coin portion of the collection need not be double counted, but must be recorded on a count sheet and verified by another counter before cosigning the count sheet. The coin may be deposited with the currency or checks. Otherwise, it should be recorded on a separate bank deposit slip and locked or sealed in a separate bank deposit bag.

Checks

The checks should be back-stamped for deposit, sorted by amount and listed on a tally sheet. When all of the checks have been so processed, each denomination should be tallied, the cash extensions should be made and an adding machine tape run. The grand total should then be recorded on the tally sheet. The verifier must verify the check count and cash extensions in addition to running a second adding machine tape before entering the check total on the bank deposit slip. One of the adding machine tapes should be submitted with the checks.

Loose Checks

Any loose checks, i.e., checks received without an identifiable offertory envelope, should be included in the check count noted above, but should also be photocopied or recorded on a separate form, including name and address. That information is useful in identifying new parishioners, as well as in analyzing the breakdown between cash in envelopes and loose cash. See WEEKLY REVIEW AND ANALYSIS for further details.

Documentation

Samples of all recommended forms, including the numbered-seal checklist, may be downloaded free from our Website at ChurchSecurity.info. Each adding machine tape should be identified, initialed, dated and attached to the pertinent form. When the counting is complete and the bank deposit has been prepared and sealed, all subsidiary count sheets, adding machine tapes and checklists must be placed in a designated location for later review and filing. As previously noted, the opened seals (or serially numbered bags) must also be retained for later comparison against the record of serial numbers assigned by the bag/seal custodian.

Rotation of Counting Duties

As a matter of prudent practice and to maintain depth of experience and versatility, the various duties described earlier should be rotated on a regular basis. This can best be accomplished by disseminating a monthly or quarterly schedule of counting assignments. That procedure will also facilitate securing replacements for unscheduled absences. Although the pastor should designate an overall coordinator, narrow specialization or domination of the process by one individual is generally unwise. A complement of broadly trained volunteers will help ensure that key elements of the system do not fall into disuse and thereby render the system vulnerable to attack.

WEEKLY REVIEW AND ANALYSIS

Rationale

Human nature being what it is, we all have a tendency to become complacent and begin taking shortcuts. In that regard, it would not be unusual for the more visible aspects of this system (bags and seals) to endure while less visible elements (witnessing, double counting and verification) fall into disuse. That eventuality could be fatal to the entire system, leaving only the appearance of security. Effective verification and review procedures, coupled with periodic observations, provide the means for detecting system lapses and initiating timely corrective action.

Review of Counting and Bank Deposit Forms

The secretary or other designee not otherwise involved in the collection, storage or counting processes must conduct a weekly review of the preceding week's documentation. That person will examine all count sheets, checklists, bank deposit slips and adding machine tapes to ensure that correct procedures were followed. The reviewer must also compare the record of seals assigned (to be furnished by the seal custodian) with the record of seals received and removed by the counting team as well as with the actual seals themselves. The seal numbers must agree with the record made at the time they were assigned for use on the Sunday to which the review relates. Any discrepancies must be explained. In addition, any problems recorded by the counters during the opening process must also be analyzed and appropriate follow-up action taken where warranted.

The appearance of repetitive problems of a suspicious nature (weekly or 2-3 times per month) should cause the reviewer to wonder whether they're reporting those problems to the wrong person, i.e., the thief. In such cases, the reviewer should consider the advisability of contacting diocesan officials.

Cash Analysis

A periodic analysis should be made of the collection itself. There are various methods for determining whether losses might be occurring. The following formula is one such method:

$$\begin{array}{l} \text{Total Offering (total bank deposit)} \\ \text{minus [Total Envelopes + Loose Checks]} \\ \text{equals Total Loose Cash} \end{array}$$

This computation can even be performed on a weekly basis. If the results are ever negative or even unusually low (based upon past history or just plain common sense), a cash loss situation might well exist.

Another very useful analysis (especially important during the first year of operation under the new collection

security procedures) involves comparing and contrasting the current Sunday's currency and check totals with the currency and check totals for the comparable Sunday of the prior year. Naturally, collections for major Holy Days, e.g., Christmas and Easter, must be compared with each other regardless of where they fell on the calendar for the prior year. A moderate increase in check donations after implementation (five to ten percent, for example) accompanied by a significantly greater increase in cash donations would be a strong indication that cash losses were occurring under the old (insecure) collection procedures.

Reporting Requirements

Any significant trends or unusual circumstances disclosed by these reviews must be reported, in writing, to the pastor or (where deemed warranted) other appropriate church official. A copy of any such report should be filed with the documentation to which it relates.

File Maintenance

When the weekly review has been completed, all documentation relating to the count and verifications should be filed chronologically in a locked file and maintained for whatever period of time the arch/diocese specifies. All opened bags/seals will be destroyed, unless they relate to an irregularity that has yet to be resolved.

