Sexual Abuse & Sunday School

Part 1 of 2: Protecting Children from Sexual Abuse at Church
with Darrell Bock, Jay Sedwick, Greg Love
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Darrell Bock

Welcome to The Table, where we discuss issues of God and culture, and today our topic is dealing with issues related to sexual abuse in the church. It's not a pleasant topic. It's a topic that has come on the radar screen more recently, and we intend, in the hour we spend together, to help prepare churches and leaders with the responsibilities and the awareness of what they need to do to make sure that their children are protected and that their church also is protected from a legal standpoint. So today we have Gregory Love, a lawyer who has worked in this area for some time. Thank you for being with us, Gregory.

Greg Love

You're welcome.

Darrell Bock

And Jay Sedwick, who is responsible for teaching in – well, it used to be called Christian Education. It now has a new title that I don't even remember.

Jay Sedwick

Educational Ministries and Leadership.

Darrell Bock

There you go.

Jay Sedwick

[Laughs] Much better.

Darrell Bock

And works in the youth area primarily. And so we've brought these two gentlemen together to help us navigate this topic. Greg, how long have you been practicing law and, more particularly, how long have you been practicing in the area dealing with sexual abuse in the church?

Greg Love

Well, as you might expect, I didn't go to school desiring to be a sexual abuse lawyer. I started practicing law in 1990. Probably in about 1995, '96 we started working on a matter involving the molestation of probably 20 to 25 children at a group home in Fort Worth, and the more we kept working on this matter, the larger this kept being. And it finally resolved for enough money that it got a lot of attention, and so we started getting calls from people all over the country to take a look at their fact patterns involving the molestation of children in an organization. This corresponded with the Catholic Church starting its adventure into child sexual abuse litigation, which actually started here in Dallas with the Rudy Kos case. And so started getting a lot of calls about representing victims of priest abuse.
Now, of course, Kim and I are in church leadership, which meant at that time we made the decision we're not going to be involved in litigating against the Body of Christ. So what we did instead is made ourselves available to those number of entities: ministries, camps, non-profits, schools asking for instruction about how do we learn not to place our children at risk before it happens. In other words, how can we learn from exhibit A so that we don't become exhibit B. So not only were we litigating at that point, then we started moving into trying to help a lot of entities do prevention work.

**Darrell Bock**

And so – and I take it that this really was like – it sounds like you almost stumbled upon it because you took a particular case and then you realized this is a much bigger need than people even realize, and it has exploded more recently. Is that not the case?

**Greg Love**

Yeah. It seems like stumbling at the time. As I look back, I can see a whole lot more of God's hand in it in preparing me to do large-scale litigation, then preparing us on the understanding standards of care and the litigation part. But then Kim and I are also in church leadership, and, as Jay knows, I'm in the my 19th year of student ministry at Christ Chapel Bible Church. And so with each of those pieces of who I am, made us – I guess shaped us into being somebody that could communicate specifically with the church.

So I'm not a social worker. I'm not somebody that I feel like just has good ideas because I love children. I mean we're on that edge that I'm gonna show you not only what you should be doing, but I'm gonna show you what it's gonna look like when this train wrecks. And so from those viewpoints and also just being able to speak the language of the Christian church, just put us in a unique place to speak truth into the places where it's just not being heard.

**Darrell Bock**

Well, this is interesting 'cause I went to seminary in the '70s, from '75 to '79. And I can honestly say I don't ever remember a single class dealing with this when I was in seminary, even though I was training to lead the church. The idea of this kind of protection or thinking through this kind of protection as a church leader never came up. These kinds of issues impacting the church really, for me, came through an elder role that I had at the church when we started to get the issue of do we do background checks on people working with our children, that kind of thing, along with other issues, not sexual abuse, in which the church was potentially vulnerable for legal action.
And now all of sudden I have nothing on my seminary training to rely on. We're trying to adjust kind of as we're hearing things. And fortunately, in many cases most churches have someone in the leadership who has some law or legal background who can at least direct and begin to direct you to someone who can give it some attention and has some expertise. Jay, has the situation changed very much for the teaching of this area since when I was in seminary?

