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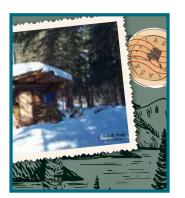
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Keep your contact information current. The lifeline of communication to our members is through correct contact information, i.e. key contact names, phone numbers, and e-mail addresses. Send all updates to patti@churchco-op.org. Help us keep you informed of the latest in events and savings from our vendors.

Editor's Note: For submitting articles, artwork, or comments about this publication, please contact: Patti Malott at 832.478.5131 | patti@churchco-op.org



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From the Director

Four years ago, we had to put our dog, Toby, to rest. We had 13 years of faithful support from Toby. Every time we would return from work, church, or other events, we knew he would be watching for us out the dining room window and darting for the back door when he saw us pull in the driveway. It didn't stop there. He waited patiently until we put down any items in our arms, and headed towards the couch, where he would continue to greet us with his presence—wagging his tail, barking, and waiting for a hug from us.

It did not matter what mood we were in, how long we were gone, or who we brought home with us. When he occasionally was scolded for something, he would put his head down for a few seconds and then come bouncing back to greet us as if we were just coming home again. He stayed faithful in welcoming and pleasing us his entire life.

As we think of the faithfulness of our pets to us, consider how much greater our faithfulness should be to God. As Christians, God has called us to be faithful.

This whole issue is themed "Faithfulness" and packed with relevant articles that apply to our everyday lives. Enjoy our lead article from Brian Heaphy on page 22, as he shares how he is faithfully living out his life. Learn about "Seven Practices Your Church Needs to Enhance Trust" written by Michael Martin, President and CEO of ECFA, on page 27.

This issue includes specific articles for just about everyone on your church, school, or nonprofit staff as well as interest to lay members. Feel free to share your copy or send those who did not receive one to www.churchco-op.org/magazine, where they can enjoy our flip version of every issue.

We had such a great response to our North Houston Connection in April that we included four pages of pictures to share with you. The day was filled with learning, networking, and visiting CO+OP Alley to learn more about CO+OP Vendors.

Don't miss reading about our newest team members on page 41, where they share some fun facts. We are thankful that God has brought them to us as we serve together.

Our team is grateful for the opportunity to faithfully walk alongside you as you shepherd ministry resources to advance the Kingdom.

Grab that favorite spot and enjoy reading more about faithfulness.

Together We Stay Faithful!

Patti Malott, CEO/Executive Director





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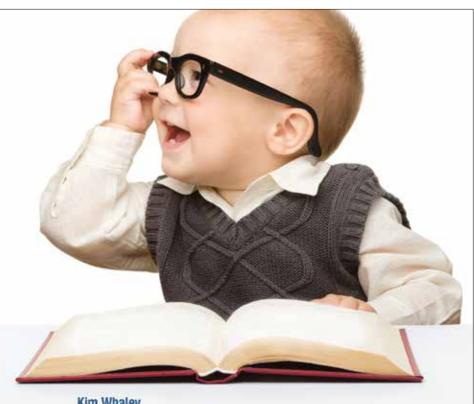




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We could not have our annual conference this year due to venue renovations. However, in our effort to remain faithful to our mission, we held a North Houston CO+OP Connection. This allowed our Members to come out for the day to meet with Vendors, attend workshops, and network with others in their line of ministry. The following pages are just a few of the many pictures we took throughout the day.

We thank our Sponsors, Vendors, Speakers, and Volunteers for making this event successful.

Our annual conference will be back in full force February 15, 2024, as we celebrate 35 years of faithfully serving our Members.

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We look forward to seeing you on February 15, 2024, as our full TMC Conference **RETURNS** as CO+OP Ministry Conference (CMC)!



cleansweep

by Kerry Jones

Staying Faithful to Your Mission During Church Construction

Matthew 28:19 — Go and make disciples...

Church construction projects have a unique tendency to develop a life of their own. Much attention is given to making plans, allocating budgets, mobilizing designers and construction partners, and raising funds. It is crucial for church leadership to intentionally ensure that the mission and values of the church remain at the forefront of the process during design and construction. Here are some practical strategies to uphold the spiritual integrity of the project.

Establish the Vision

It is important for all aspects of the facility and the expansion/relocation project to be in alignment with the church's vision for growth. This is best accomplished by documenting the vision prior to commencement of design. What are you trying to accomplish? Adding additional seats in the worship room may be the most glaring need; however, how does that accomplish the church's vision, and what other elements must also be included to maximize potential? Keeping this vision document handy during design and construction will bring clarity when it comes to determining needs versus wants, and help to minimize "scope-creep" that will inevitably make the project more expensive to construct.

Communicate How the Project Aligns with the Vision

The most important thing for church leaders to do during a church construction project is to continually communicate. Church leaders should regularly cast vision regarding the project to the congregation, ensuring everyone understands the purpose and benefits of the undertaking. While doing so, remember, we are in the people business and not the construction business. Providing construction updates is important, but not as important as reminding the congregation that we are building to reach people who are not even here yet. Communicate this consistently and regularly. Church leaders involved in the project are living with it daily. An average attendee, however, may think about it only two or three times a month when they are

in attendance. Consider providing influential people in the church with regular talking points so everyone is speaking the same language regarding how this project will advance the church's vision.

Engage the Congregation

A church construction project is a wonderful opportunity to build unity and encourage engagement. Forming new teams for prayer, providing input for design elements, coordinating vision-casting events, creating graphics, etc. are all possible opportunities for individuals who were not previously involved in any volunteer capacity. It is likely churches will find incredibly capable and willing volunteers sitting in the seats, waiting for an opportunity to utilize their gifts and talents they thought were not needed. Including the congregation in the process will foster a sense of ownership and ensure the building reflects the needs and aspirations of the community. It can also generate excitement and unity in working toward a common goal and accomplishing a common vision that is widely understood.

Uphold Established Spiritual Practices

While physical construction takes place, it is important to maintain focus on the spiritual aspects of the project. Along with regular worship events and activities, additional activities can be included along the way to emphasize to the congregation that the church is not defined simply by its physical structure but, rather, by the faith community it represents. Emphasize the importance of remaining steadfast in the mission to touch people.

Practice Transparent Stewardship

Church construction requires significant financial resources. Everyone involved must understand the funds are entrusted by the congregation to church leadership to accomplish a specific vision and should be stewarded as such. A Project Funding Strategy should be developed prior to commencement of design, adjusted based on funds made available, and adhered to throughout the

project. Transparent financial practices should be utilized, and regular updates provided regarding the project's financial status. There will inevitably be a temptation to add scope during design or construction that may take the project beyond the initial funding strategy. Be prepared with a clear and purposeful process to address these potential additions.