HELPFUL HINTS

Bag/seal Storage and Distribution

Ideally, the bulk supply of serially numbered bags or seals should be placed in the custody of someone (a church maintenance employee, for example) who does not have access to the filled collection sacks and is not involved in the collection, storage or counting process. That person will issue the serially numbered bags or seals (only in the number needed) each weekend, and prepare a record of seal/bag numbers assigned. A backup bag/seal custodian should also be designated, but the bulk supply of seals/bags should not be readily accessible to others.

Checking Seals

To determine whether an affixed seal is defective, grasp opposite sides of the seal at the closure point, using the thumb and index finger of each hand, and pull firmly in opposite directions. If the seal opens, repeat this procedure to confirm that it is defective.

Replacing Defective Seals

Whenever a seal is found to be defective in connection with the sealing process performed by the ushers, and assuming a replacement seal is not available, two ushers must accompany the sack to its destination. Defective seals discovered by the counters in connection with the opening and counting process should be documented on the numbered seal form or a separate irregularity reporting form and retained with the other seals for follow-up by the pastor or designee. The incidence of defective seals should be a rarity, especially if the seal custodian conducts a visual examination of the seals assigned each weekend to detect obvious flaws such as a missing tip. If it happens with any frequency, consider whether someone is intentionally disabling the seals, hoping no one will notice that the seal has been compromised, so they can later gain entry to the container before it reaches the counters. This possibility is one reason why the use of serially numbered tamper-evident polyethylene bags could be a better alternative.

Checking Emptied Sacks

To ensure that each sack has been completely emptied, grasp any point at the mouth of the sack and place your free forearm along the inside edge of the opposite side, parallel to the floor. Simultaneously pull the sack toward your body and extend your forearm in the opposite direction; this creates a triangle opening that permits easy inspection of the interior.

Protecting Safe Combinations and Keys

One of the greatest threats to internal security is the establishment of a system that appears to be secure but, due to lax or missing internal controls and procedures, is actually highly vulnerable to attack from within. It's relatively easy to create the appearance of security (sacks, seals and locked receptacles) but failure to effectively prevent surreptitious access to those receptacles can result in substantial losses which a facade of security will only serve to mask.

Ordinarily, there should be no more than two keys for any container in which collection sacks are stored pending the counting process. One key should be in the custody of the person responsible for storing and retrieving the sacks. Storage of the key in a desk or cabinet to which other persons have access would compromise security and is therefore forbidden. Where the storage and retrieval processes are handled by two different people, a third key will be needed.

The duplicate key must be maintained in an envelope annotated with the name of the container it accesses. The envelope must be sealed, dated, signed and witnessed; the signing and witnessing signatures must be written across the intersection of the sealing flap to preclude tampering. The duplicate key envelope cannot be stored in the container it accesses, and should be accessible to the person responsible for opening the container in the designated custodian's absence. Follow the same duplicate key procedures for the container housing the bulk supply of serially-numbered bags or seals.

Knowledge of the safe combination should be restricted to those having an operational need to access the safe. Often times, however, that includes one or more people not involved in any aspect of the collection process. In such cases, it is best if the safe is equipped with a locking inner compartment having sufficient space to house the collection sacks. Access to that compartment can then be restricted to the person(s) responsible for their storage and retrieval.

The Collection Team

Ideally, there should be a large enough complement of regular usher/collectors to eliminate the need to "buttonhole" untrained volunteers to fill in for unscheduled absences. Where rotation is practiced, a written schedule and telephone contact list should be prepared and disseminated. This will facilitate counters' ability to procure trained replacements to cover unforeseen absences. An overall coordinator should be designated to prepare and disseminate usher/collector schedules and to oversee their performance through periodic unannounced observations. This coordinator should not be the Counting Team Coordinator; that would be too much responsibility for one person (particularly a volunteer) to handle effectively. That said, however, it's important that the two coordinators communicate with each other so that irregularities noted by one which relate to the other's responsibilities can be promptly corrected. In most instances, the flow of such information will be from the Counting Team Coordinator to the Usher/Collection Team Coordinator.

NOTE: It is important that the collectors, and most especially the Collection Coordinator, understand that what they do at each weekend Mass (the closing and sealing of the collection sacks) is the cornerstone of the system. Done correctly, the contents of those sacks can virtually be considered *money in the bank*. Incorrectly done, however, the contents become vulnerable to loss until they are secured further down the chain of handling between collection basket and bank deposit.