**Jay Sedwick**

That's a great question. There are a couple of places where, rather than just taking credit for it personally, but I have introduced some training in this area. I've invited Greg to come. He's guest lectured for me in our legal and financial issues class. Now, it is an elective on campus, so it's not a required course in any program. So on a yearly basis in the spring semester, we usually have 10 to 15 students that take the class.

But that's a very small number of students that get exposed to Greg and the kind of training that Greg provides. The only other place that I'm aware of that we're doing anything is in our CE 101 class, which is our basic course that every student on campus is required to take. And I guest lecture in all of the sections, and I cover this particular topic, but just for one session. So they get one shot for about 75 minutes, but every student at least gets that little bit of awareness. But in terms of adequate training, we're not doing what we need to be doing.

**Darrell Bock**

It's interesting. The reason we're having the podcast is Greg came to do a chapel earlier in the fall, a packed out room, got to speak to all the students about this. And I'm sitting here listening to what he's doing and going, "Oh man, I can think of dozens and dozens and dozens of church communities that really need to hear what it is you have to share." So I really do appreciate you taking the time to come in and talk with us. And let's just dive right in. You sent me, earlier today as we were preparing for this, an outline of a case that I take to be kind of a sample of the mess a church can get into. So why don't you walk us through that case as a sample of the types of things leaders do need to be concerned about.
Okay. Well, I break down most of the ways in which the church gets into the deep end of the pool into two large categories. One is what do you do to get prepared. What systems do you have in place recognizing the risk and addressing it, and then a separate category on how do you respond once one of these things comes above the surface. Okay. You can get into some serious difficulties on both sides of that, and usually if you're in error on the first part of it, generally the errors are gonna just – they're gonna just roll on the second set.

So the point is this can really happen and a church can be put in an extremely vulnerable position if they haven't adequately prepared themselves for the possibility of this taking place.

That's right. And most churches aren't.

Yeah. That's the assumption I'm operating with as well. Let's start off by showing what can happen to a church, and then we'll talk about the ways to remedy it. You have sent me this case involving a church in Colorado. That's all I'll say about it. Let's go through the rough outlines of what happened and how the church got itself into deep water.

Okay. In this particular situation, we have a youth pastor that is alleged to have engaged in inappropriate physical behavior with a 14-, 15-year-old girl, and it went on for a long period of time. And there was also behaviors that, if somebody understands the grooming process of a sexual abuser, you can really read between the lines on some of the things that are being reported that it really seems to me that this person was grooming this girl for inappropriate sexual behavior and did engage in some of that behavior. Ultimately that girl left the congregation, confided with some other people in another church about what her experience has been. Because in our climate today, people are more comfortable sharing than they have been in the past, especially a female. They encouraged her to go back to the leadership of the first church and share with them what had happened because that person was still on staff.

I see.
The offending youth pastor. The church received that information, and see, that's – in my opinion, you're standing at a crossroad at that point, and there's a number of different things that should happen at that point: sharing the information with the authorities if it fits within what the authorities want to be reported, notifying your insurance carrier, notifying other potentially impacted individuals. I mean you just have some due diligence of what is necessary at that point. The first thing I mentioned was your reporting responsibilities.

Now, every state in the country is going to have law in place that makes some people mandatory reporters of sexual abuse, physical abuse or neglect; and then some people are, "We'd like for you to report." In Colorado their code section makes clergy mandatory reporters. They carve out a clergy privilege, but it makes it very narrow. So in this situation, they received the information from the girl who was then 23 and she was no longer in harm's way, and they, I think, even sought legal advice. Not necessarily good advice.

Bad advice. Yeah.