Adapt to Challenges

All construction projects, including churches, are prone to challenges and setbacks. It is crucial to approach these challenges with a faith-filled perspective and not with accusation and fear. Church leaders must work in concert with their design and construction partners to face challenges and overcome them as a team. Church members should be encouraged to view them as opportunities for growth and learning, and as reminders that God's faithfulness extends beyond physical limitations. Lean on the vision document created in the very beginning as a source of inspiration and motivation.

Celebrate Milestones

Each completed phase of the construction journey presents an opportunity to communicate and celebrate progress as a congregation. In addition to groundbreaking and dedication, other special events can be scheduled during construction to increase engagement. These could include guided walks around the construction site to pray for the builders, writing favorite Scripture passages on building materials, or somehow incorporating the names of specific people whom the congregation believes will be touched by the church's efforts to utilize the new space. These times can help alleviate the temporary inconvenience caused by construction activities.

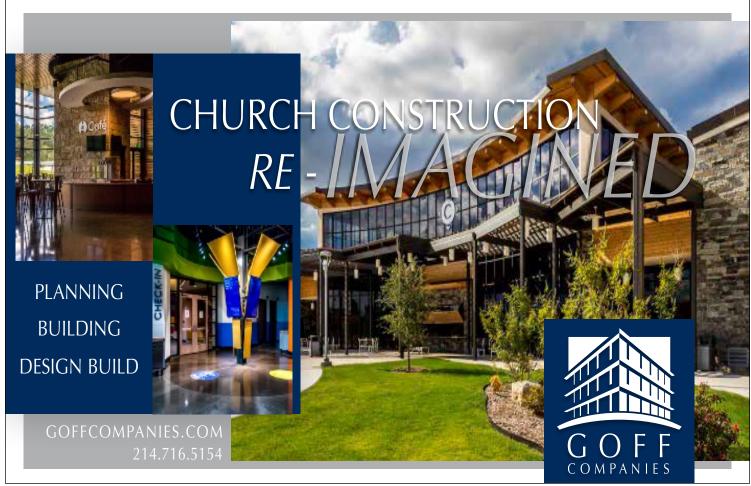
Conclusion

Staying faithful to mission during church construction is an essential endeavor that requires intentional effort and focus. By beginning with vision and aligning all aspects of the project to that vision, the church is sure to accomplish its primary objective — go and make disciples! +

Kerry Jones



Coming out of the corporate world of finance, Kerry has served almost 30 years as a Church CFO/Executive Pastor. With an MBA in Corporate Finance and Minister Ordination, Kerry blends his experience from the secular finance world with the faith community. His ministry calling is to assist churches through facility expansion to reach more people, while maintaining financial and business health. He is Director, Client Relations for Goff Companies, LLC. His email address is kjones@qoffcompanies.com.





In the final hours of His earthly mission, Jesus hung on a cross, overlooking an angry crowd that exposed the wicked state of men's hearts. His own heart must have been broken. As He took His final breaths, one chapter was closing, and another was beginning.

The clear command He gave after His resurrection would soon see its unleashing:

"Go, therefore, and make disciples of all nations, baptizing them in the name of the Father, and of the Son, and of the Holy Spirit, teaching them to observe all that I have commanded you." Matthew 28:19–20

Our Lord's death conferred a tremendous responsibility on to His disciples. The spiritual mantle was passed. The exchange placed the ministry of Jesus into the hands of men. They became the hands and feet of the Savior, carrying love and instruction to a lost but searching world.

Thousands of years have passed, but the delegation remains the same. Faithful and called leaders are commissioned to extend the good news to sin-sick humanity.

When the Going Gets Tough (... And It Will Get Tough)

Being called into the ministry is not something big. It's something huge! Leading a congregation requires nothing less than complete surrender and faithfulness.

Even when it's hard.

Even when life isn't making sense.

Even when the requirements seem too great.

Even when our efforts seem to be in vain.

The disciples understood this challenge personally. When Jesus spoke to them about eating His flesh and drinking His blood in John 6:48–69, many turned away and followed Him no more.

However, when Jesus asked the remaining twelve if they would leave too, Peter answered, "Master, to whom shall we go? You have the words of eternal life."

In every hardship of life, both spiritual and physical, this question silently whispers to us all: Will you go away too?

When the going gets tough?

When your relationships are challenged?

When doing the right thing does not produce the anticipated results?

When dry spells are not moments, but are instead seasons?

Even with the pledge of faithfulness stamped across our hearts, we still sometimes wrestle with the nagging question of whether God is truly with us or not. When the fiery darts are flying overhead, will we succumb to the battle? Or will we remind ourselves that quitting is not an option?

Here's a hint.

Quitting is not an option. Not today, not ever.

Faithfulness Takes Courage

Sadly, faithfulness seems to be a forgotten word in our society. Take marriage, for example — one of the most notable displays of both faithfulness and courage. Making the momentous decision to enter this union is one of great sacrifice and commitment, something our society seems to have forgotten. Marriage calls each partner to a life of selfless love and service, as exemplified by our Lord. His courage and faithfulness led the way to Calvary, where He willingly surrendered His life. Ephesians 5:25 says, "Husbands, love your wives, even as Christ loved the church and handed himself over for her." We are called to love to this same degree of boldness and faithfulness.

Our very relationship with God begins with steps of bravery. Pride must fall, and we must admit our need for a Savior. Repentance and humility that willingly exposes our innermost being are necessary for intimacy with our God.

Peter transitioned from denying he knew Jesus before the crucifixion, to becoming the keynote speaker on the day of Pentecost.

Once a threat to Christians, Paul became humble and changed through a miraculous experience on the road to Damascus. A main writer of the New Testament, he endured numerous hardships, including imprisonments, beatings, close calls with death, hunger, thirst, and more. He was even transparent about his anxiety for all the churches. Paul's trials required a healthy dose of courage—he had to rely on God's strength when his

own strength was gone. The apostle Paul was a man like us, but one who had no "I've had enough! I quit!" meter in his heart.

Mary and Joseph faced the stares and whispers of the town gossips, who thrived on finding fault. Having heard the truth confirmed by an angel, Joseph remained steadfast as the family's protector and defender. He stayed focused on what mattered most.

Abraham must have struggled to find faith when God asked him to sacrifice his son. However, his trust in his God gave him enough courage to climb Mount Moriah without knowing the outcome.

We could list many more stories of men and women in the Word who displayed courage in the face of fear and uncertainty. What we learn from each of them is that faithfulness delivers the most incredible results.

What Faithfulness Looks Like

Faithfulness in the church does not automatically start with a microphone in your hand as you lead the congregation in spirited praise and worship. Quite honestly, center stage does not please God any more than the work of the faithful saint who cleans the sanctuary every week. Oftentimes, those who handle menial, yet necessary tasks, aren't even noticed by the majority.