The Counting Team

Ideally, a sufficient number of counters should be recruited to maintain at least four teams of four or more counters each. At least three counters must be present before a count may commence. As previously explained, just one absence from a three-person team would render that team ineligible to begin the count. Hence, the recommendation for at least four counters per team. For obvious reasons, it is best (but not essential) that none of the counters on a particular team are related to any other counter on that team. It is also recommended that

one person be designated as the overall coordinator of counting operations. This person may be the same person chosen to coordinate implementation of the overall system, and should be responsible for preparing and disseminating the counting team schedules and overseeing performance, especially on major Holy Days when collection totals can be expected to increase significantly.

Scheduling the Counting Process

A premature starting time can jeopardize security over the collection funds. If the counting is scheduled to be concluded on Sunday shortly after the last Mass or service, there is a tendency to begin the counting process too far in advance. As a result, there is often a lull between the time the counters have opened and counted the collection sacks that were on hand when they arrived, and the time the last collection arrives from the church. This period might last an hour or more, during which time the counters often move about and socialize. As the funds have yet to be completely tallied, they remain highly susceptible to theft.

“Selling” the System

Being creatures of habit, we tend to resist change of any type. And the level of our resistance can be surprisingly strong, especially when the change concerns security and, by implication, trust. Nevertheless, a well-prepared presentation should win over most of those who worked under the old, insecure system; a little cajoling should take care of any stragglers. However, one or another of the “old-timers” (whether collectors or counters or staff) might opt to fight the new system every step of the way. Often, such diehard resistance includes behind-the-scenes rumor mongering intended to create the illusion of widespread dissatisfaction. You may well wonder whether such malcontents have ulterior motives (a *watered down* system would remain susceptible to theft) but the best course of action is to simply accept their resignation from the team. Under no circumstances should the system be diluted or subverted to mollify or placate malcontents!

Selecting the Implementation Coordinator

It’s impossible to foretell who among those involved in operating the old collection system will support the new system, and who will oppose or be indifferent toward it. In order to minimize the likelihood of the proverbial *fox* being put in charge of the *hen house*, the person chosen to coordinate implementation should: 1.) have management experience in banking, finance or retailing; 2.) be willing to serve without compensation; and 3.) not be related or personally close to any person or clique having control or significant involvement in the old system. In other words, the person should be knowledgeable in matters of finance, capable of exercising delegated authority, committed to his/her parish, and not subject to pressure from anyone wishing to reject or subvert the new system.

EPILOGUE

If these guidelines move you to implement the recommended security system, you will have taken the single most important step anyone can take to protect your church’s revenue at its most vulnerable point, i.e., between collection basket and parish bank account. However, that accolade is only valid if the system is installed in its entirety; implementation of the visible aspects (sacks, seals, safes, etc.) without implementation of the more subtle aspects (witnessing, double-counting, verification, etc.) can be worse than having no system whatsoever.

But let’s assume you manage to fully implement this collection security system. Congratulations! You have contributed immeasurably to the financial wellbeing of your church and are entitled to take a well-deserved bow. Unfortunately, that doesn’t mean your church is now completely insulated against attack from within. These guidelines were written to address a church’s most vulnerable point of attack: the Sunday collection. But the revenue disbursement side of the operation is also vulnerable, albeit to a somewhat lesser degree.

The principal difference between pre-deposit and post-deposit embezzlement is *paper*. It takes more than a quick hand to embezzle funds after they have been deposited in the bank; it requires a paper-based scheme that,

by definition, will invariably leave a paper trail. A would-be embezzler would much prefer to strike before the funds have been documented and deposited, but he or she will strike afterwards if that is the only opportunity presented.

Nevertheless, pastors and other church leaders may take comfort in knowing that implementation of the security procedures contained in these guidelines will have greatly reduced the number of potential threats to the security of their church's revenue.

Although there are time-tested systems and procedures for maintaining proper and effective control over the disbursement of deposited funds, many churches are unfamiliar with them or don't bother to utilize them. It's an age-old story: everyone trusts everyone else - until something happens. If your diocese lacks specific guidelines for a secure disbursement system, we have some basic recommendations we think you'll like.

In February, 2001, these Sunday collection guidelines were expanded to include guidelines for protecting all other aspects of a church's financial operations. Properly implemented, those guidelines, entitled GUIDELINES FOR SECURING A CHURCH'S FINANCIAL OPERATIONS, help ensure that the funds you went to such great lengths to get safely to the bank are not subsequently lost or diverted due to any type of post-deposit embezzlement scheme. When applied together, the Sunday Collection and Financial Operations guidelines constitute a *one-two punch* that is more than a match for virtually any would-be thief or embezzler who might be operating in your church or parish at the present time or who might arrive at some future date in the hope of capitalizing on the innate goodness and trust which exists within a typical church community. The *post-deposit* guidelines are available for download at ChurchSecurity.info.

We wish you every success, and may God's blessings be upon your efforts.

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