And they decided not to report that information to law enforcement. And they actually went through a process of an internal investigation to determine did this person actually do this and is there any other victims, etcetera, etcetera. That young lady ultimately told the authorities four or five months later, and there's also civil litigation that began. But ultimately when the authorities learned that she had notified church leadership six months earlier and nobody from the church contacted the authorities, they went and actually not just came and said, "We're disappointed with you," they arrested two elders and three pastors at that church in connection with the failure to report if you're a mandatory reporter, which is a class B misdemeanor or some level of misdemeanor offense, and that just is gonna unfold poorly. So at that point when they got that information, they determined, "This is not something we're gonna report to the authorities," and they didn't report it, and it had consequences.

In one sense, the leadership, which involves both the pastor and elders, are responsible when a situation comes up, in many states, to report this, and failure to report is a violation of the law.
Greg Love

That's right.

Darrell Bock

Which is interesting because you have the act, on the one hand, which precipitates all this; and then you have the response to the act, which itself puts you in a vulnerable position as well. So that you may think all you have to deal with is dealing with the act, but actually there's a whole responsibility that comes as a result of the act and knowing about it that you also have responsibility for.

Greg Love

That's right. So it's important for a church to think through these things in advance, to put your systems in place that are gonna protect the children, but also educate your people as to understanding who needs to get information that does come to your attention. In other words, we want to be communicating before someone's nude with a child.

Darrell Bock

Right. Right.

Greg Love

We want you to understand what some of those grooming behaviors are, know who to share that information with, and leadership to have already thought through, "When we receive this information, what do we do with it?" Now, you could have that system in place and still have an allegation. I mean it could still have something that can arise, and then you ultimately need to respond to it. And so if you're not doing it well on this first section, chances are you're not going to do it well on the second.

Darrell Bock

'Cause you're gonna be reacting.

Greg Love

Because you don't have –

Darrell Bock

And out of ignorance.

Greg Love

You don't have any understanding what the risk looks like and what – this is something you don't wing it and make these decisions. You hopefully have thought through it such that when it hits your radar, it's already got a clear instruction as to what needs to happen with that information.
Darrell Bock

Okay. Now, my guess is is that the churches that have given this at least a little bit of thought have probably set some policies in place and they probably do a standard background check. And I think one of the things that hit us during the chapel was that that kind of standard operating procedure – which I think you've nicknamed the American way, which is a great name, by the way – isn't good enough. So why don't you go through what most churches do first and then, secondly, why that's not good enough.

Greg Love

Okay. And part of the way I know what churches do is I do a lot of prevention work. I also do a lot of consulting. So when there is an allegation or when there's a train that's hopped the tracks. I'm gonna come alongside leadership and try to help them evaluate what went wrong and how wrong is it, and ultimately I'm gonna be able to ask them for the information I need to potentially defend them, create media talking points to help them work with families that have victimized children. So in a number of different ways had the opportunity to ask people, "What are you doing in your church, your school, your camp to protect children from abuse?" And like you mentioned, the standard answer I'm going to get is, "We do criminal background checks. We have policies," which could mean a lot of different things to a lot of different people.

Darrell Bock

Right.

Greg Love

And they just move forward, but what they don't understand is what the grooming process looks like of a sexual abuser. And so when you get down into understanding the effectiveness of those two pieces: policies and a criminal background check, you start to realize, "I'm really doing very little, if anything, to protect the children in my care." First of all, because less than ten percent of sexual abusers will ever encounter the criminal justice system, which means even if your background check is working at 100 percent efficiency, which I promise you it's not, then more than 90 percent of those people that wish to hurt our children have nothing for you to find.

Darrell Bock

So there's no real sieve operating in a background check.
Greg Love: Well, I've gotta make sure that I don't err the other way in sharing with people that, "Okay. Just don't bother then." Because if there's low-hanging fruit, we have to pick it. If it's out there, we have to make a reasonable reach for it. But what we need to do is make sure we understand the limitation of the criminal background check and not let that be a standalone system.

Darrell Bock: So it's not enough is the point that you're making.

Greg Love: Right.

Darrell Bock: You need to do it, but it's not enough.

Greg Love: Right.