The truth is, life is made up of many small things, both positive and negative. Small gestures of kindness, mercy and patience, a disapproving scowl, or a quiet sigh add up to create one's life and characteristics. It is rare to see monumental, heroic moments that take a congregation by storm. Rather, it's faithfulness with the ordinary things that most pleases God and blesses a congregation.

It's the women who alternate services to help in the nursery.

It's the young couple who greet visitors every Sunday.

It's the man who visits the shut-ins and prays with them.

In Luke 16:10, we see that Jesus takes note of small gestures and acts of service:

"The person who is trustworthy in very small matters is also trustworthy in great ones; and the person who is dishonest in very small matters is also dishonest in great ones."

Believing the small things are too small for us will hinder our growth. Thinking anything is beneath us may insult the Lord of Lords, who set the example of humility by washing feet. We are not too good for less-than-glamourous acts of service.

Let us ask ourselves, "How can I give attention to the small things today?"

Faithfulness also looks like the man who clings to God in the midst of unbelievers. Daniel demonstrated this well. Not only did he pass this test when his loyalty to God landed him in a den of lions, but he also experienced miraculous deliverance!

"Faithfulness" Is an Action Word

The P90X fitness program was my ticket to caring for my body, the temple of the Lord. I mean, these workouts were just another way of following Jesus, right?

The ads were so inspiring! However, I must admit, I unsuccessfully attempted this program twelve times. Others also failed to attain the desired results seen in the commercials. Why? Because in order to work, the 90 days of intense workouts must be accompanied by the program's included, specific diet.

Faithfulness operates the same way. Mental belief without accompanying actions isn't enough. Faithfulness will make us change our loyalties. It will drive us to be different, not only in our belief system, but also in our lifestyle.

Faithfulness will allow God's Word to trump our feelings.

Faithfulness causes us to show up when our flesh just isn't feeling it.

Faithfulness causes us to love our neighbor.

Faithfulness gives us new ambitions and attitudes. It may also change our circle of friends.

Faithfulness causes us to change our spiritual diet. Our choices in music, reading, and viewing entertainment will become healthier.

Faithfulness will put us in the yoke with Jesus. We will see what He sees, walk where He walks, do what He does. We will share His mission.

Matthew 7 reminds us that a good tree cannot bear bad fruit, and vice versa (v. 18). In the same chapter, Jesus emphasizes the importance of not only hearing His words, but acting upon them as well (vv. 24-27).

Serving Jesus is not an all-you-can-eat buffet that allows us to pick and choose only what looks appetizing to us. We can't heap our spiritual plates with overflowing grace but pass by a serving of holiness. The whole package is ours to utilize! Being only partly surrendered to God is not surrender at all.

We've made a conscious decision to follow Jesus. He loves us and has His best for us, which manifests when we faithfully live for Him in all areas of our life. Why would we choose to hinder our greatest potential by being self-willed?

When we truly love our Lord, our actions will agree with the faithfulness we claim to have. Believing is more than a mental exercise. Even the devil believes (James 2:19)! We are called to do more!

Let's Do This!

Faithfulness takes courage, change, transformation, and action.

When self-will remains on the throne of our hearts, it stops God from making us dynamic leaders. We must lead God's people in His ways. This goes against the grain of society. It goes against the desires of the flesh.

Being an unreliable example of faithfulness to the children of God sends a mixed message. It tells others we don't believe all that we claim. It leads to the derailment of the weak, who may not recover. It causes confusion in our congregations. If the pastor is not committed and faithful, why should they be?

Romans 12:1–2 pleads with us to offer ourselves as living sacrifices, not conforming to the ways of the world. One glimpse at the condition of society should convince us, even cause us, to run to the spiritual altar and say, "Here am I, Lord. Send me!"

Are we ready? +

Thad Cardine



Thad Cardine is an author and CEO of Shield Bearer Counseling Centers, a Christian-based nonprofit headquartered in northwest Houston. Shield Bearer removes the barriers to receiving licensed counseling for all ages and in all situations and has been a trusted resource for churches and community organizations since 2005. They provide a wide range of services and programs to promote healing and transformation. Thad and his wife,

Jamie, homeschool their five children and live in Kingwood, TX. His email address is tcardine@shieldbearer.org.



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For most of us, our daily routine consists of going to work, sitting down at our computer, working all day, and going home. Simple. We depend on devices that work through wires and air to move our information at lightning speed. Once our world is disrupted, panic sets in, the call to the IT support desk is made, and patiently or impatiently, we wait to have it fixed.

In the meantime, we have questions. When a critical device breaks down, or someone's email gets hacked and all the company's information is compromised, we begin to ponder: **Have we been faithfully maintaining our network to ensure it runs efficiently and securely?**

One of the toughest seasons for those in business administration is budget preparation. Unfortunately, information technology is an area that often gets left at the bottom of the budget and cut to the bare minimum. After all, "If it ain't broke, don't fix it." I have heard this line of reasoning many times: "If it is not broken, then we can spend that money on missions or some other area of ministry." This is where many non-profit organizations fall short in their faithfulness. When you consider the evolving world around you, can you think of anything that changes faster and more often than technology?

Let's explore a few main reasons to be consistent in maintaining your information technology: taking advantage of efficiencies in new technologies, preventing problems through a regular rotation of equipment, and providing security, which is something all of us must embrace now and into the future.



Faithfulness in Adaptability

The Cloud: What is it? Can we trust it? Is it right for our organization?

There is a semi-invisible world inside our computers that runs all our information through a network of devices and, more recently, moves it to the Cloud. If you are unfamiliar with what "the Cloud" is, let me give you a quick run-down along with why and how we can secure information.

If you're going to put your trust in some new form of technology, you probably want to have an idea of what it is and what it does. In a nutshell, the Cloud is a term used to describe a global network of servers, each with a unique function. The Cloud is not a physical entity, but instead a vast network of remote servers around the globe which are hooked together and meant to operate as a single ecosystem.

More simply put, it is a server at a secure location, or it could be several servers at a location not in your building, and not on your computer's hard drive.

The reason?

There are many, but a key reason is it protects you from losing your data.

How?

Let's say you are working and suddenly your screen goes blue. You call your IT department, and they tell you that your hard drive crashed, and they can't recover your files. Panic sets in. But there is hope. Here is where the Cloud comes in handy. While you were working on your document, and if your computer was set up to back up your files to the Cloud automatically, all your files are safe! Your IT technician brings you a new computer, and after a couple of clicks, BAM! Your desktop and all your files are just where you left them! You could ask, don't we have servers to save our files where they are supposed to be saved in case of this type of scenario? And the answer is yes. Servers have always been the backbone of your network of computers and the place where your files can be saved. So, let's talk about servers and the Cloud, and how they combine to keep your files safe.