Darrell Bock: And one of the reasons you need to do is is that you do need to show that you've made some effort as a community to deal with this should you ever come into the situation. You're more exposed, if you will, if you've done nothing than if you've at least tried to do something. Is that fair?

Greg Love: Right. What our community wants is the same thing our jury wants, is to know that you were reasonable. Okay? Given your circumstances, did you do what was reasonable. And a criminal background check, it's starting to be revealed, by itself is not enough. And we have a situation in Florida where a Baptist – the Baptist Convention helped a church, a supporting church and a supporting association plant a church on the coast, not knowing that this person that they trained and financed to help plant this church had lost two pulpits, one in Maryland and one in Alabama, prior for sexual abuse of boys.

Darrell Bock: Oh wow.

Greg Love: When he got down to that church, he ultimately sexually abused the church secretary's son. And of course, their defense was, "We ran a criminal background check and there was nothing." But what they didn't do was the next step to check the references at the prior places where he had served where they would have revealed to them that there were children that were abused. Okay. So now my point in sharing that with you is we're looking for what is reasonable. Okay.
Now, reasonable is also associated in the law called “standard of care.” And what is reasonable in 1975 is different than what's reasonable today. What is gonna be reasonable ten years from now is gonna change yet again. Sometimes that's driven by legislation, licensure, different other things like litigation. So in this sense when you talk about background checks, we have to do it because it's reasonable to do it and we have to make a reasonable search for that information. Now, some of even our licensures for our churches that have day care centers and things like that, it's required.

**Darrell Bock**

That's right.

**Greg Love**

Okay? So the youth camps require it. And it will continue to be required, but what we're seeing is there's a limitation to it. What juries are gonna start to ask, like the jury in Florida, is "What else should you have done that would have been reasonable for you to determine whether this person was a high risk?" Okay? And even some of the feedback from the lawyers for the Florida Baptist Convention, where this is brand new law, but actually no, it's not. It's application of existing law, just the culture is changing and is expecting more from us.

**Darrell Bock**

So the standards, in one sense, have risen because of all the cases that have come up in the past, and so the old approaches, in some ways, are viewed as inadequate.

**Greg Love**

It's just not enough. And what our culture and our experts are starting to understand is there are limitations to the criminal background check, which is why in Texas we've seen a lot of changes in the law that's requiring sexual abuse awareness training. And that, in my opinion, is the key. So in other words, we have to teach people what this risk looks like or how are you going to reduce that risk? So if you tell me, "We've got policies and procedures," well, are your policies and procedures based upon the grooming process of a preferential offender?
Because if they're not what are you policying? What are you doing? What are you teaching your people to see? Because if you don't give 'em the eyes to see and ears to hear that which is risky and if you don't understand what those things are so you can say in your policies and procedures what behavior is and is not appropriate amongst the children, then you really haven't accomplished anything and you have your people moving blindly forward thinking everything is fine while sexual abusers are moving in your community because you can't recognize them.

**Darrell Bock**
Okay. I'm gonna come back to this, but I want to ask Jay a question, and it's this. Now, how should a church not approach the development of this awareness training? I think you have some experience in this regard to share with us.

**Jay Sedwick**
[Laughs] Well, I'm familiar with a church that was taking their leadership to a camp for their children, and the children's minister took the leadership through the training process.

**Darrell Bock**
And this is required by law. They had to do it.

**Jay Sedwick**
It's required by law in the state of Texas if you're gonna be an adult leader, even a teenager who's a leader, at that particular camp and any camp in the state of Texas, you are required by law to go through sexual abuse awareness training.

**Darrell Bock**
And that's not unusual in the country. There are probably lots of states that have those laws.

**Greg Love**
There are states that are evaluating what Texas is doing for similar implementation, but right now Texas is first.