Servers, or servers that are local to a business's building, have been around for many years and are used to perform many functions on our networks including managing users, passwords, files, and user groups, just to name a few. Servers require security patches or software to be installed and to continue running optimally and (more

importantly) at a supportable level. Hardware upgrades are also needed to fulfill any new requirements that software and hardware vendors implement to meet new standards. That's a lot to keep up with. Whew! Cloud servers perform the same functions and need maintenance, but usually the maintenance is performed by the Cloud service provider. This is beneficial for your IT technicians in that they can focus more on securing and maintaining everything in the network. Both local and Cloud servers can be integrated to work together in the same way that your computer interacts with the Cloud. Backups are important on both types of servers. This ensures that your data is always on hand and recoverable in case of any software or hardware failure.

Being diligent to learn about and consider new software applications and other upgrades will keep your organization moving in the right direction. Employee morale is often overlooked when it comes to making decisions about spending money on equipment. Younger, newer employees do not want to work on older, slower devices. The type of user devices an organization provides can actually be a retention tool if the company follows a proper yearly rotation.

Faithfulness in Maintaining a Secure Network

Keeping our network data secure is one of the most important things we need to do and can do. Consider this scenario. You receive an email from one of your co-workers asking you to approve or open a file. You open it, but there isn't anything in it; so you reply to your co-worker that you were not able to open the file. Harmless enough. You go on with your day and start to work on one of your own files, only to find you cannot open it. You receive a message that your files are being held for ransom, and you need to pay to get them released. Whoa! How did this happen!?

Let me explain. In the digital world, there are many bad characters—hackers—trying to get to our data. There are multiple ways they can access our data, the easiest being to use a person's email address and title. Often, an organization's website will include a staff listing with each employee's email and title. This is all a hacker needs to get started with their evil scheme. Email addresses should not be made public on a website. It's far more secure to use a contact form for your website where visitors can make inquiries.

Now, let's see what we can do as users to ensure a more secure network. Our information is flying around and being sent to our co-workers, vendors, family, and friends. How can

we help protect our network? I'm sure you have noticed this, but our banks are now making us use what is called Multi-Factor Authentication, or MFA for short. MFA makes us provide information that is not part of your login, such as a six-digit number sent to your phone to verify it is you. In the same way, MFA can also protect your work data. Two of the main authenticators are MFA, which is provided by Microsoft, and Google Workspaces' 2-Step Verification, or 2SV for short. Both of these services can be configured by your IT department.

Whether it's setting up reliable backup systems or adding a layer of protection for logging in to your network, there are ways to make your information more secure and less likely to be compromised. Hackers are constantly coming up with new ways to steal information, so users must be equally diligent and proactive in taking extra steps to protect themselves and their organization's data. Faithfulness in following security protocols and maintaining a secure system are vital in today's technological environment.

A Faithful Conclusion

I have been working in the IT realm since 1996. I have seen over and over how organizations who are committed to reviewing and keeping up with technology have continued to move forward with positive gains in efficiency and morale. It is unfortunate that in our evil world there are bad actors around every corner. They want our data, our personal information—they want to lock us down and demand large sums of money. Security is no longer a secondhand thought. Rather, organizations must make it a priority and be willing to dedicate the necessary time and resources. Those that have been hacked will confirm: They will do anything to avoid going through that process again. Don't wait to embrace new technologies and new security offerings. Practice faithfulness in being open to change, and be a consistent learner of how information technology is changing, and changing for the better. 💠

Doug Reed



Vice President and COO
BEMA Information Technologies, LLC

BEMA Information Technologies can assist your organization with having employees work remotely as well as using Microsoft Teams as a phone system, so communication is just like being in the office. Doug can be reached at 713.586.6431 or doug.reed@bemaservices.com.



Living Out My Faith

by Brian Heaphy

Fifteen years ago, I began practicing a subsistence lifestyle in Alaska's remote upper Yukon River Valley as a means by which to search out and identify those things that truly mattered in life and those that did not. I streamlined and simplified my existence dramatically to experience the truths that would result from living a "raw reality" in one of the most unforgiving environments on the planet. This approach involved a great deal of sacrifice and self-discipline over a considerable period of time. The results, however, have been valuable beyond measure—and my search is now over. The gifts of truth and discernment are certainly life's greatest treasures.

Prior to undertaking this "process of elimination lifestyle," I had been employed as a U.S. Navy SEAL Officer, a State and Federal Law Enforcement Officer, a Fish and Wildlife Technician, a Wilderness Guide, and a Public and Private School Tutor. As such, I was certainly no stranger to society or to "the ways of the world."

While working in all these previous capacities, however, I was indeed a stranger to the God of the Bible. Like many, I "believed in God," but I did not know Him. I simply tried to be a "good" or "moral" person, but all too frequently my conscience alerted me that I failed to consistently satisfy ever my own standards.

Having come close to losing my life on any number of occasions and having accomplished nearly every goal that I had ever set before myself (yet with no lasting satisfaction or fulfillment), life was beginning to seem meaningless and empty. What was my purpose and where was I heading? Well, I just didn't know. This realization came despite many awards, considerable recognition, and a resume that read like an adventure novel. I was working hard and "achieving" much, yet I was accomplishing nothing of any lasting value. I now look back in absolute amazement as I consider how a person such as I could have spent so much time in so many different places on this planet and yet never have heard an accurate account of the gospel of Jesus Christ.

At the time, I was totally unaware that I was a member of "the legion lost" and "the walking dead." I was, in fact, among the "many" who Jesus described as being on the broad way to destruction (Matthew 7:13). I needed some answers, and having already invested a tremendous amount of time and energy according to the world's prescription for success, I knew that I needed to turn elsewhere for guidance.

My life was speeding by, and it seemed to me that I had nothing of any significant meaning to show for all my efforts to date. So, that is how I found myself at the place where this narrative began. Having thrown all else overboard, I endeavored to add back only those things that would earn their keep from an eternal point of view. This, of course, was much easier imagined than done since I first had to identify these things before I could even begin to embrace them. As such, I needed to adopt a standard for establishing my selection criteria. It was by God's grace alone that I wisely chose to use the Bible for my moral compass and measuring stick when I set out to "start over" in life.

In Scripture, God has written, "You will seek Me, and you will find Me when you search for Me with ALL your heart" (Jeremiah 29:13). This means that anything less than maximum effort, total devotion, and unswerving allegiance will fall short of the mark. God clearly wants (and deserves) "first place" in our lives. He is to be the center around which all other things and relationships revolve.

The Bible also says that "faith comes by hearing, and hearing by the word of Christ" (Romans 10:17). As I have already mentioned, it was primarily such a "failure to hear" that was responsible for my original deficit of authentic faith.

And so it was, by God's circumstantial providence and by His Word, that my early restructuring initiatives were necessarily divided between two mainstays: spiritual development and physical survival. There simply was not going to be any time or energy available for trivial things, needless distractions, or misguided affections.

On the one hand, I began to saturate myself with God's wisdom through diligent Bible study and, whenever possible, supplemental audio sermons, Christian radio broadcasts, and apologetic reading materials. On the other hand, getting ready for winter here became a year-round job.

Doing things the "old-fashioned" way takes time—and operating as a "one-man band" raises the hurdle even more. When temperatures in interior Alaska plunge to minus 50- or 60-degrees Fahrenheit with only three hours of available daylight, it is simply too late to play "catch up." A person must be prepared in advance. And so it went that my days became portioned between concentrated spiritual and physical effort—and my days were very full.

For the first time in my life, I truly knew what it meant to live purposefully and to waste no time. It soon became (and remains) my daily prayer that God would "teach me to number my days" (Psalm 90:12), and that I would not be found wasteful or foolish in any dimension.



Needless to say, that, over time, such a regimen enabled me to build a very firm spiritual foundation as well as a very satisfying lifestyle. Using the Bible as my ultimate reference manual for ALL matters, I became increasingly confident in my ability to address any difficulty which God might allow. While this certainly did not mean that my life became "easy," or that I did not experience loss or discomfort, it did mean that I minimized the possibility for self-defeat.

As my faith and understanding matured, I began to seek out fellowship from near and far and, in time, I found myself richly blessed with the friendship of several noteworthy pastors, ministry leaders, and Christian program producers.

As a result, I received a great deal of encouragement, and I eventually experienced a true and lasting conviction that my faith was indeed living and real. Regarding my present occupation, it was only in recent years that I decided to advance my creative pastime of wilderness landscape photography to the professional business level. For many years, I simply chose to share my images with others as gifts in the forms of hand-fashioned prints and greeting cards. Along the way, however, comments and compliments from a significant number of friends, relatives, and associates caused me to consider the possibility of a formal career in photography. Although it certainly seemed to be a "long-shot" consideration at first, its undeniable persistence kept me from dismissing it entirely.

I eventually began to apply my faith to the matter by prayerfully evaluating whether the various aspects of such a business might somehow be useful in furthering God's kingdom purposes. Over time, it became increasingly reasonable for me to believe that things could actually work out in a God-honoring way. The concurrent interest and prompting of several world-class artists and photographers finally convinced me to take the next step and begin taking pictures "for real."

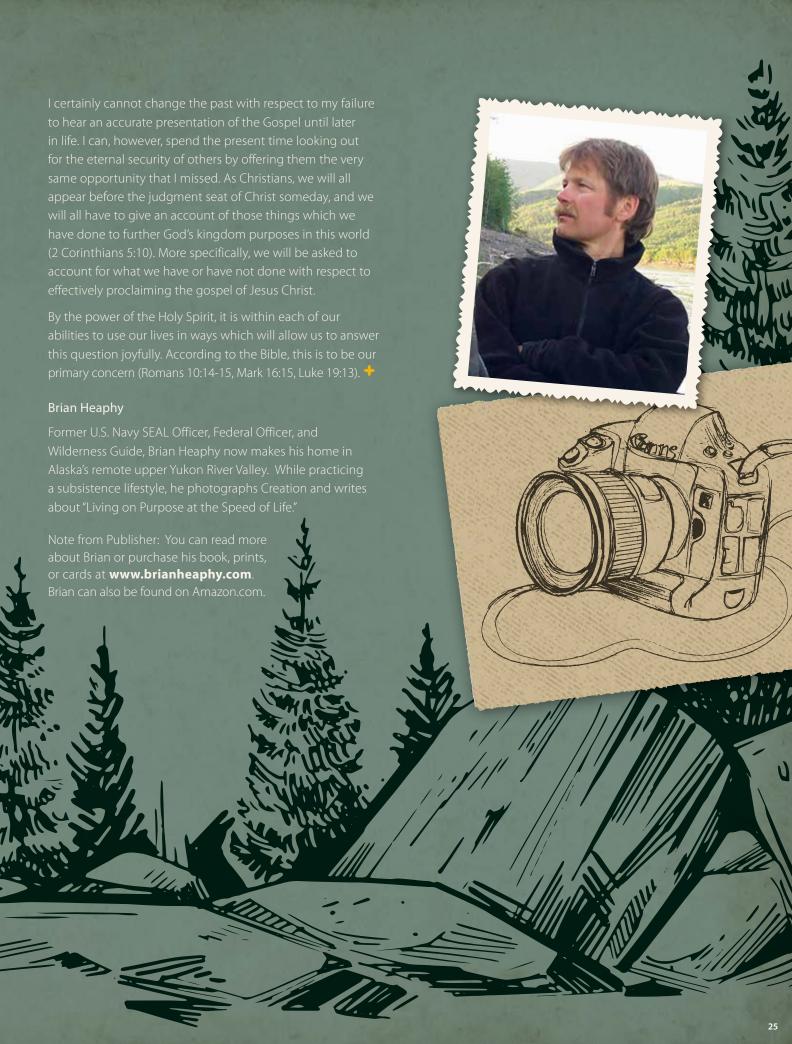
Along these lines, my chosen manner of living has not only helped to enable my spiritual "success," but it has also afforded me the discipline and framework necessary to succeed in an extremely competitive profession. The present world is flooded with photographic images, and practically everyone owns a "good" camera. As such, my work has to stand out. My photographs must be particularly striking and uncommon from a marketing perspective.

An important benefit of having adopted such a narrowed lifestyle was that it forced me to develop some very discriminating standards as an elevated "threshold of significance." When applied to my work, this has translated into a photographer who is not easily impressed. It takes something fairly stirring to make me stop whatever I might be doing at the time and reach for my camera. I do not go out on "photo shoots" per se, as I have neither the time nor the resources. Rather, I live and work in the country, and I wait to be interrupted by the irresistible.

My work might best be described as "wilderness river-scape photography"—the art of merging both static and dynamic environments into a seamless, uninterrupted image. This type of photography affords me a highly effective means by which to "decompress" from my previous stress-saturated occupations as I focus on the magnificence of God's creative genius. It is my hope that others may likewise benefit by viewing the results of my efforts to preserve priceless moments in time. If I produce a half-dozen "keeper" images per year, I am doing very well.

They do not come easily, nor do they come often. When they do come, these blessings must be shared. Favored mediums for my photographic expressions include the Scripture-versed cards, prints, and calendars that I now produce. These items match striking images of Creation with the timeless words of the Creator Himself. As such, you get "the whole picture" and then some. Combining God's handiwork with appropriate verses from the Bible produces a powerful result. Having the ability to honor God in such a way assures me of great purpose contentment, and satisfaction into the future

In summary, God has granted me a tremendous opportunity to be a capable witness for Him. By His providence, my background and experience afford me legitimate credibility, while my present profession allows me a highly effective platform. All that remains is that I choose to invest in God's character daily by placing my entire trust in the authority of His word. In so doing, I may utilize every situation and circumstance in my life as an occasion to bring Him glory by simply obeying His commands (2 Timothy 3:16-17, 1 Peter 4:11).