**Darrell Bock**
Interesting. Okay.

**Jay Sedwick**
And I felt like it was very inadequate because the children's minister would basically coach the leadership through the test and hint at the answers to the questions as we went through it as a group. And so it was really not effective at all. There was nothing. No material was really read or studied. It was simply something that was perfunctory that had to be done to check off a list so that people could go to the camp.
Darrell Bock

And so the worst thing that you can do is to have one of these awareness programs and simply to through it to be able to say, "Oh, I checked it off on the list." And particularly if you give that attitude off as you're doing it. I mean it's even worse. And I would take it that if that were discovered in a court case, that that would put in a very vulnerable and terrible position, correct?

Greg Love: Well, it would put you in a vulnerable position, yes, but in a court case – as a plaintiff's lawyer, one of my jobs is to make a jury angry. Okay. I'm gonna represent a victim of abuse, and I'm going to try to demonstrate that here's what the standards of care were, here's where you were operating. And if a jury, in seeing the totality of those circumstances, sees an entity that's either ignoring what's reasonable or making light of it, dealing with it as if it's perfunctory or if it's just a, "We just need to touch this base with frivolity," I know that with what I do, I could make a jury angry and that translates into destroying missions.

Darrell Bock

Yeah. So this is serious, serious business that we're talking about. Let's turn to the awareness programs. What's out there? If a church were to come to you and just say on a consulting basis, a recommendation basis, "What should we do? What's reasonable for us to do, given that that's the standard that you've talked about," what kinds of things would you say to them they need to be doing?

Greg Love

Well, I'm gonna tell 'em that anybody who's delivering services to children, churches included, need to understand there's risk. You just need to understand there are people out there, and it makes no sense to me, that though they may have an age-appropriate adult willing to have sex with them, they prefer a child as a sexual partner. That just makes no sense to me. But with that understanding, you need to put in place a system that's going to protect children from that risk, and it can't be just a one-piece system like a criminal background check. It needs to be multiple things that work together to create a reasonable environment that's safe for a child, and, in my opinion, that includes five things. Your foundation is your sexual abuse awareness training. It informs and provides support for every other piece in this system, so your sexual abuse awareness training is first.

Darrell Bock

And the goal of that is to make all the people who work with children, I take it, aware of the circumstances that could be turning in that direction. Is that one of the primary goals of it is to sensitize people as to what might be going on?
Yeah. Sensitizing for a number of different reasons. For example, leadership is going to be the group that's responsible for creating policies and procedures. They need to understand the behavior. See, there's no visual profile for the preferential sexual offender. You must recognize that risk behaviorally, not visually. Not the stranger danger. Not the trench coat with the Beanie Babies.

So it's teaching people what are those behaviors, what does that risk look like so that leadership can reasonably create the policies that would be necessary to have in place to protect the children that fit your particular mission. So a policy and procedure document understanding the behaviors of the preferential offender for a school is going to have some same core commonalities as the policy for a church and a camp, but it's gonna be shaped to actually fit the types of programming that are delivered in each one of those types of entities. So a camp may have overnight elements. A school might have an athletics element. Church may have a domestic and foreign missions component, but it all has as its core the understanding of the behavior of the preferential sexual offender.

And what I'm also hearing you say is that this training isn't just something that involves the people who are actually working with the children. It's got to involve the leadership as well.

Right. It has to start with leadership because even if you train these people that are wearing your nametag as paid staff and even volunteers, they still operate within the framework that leadership creates. So leadership has the added responsibility of having this information such that they can create the grid in which everybody operates in safely and reasonably. And so that's the sensitization of the people that wear your nametag that you want them to have the information so that when you give people policies and procedures, they can read these and understand exactly why each one of these things in here, of the things that I do or don't do, are in place. And that way you don't have those group of people that are resisting change or new rules. You have people, once they understand what this risk looks like – and arguably if you have a kid in the program, I want to know what's gonna keep my kid safe.

Yeah. Virtually every mother will want to be sure that their child is safe. Not to mention –

Hey, don't leave those dads out.
Darrell Bock

– the fathers. Yeah. Exactly.

Greg Love

So the awareness training equips leadership to put policies in place. Then it equips your people that are actually gonna be the hands and feet of your delivery of services to operate within a child-safe environment. And so it's got multiple purposes, but if you don't have that information, you can't do either one of these.

Darrell Bock

So one mistake that a church can make is, "Oh, we'll put in a training and awareness program, but the people that we're gonna train and have be aware are just the people who are working with the kids." That's a mistake.

Greg Love

That is a mistake, but that's where I would start. I mean 'cause for most of my people, what I would tell them if they wear your nametag, then we need to provide this training. In fact, we need to require it.

Darrell Bock

Okay. So there's training that's involved with leadership. There's also training that involves the people who are actually with the children, so there really are two levels that we're talking about here. Is there another grouping or are those the two groups that you're primarily working with: your leadership and the people who are actually with the child? I'm assuming leadership involves your elders and your staff as a whole, that there should be no exclusions in who gets this training at the leadership level.

Greg Love

That's my lawyer answer and then there's my this is a good idea answer. So that's what I would consider reasonable, and then what I'd also share with my people, like many of my organizations – like I'm leaving for Bob Jones University this evening because they've made the decision they want to provide this training live from me and my wife, my law partner, for everyone of their faculty members and students. Okay? Not seminary. I mean all of their undergraduate and post-graduate students.

Why? Because they see themselves as an organization that's going to reach out into their community and, "If you're gonna be associated with us, we don't just want to be sure to protect ourselves from liability. We just think that you're gonna be moving into a broken environment that could place you at risk. We just want you to have some wisdom." So that entity, I don't think it's standard of care that they'd be required to do that, but I think it's a great idea, and they do too.
For some of my churches, they've decided, "Well, why do we want to limit this to just the people that wear our nametag? Can we also provide this to our parents?" Now, in thinking about a delivery, whether it's live or online, it's like, "I agree with you." This is an opportunity for a church or a camp or a school just to say, "People, we don't want there to be any mystery here. We want to really turn on the light, and we want you to invite parents into what we're sharing with our staff. We want you to know what our policies and procedures are. We want you to partner with us. And if you see anything that we need to know about, we want you, as a part of our church body, to participate in that with us." So they'll send training links to all of the parents associated with the program or school.

**Darrell Bock**

So that's actually a third group in some ways, right?

**Greg Love**

Right. Now, it's not required. It's not the lawyer standard of care.

**Darrell Bock**

Right. Right.

**Greg Love**

I mean when you understand some of the statistics, 1 in 5 Americans has been sexually victimized before he or she was 18 years old. Okay? One out of five. Which means, in my opinion, that everybody that's a part of your program that's an adult has either been victimized, is married to somebody who's been victimized, or has somebody close to them that's been victimized. So you generally don't have a group that's receiving this that's apathetic or hostile. Because we're not talking about it, I just want my people to assume this is information that somebody that's either been impacted by this personally or very close to them would feel like, "This is valuable, and I respect that entity giving it to me and raising the bar because they recognize this risk."

**Darrell Bock**

Okay. So we've now identified three potential groups: leadership; the participants in the program themselves, the people who are with the kids; and the parents. What does this training actually involve? What types of things should it cover?
Greg Love: What it covers as it relates to being compliant with Texas law – and I didn't have a hand in creating the legislation in Texas. And when it came out in 2006, it didn't come with a lot of announcement and fanfare. But when we got this, it's like this is really well done. And for example, to be compliant with the – to be a state-approved training in the state of Texas, it requires like eight particular topics. And some of those topics are, for example: what is the grooming process; what are common grooming behaviors; what are the characteristics of an abuser; what are some of the signs in a child that this child may have been victimized; what are the short-term impacts and what are the long-term impacts; what are the significance of the requirements to report, not just to supervisors, but to law enforcement. But the core of any sexual abuse awareness training has to be what is the grooming process and what are common grooming behaviors.

Darrell Bock: Now, you mentioned the state of Texas, and you also have suggested that some areas Texas has taken the lead in these kinds of laws. Is a requirement of this kind of training common now across the country? Is it becoming more common? What's the status of where it sits before we actually take a look at what's involved within the material itself?