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7 Practices for Faithful Churches to Enhance Trust

by Michael Martin, ECFA President and CEO

Like it or not, people in your community are forming opinions about your church. They may see a popular documentary or social media post about one church's lack of integrity, and they wonder whether your church has similar problems. They read about sexual misconduct lawsuits across several segments of Christianity, and they wonder what safeguards are in place for how their own children would be protected at your church.

Indeed, the public's trust in nonprofits as institutions continues to erode according to several studies. Gallup, for example, has conducted an annual survey since 1973, asking about people's confidence in "the church or organized religion." The latest year is the lowest ever, from a 76% confidence level in 1973 to 31% in 2022. This 50-year all-time low is one more reason to stay faithful to high, biblical standards of integrity and accountability and to enhance trust in ways that help fulfill Christ's Great Commission (see Matthew 28:19–20).

The Importance of Standards in Maintaining Your Integrity

Integrity doesn't happen by accident. If you want your church to be known for being faithful, you need clear standards and guardrails to guide you.

In ECFA's inaugural "Behind the Seal" podcast (see "Going Behind the Seal" at ECFA.org/podcast), I explain the history behind the seven integrity standards that every ECFA member affirms annually. Each helps them demonstrate trust through a high standard of integrity based on biblical truths. We call them the Seven Standards of Responsible Stewardship™ (see ECFA.org/standards).

- 1. Doctrinal Issues. Commitment to the evangelical Christian faith is the cornerstone of ECFA membership. The word evangelical connotes more than mere subscription to a doctrinal statement. It includes commitment to an ethical and moral lifestyle that seeks to conform to a biblical norm. That's why to us, integrity starts with a church's foundation: Does your church clearly affirm a commitment to the evangelical Christian faith and a commitment to operate in accordance with biblical truths and practices?
- **2. Governance.** So often, when a scandal occurs, it traces back to a breakdown in responsible governance. That's why we define integrity in governance as being governed by a responsible board of at least five individuals, a majority of whom are independent (not family or paid staff), and who meet at least semiannually to establish policy and review accomplishments. There are a wide variety of governance models and church traditions represented within ECFA membership; however, what they share is a commitment to the foundational principle of independent governance, which serves as the internal system of accountability to promote decisions being made in the best interest of the church. Too many churches fall into the temptation of neglecting good governance and pay for it dearly when dysfunction or a breakdown in integrity occurs. Instead, I encourage you to invest faithfully in God-honoring governance—it will be well worth the investment!



3. Financial Oversight. The independent board's role also includes integrity in financial oversight, demonstrated by annually authorizing an independent CPA to prepare financial statements that are complete and accurate. For larger churches, this means an annual audit by an independent CPA firm. Smaller churches should consider at least a review or compilation of the annual financial statements by an independent CPA to enhance trust through the involvement of objective, third-party professionals on the church's financial statements. Additionally, through the independent CPA engagement, the board should be apprised of any material weaknesses in internal control or other significant risks, and act to address them.

4. Use of Resources and Compliance with Laws.

The board and staff further show integrity by the steps they take to ensure the financial sustainability of the church, and to follow any laws applicable to the church. Our integrity standard itself says it this way: "Every organization shall exercise the appropriate management and controls necessary to provide reasonable assurance that all of the organization's operations are carried out and resources are used in a responsible manner and in conformity with applicable laws and regulations, such conformity taking into account biblical mandates." Faithful churches follow the law and stay above reproach in ensuring that their financial resources are used only for ministry purposes and not for the personal benefit of individuals. One example: Making sure that expense reimbursements with church staff follow the appropriate IRS guidelines. If an expense lacks a documented ministry purpose or isn't processed in a timely manner, it shouldn't be reimbursed. Not following the law or engaging in questionable spending practices are some of the fastest ways that churches can lose trust, and in some cases, beyond the point of repair.

5. Transparency. Integrity also involves making decisions about what appropriate transparency looks like. Certainly, some financial issues are best kept confidential, limited to the board level, but for many matters, trust increases when certain disclosures are made. Our integrity standard says, "Every organization shall provide a copy of its current financial statements upon written request and shall provide other disclosures as the law may require." The financial statements required to comply with Standard 3's Financial Oversight requirements must be disclosed under this standard. Further, churches must provide a report, upon written request, including financial information on

any specific project for which it has sought or is seeking gifts. This point cannot be over-emphasized. Appropriate transparency is a trust builder, while the lack thereof is a major trust breaker. The lack of appropriate transparency fuels skepticism and forms a barrier to sharing the love and good news of Jesus Christ.

- 6. Compensation-Setting and Related-Party Transactions. Compensation-setting and navigating conflicts of interest are two hot button issues for churches. Our standard calls for churches to set compensation of its top leader and address related-party transactions in a manner that demonstrates integrity and propriety in conformity with ECFA's Policy for Excellence in Compensation-Setting and Related-Party Transactions. This includes having a majority independent board or committee be responsible for the compensation decision of your church's lead pastor. And as the level of compensation rises, so do the due diligence steps that are required in setting the compensation. Additionally, in the case of related-party transactions, the standard requires adopting and following a sound conflicts of interest policy to keep individuals from questioning whether decisions are truly being made in the best interest of the church.
- **7. Stewardship of Charitable Gifts.** The gist of this seventh and final integrity standard is to help your church honor the reputation of Christ and legal requirements by providing appropriate charitable gift acknowledgements; by honoring giver expectations and intent; by acting in the best interests of givers; and by avoiding fundraising practices that pay staff or consultants based on a percentage of charitable contributions raised. Especially when capital campaigns or other special funding projects are involved outside the typical weekly offering, be sure to employ this standard to maintain integrity while challenging those in your church to give generously.

Trustworthy Standards: Where Do You Stand?

As a ministry accountability partner, we want to help you do integrity well! If you'd like to test for yourself how you're doing on the above-described integrity standards, take a few minutes to walk through our free Integrity Assessment (see ECFA.org/Integrity). The assessment helps you compare your current practices against best practices according to Scripture. It is confidential, gives you immediate feedback, and offers guidance on free resources to help you grow in integrity.

What about the Senior Leader's Integrity?

Perhaps you've read this far and are wondering: what about leadership integrity? Sadly, too often an integrity failure by a leader triggers a loss of trust and an accompanying loss of financial giving. As one expression goes, "Trust is earned in drops and lost in buckets."

ECFA wants to help churches with faithful practices to proactively care for their leaders and support leadership integrity. We'll be rolling out resources and other challenges to help the top leader—such as the senior pastor—have more support and success in leading well and ending well. To stay connected with ECFA in general, including news of these developments, just go to ECFA.org/pulse.

The Big Picture

As the Apostle Paul emphasized in one of his integrity teachings, "For we are taking pains to do what is right, not only in the eyes of the Lord but also in the eyes of men" (2 Corinthians 8:21).

Or, in the words of famed evangelist John Wesley: "Our responsibility is to give the world the right impression of God." As our society becomes more skeptical of churches and their leaders, and quicker to spot inconsistency or hypocrisy, there's no better time to follow the biblical model and increase your sensitivity to doing all things with the highest possible integrity.

Thank you for being a leader who cares about faithfulness and doing the hard work to maintain integrity and give the world the right impression of God. At ECFA, it's our privilege to do all we can to support and be on that journey with you!

Michael Martin



Michael Martin became ECFA's president in 2020. Both an attorney and a CPA, he had previously served on ECFA staff for nine years, most recently as Executive Vice President.

Faithfulness in Turning Toward Employees by Dr. Garland & Dorothy Vance

Dr. John Gottman, considered one of the most influential therapists of the past twenty-five years, has dedicated his career to researching love. His methods can predict which newlywed couples will divorce or remain married within four to six years with 90% accuracy.

Whether a relationship is a marriage or work partnership, interactions with other human beings require honor, dignity, and respect, because all people bear the image of God. Our business, AdVance Leadership, helps organizations develop the leaders they need to succeed, so we spend a lot of time observing relational dynamics within teams and organizations. Too often, the interactions do not demonstrate honor, dignity, or respect. The way some of these workers are treated and spoken to, it makes sense why 51% of employees who leave a job quit because of their boss.

Those in leadership also set the tone for how relationships function within their team. How team members treat and respond to one another serves as evidence of the health of the team and how well it is led. Dr. Gottman's research, though primarily focusing on marriage relationships, can teach a lot about relational faithfulness in your leadership.

Emotional Bids

Dr. Gottman has found that conversations are more than just the exchange of information. Often, conversations are "emotional bids." When someone seeks attention or support, they are making an emotional bid. Frequently, the receiver of the bid misses the underlying need that the sender is communicating. The receiver takes the words at face value and ignores the emotions underneath them.

Imagine if, at your next staff meeting, Carol points out that unwashed dishes are piling up in the break room again. Compared to other lofty responsibilities, this issue may seem insignificant to you or others. But it is not insignificant to Carol. If it were, she wouldn't have taken the risk of bringing it up. And if it was worth it to her to take time out of a staff meeting to point it out, you can bet it's not about the dishes. It is about the way the dishes make Carol feel. Carol is reaching out for attention and support from her team. She's making an emotional bid.

At this point, Carol's team could respond in one of three ways:

- 1. Turn Against
- 2. Turn Away
- 3. Turn Toward

Potential Response 1: Turn Against

Turning Against is a straight-up rejection of Carol's emotional bid. This response could look several different ways:

Contemptuous Response

A Contemptuous Response is characterized by superiority, using insults as the primary tool. The respondent puts Carol in her place by ensuring she understands her concerns are not as significant as what others deem important.

"Sure, Carol. We'll pause our potential million-dollar proposal to clean out our coffee cups. I wish a dirty coffee cup was my biggest concern."

Belligerent Response

This respondent is ready for a fight and not afraid to argue. They use a combative tone to belittle or challenge.

"What happens if we can't get to the dishes by next week? Are you going to scold us in a staff meeting again?"

Contradictory Response

Contradictory Responses are less hostile than Belligerent Responses, but they still block the emotional bid with an argumentative debate.

"Carol, do you really believe we should be worried about dirty dishes with all we have going on right now?"

Domineering Response

The goal of this respondent is to assert their own authority. They may take on a parental tone in an attempt to force the other person into a submissive position. They want to remind the one extending the emotional bid of their place, forcing them to withdraw, retreat, or cower.

"Come on, Carol. Is that really something you need our help with? Are you not capable of washing some dishes?"

Critical Response

The respondent uses the emotional bid as an opportunity to stray from the issue at hand and attack the bidder's character. While a complaint focuses on a particular event or specific behavior, criticism uses global terms like "you always..." or "you never..."

"What is so wrong with you that you can't just take care of the dishes? You always put stuff off on us instead of just taking care of things yourself."

Defensive Response

The respondent separates themselves from the bidder by removing themselves from the equation. They are innocent and shouldn't be included in something that has nothing to do with them.

"I don't even use the dishes in the break room, so I don't see why I need to be a part of this conversation."

For more information on Turning Against, see Ellie Lisitsa, "Turning Against Bids: A Relationship Killer" at https://www.gottman.com/blog/turning-against-bids-the-ultimate-relationship-killer/.

Potential Response 2: Turn Away

Turning Away can be even more devastating than Turning Against. This response may look like:

- · Sighing and remaining silent
- Walking away
- · Ignoring and not responding
- Shrugging and changing the subject
- Delaying the subject indefinitely ("Let's talk about that another time.")

Carol has extended an emotional bid to her team for attention and support. The message that returned to her is that she is unimportant and irrelevant. The rejection of her emotional bid not only communicates the insignificance of Carol's issue, but also the insignificance of Carol herself.

Potential Response 3: Turn Toward

Turning Toward communicates:

- I'm interested in you.
- · I hear you.
- I understand you (or would like to).
- I'm on your side.
- I'd like to help you (whether I can or not).
- I'd like to be with you (whether I can or not).
- I accept you (even if I don't accept all your behavior).

You may believe that Carol's issue is insignificant. It may be true that the last thing your team should be concerned with in the middle of a potential million-dollar proposal are dirty dishes piling up in the break room.



Even so, Carol is significant. Carol deserves to be treated with honor, dignity, and respect. Even if bringing up her issue in the staff meeting was poor timing or inappropriate, Carol's need for attention or support should be recognized. Faithfulness in relationships does not mean you always agree with the person's opinions. It does mean that you value the person as a bearer of God's image and turn toward their emotional bids.

How Understanding Emotional Bids Can Improve Your Leadership

When you recognize that people are making emotional bids, not just saying words, you can practice Turning Toward. Even if you can't acquiesce to the person's bid, you can still acknowledge the human being behind the bid.

As a leader, every interaction you have with your employees is either contributing to them or taking from them. When someone comes to you with an emotional bid, they are asking for a contribution. When that contribution of attention and support is denied, they are left depleted. Depleted employees struggle with engagement and productivity. If the depletion continues for too long, they may quit altogether. Turning Toward emotional bids leads to workers who feel seen, appreciated, and respected, enhancing the culture and multiplying the output of the entire organization.