Greg Love: If you could get up and see like the weather patterns, here's how that change is occurring. Texas was first, which is interesting because Texas is rarely first in doing things like this. But it was, and it was well done and it was well-written. And that was a requirement for mandatory sexual abuse awareness training, as Jay mentioned, for those people who are gonna be adults participating, or even teenagers participating, in leadership at youth camps in Texas. But it also described as a requirement for day camps as well, and day camps is intentionally very broad in its definition. So that any time you gather at least five children for four consecutive days between the hours of 7:00 a.m. and 10:00 p.m. for the purposes of education, athletics, recreation, or religion; they would call you a day camp.

Jay Sedwick: Does vacation Bible school fall into that?
Describing a vacation Bible school, now there's nothing in the code section that says vacation Bible schools need to go get licensed as day camps. But what I would share with my churches is what the state of Texas has done is gathered experts in sexual abuse and children's programming, and they have opined that if you are gathering children in this type of way, there's a heightened risk of sexual abuse, and I agree. And to reduce that heightened risk, it's reasonable for you to have an administrator that has a background in childcare, criminal background checks, and mandatory sexual abuse awareness training. All right. So I'm not telling my people the law says to go get licensed as a daycare or a day camp, but what I am telling you is you've had the experts in your state tell you, "When you engage in these types of activities, there's heightened risk. This is how you reduce the risk." So use that information and go move forward.

So a lot of churches also do daycare, so I take it daycare also fits in this or in a similar kind of way. So if a church has a daycare program that they offer, they are under similar kinds of requirements in terms of what they're asked to do to protect children?

I'd say up until 2011, it was me being persuasive to tell you I think this is what it's telling you and this is a good idea. But see, in 2011, we had multiple pieces of legislation make additional changes in the state of Texas. So now there's a requirement of a sexual abuse awareness training by virtue of two piece of legislation for day care centers specifically, child placing agencies, public schools, charter schools, and colleges and universities that deliver minors programs on campus. So they tried to hook gymnastics gyms as a day care center, but that didn't work. And I think it's coming, so the only large unregulated areas in the state of Texas that you can work with youth and not have a required sexual abuse awareness training is youth sports, gymnastics, and youth ministry.

Interesting.
Greg Love: And I think those are coming. Okay. Now, there's the end of Sister Cleo on Texas. But you see, what has happened is – take the Boy Scouts of America. They have scout troops in Texas. There's now a mandatory requirement for this sexual abuse awareness training if you're engaged in this behavior in Texas. What they understand is it's kind of silly to say, "Well, we're gonna protect our Texas children, but our children in Kansas, nah." So what they've decided is, "Okay. Well, that's a change in the watermark. We're gonna change it across the country." Now, they've endured a lot of litigation as well, so they've got zero margin for error and should be taking note for anything that they need to be doing which is reasonable. Catholic Church, same thing. They raise the fences nationally and not just in Texas.

Darrell Bock: So what's happening is some organizations are ahead of where the laws are in certain states because they recognize the risk that they are operating under.

Greg Love: Because the message doesn't just come from the legislatures. The message is also coming from insurance companies. So like nobody passed a law that outlawed 15-seater vans. But you see, the people that were paying for that risk decided, "We're through paying for that risk." And so insurance companies started excluding coverage for particular types of vehicles or vehicles that didn't have drivers taking a particular training.

So what we're seeing now more is insurance companies requiring the mandatory sexual abuse awareness training and certain policy provisions and levels of criminal background check before they'll renew coverage because they are your professional risk management voice. So whether it's coming through insurance companies, the legislature, licensing bodies, or just organizations that have a national presence, like the council for the Boy Scouts of America or the YMCAs, making a national decision, "This is what we're going to do." So you can see that as that culture changes and the watermark is coming up, the church really doesn't have that voice.

Darrell Bock: And so you shouldn't go into this with the view that says what's the least we can do. You really are wise to think through what makes sense to do. In some cases, even what's the best you can do to make sure that you've adequately taken care of this.