This week, practice Turning Toward emotional bids. Keep an eye out for employees who habitually Turn Against or Away from their teammates, and make them aware of the potential harm they are causing. +

Dr. Garland Vance and Dorothy Vance



Dr. Garland Vance and Dorothy Vance cofounded AdVance Leadership to help leaders live and lead intentionally, and to enable companies to develop the leaders they need to succeed. They publish a weekly newsletter designed to provide ridiculously practical tools for leaders. Sign up for it at https://www.advanceleadership.live/blog.



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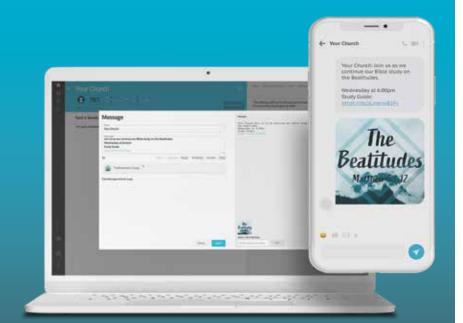
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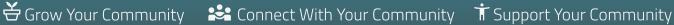


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Priestly Role of a Facilities Professional

by James Burns

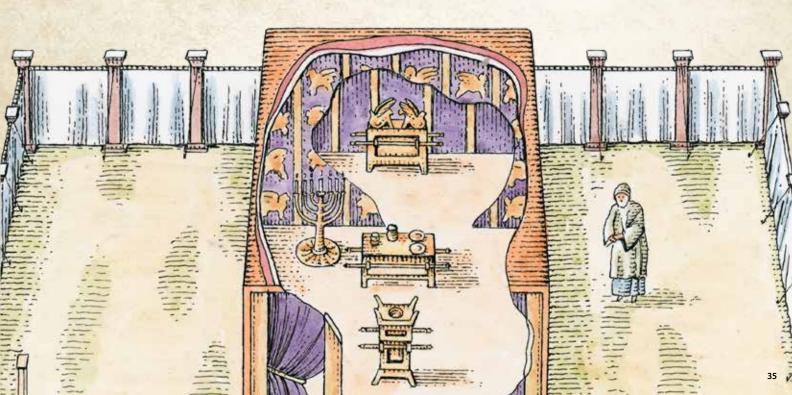
The Priestly Role of a Facilities Professional can be traced all the way back to when God instructed the Levites to build and maintain the Tabernacle and the Temple as places of worship. Maintaining our places of worship is crucial to the safety, functionality, and aesthetics of the facilities. When we treat our role as Facilities Professionals in a priestly manner, it emphasizes the importance of upkeep of God's Facilities, demonstrates our obedience, and honors God by maintaining an orderly facility.

In Numbers 1:50-53 the Levites were appointed the task of building the Tabernacle. God instructed them to build the Tabernacle to His design. It was to be a place for them to worship Him and a symbol of His presence among His People. God gave the Levites detailed instructions to make the Tabernacle of precious materials, design it to be functional, as well as aesthetically pleasing. The Levites were then charged with the upkeep of the Tabernacle and given specific guidelines on how to clean it and keep it holy.

Like the Tabernacle, the Levites were also tasked with upkeeping the Temple in Jerusalem. The Temple was considered the most sacred place on earth; it was adorned with intricate carvings, precious stones, and had fine craftsmanship. The Levites performed their priestly duties faithfully by following the strict rituals and procedures given by God to ensure the Temple's purity and holiness.

From the Tabernacle and the Temple in Jerusalem, we can see the priestly role that facilities professionals should perform in faithful building maintenance principles.

- **1. God's Presence** Both the Tabernacle and the Temple were built to honor God's presence and provide a place to worship Him. Furthermore, Facilities Professionals should maintain their facilities to honor God's presence and reflect His glory. The Facility should be safe, clean, functional, and exude hospitality to the community.
- **2. Stewardship** The Levites were given the responsibility of maintaining both the Tabernacle and Temple. They understood the role of being great stewards of the Tabernacle and Temple. Modern-day Facilities Professionals must embrace our priestly role and be great stewards of the facilities God has entrusted to us. We should perform the upkeep and maintenance of those facilities. By performing routine inspections, implementing preventive maintenance programs, making the needed corrective maintenance, researching, and installing upgrades, and sanitizing, as well as cleaning our facilities, demonstrates great stewardship.



- - **3. Holiness** The Tabernacle & Temple were considered holy places. To maintain their holiness, the Levites performed specific rituals and procedures. Like the Levites, our priestly role as Facilities Professionals should be that we maintain our facilities in such a way that promotes holiness. We should be keeping our building's integrity and safety to a high standard by performing routine cleaning, sanitizing, and disinfecting.
 - **4. Excellence** God instructed the Levites to build both the Tabernacle and Temple with excellence and fine craftmanship by using the finest materials and most skilled craftsmen. Facilities Professionals today should have that same call of excellence. We should be hiring quality personnel, vetting out and using skilled contractors, ensuring the use of quality materials, and utilizing the latest technology and equipment to ensure the facilities are safe for everybody and efficient.
 - **5. Community** The Tabernacle and Temple were considered places for community, a place for God's people to gather and worship Him. Today, Facilities Professionals should have that same sense of community. We need to understand that the facilities should be inviting to the community by having space that allows for social interaction and fellowship by creating areas like game rooms, fitness centers, common areas, and study space.

Faithful building maintenance and the priestly role the Levites demonstrated can be seen in the Old Testament and gives modern-day Facilities Professionals the baseline we need to perform our duties in the same priestly role. However, as we continue being great stewards, we must embrace our priestly role, and practice modern-day principles to show faithful building maintenance.

- **1. Hospitality** Hebrews 13;2 states, "Do not neglect to show hospitality to strangers, for thereby some have entertained angels unawares." When Facilities Professionals show hospitality, we are being obedient to God, and we honor Him. Hospitality creates community and shows that we can put others' needs ahead of our own. There are many ways we can exude hospitality: making the facilities accessible for everyone, ensuring the facilities are clean and well maintained, making sure repairs are completed, having the facilities' signage up and informative, and checking to make sure air conditioning works and is set according to comfort.
- **2. Modernization** Facilities Professionals should keep up with the latest trends, use the latest technology, and stay current with the newest building codes. This practice will save money in the future. Implementing smart building systems, using sustainable methods and materials, embracing change and innovation are great ways Facilities Professionals demonstrate their commitment to excellence, honoring God's creativity.

- **3. Security** The security of the facilities is a crucial aspect of building maintenance and the Facilities Professional should faithfully implement the appropriate plans and actions. Installing appropriate security systems, hiring security or police personal to be onsite, using access control systems, and creating plans of action for emergencies are all ways to increase the safety and security of the occupants who visit your facilities. When the Facilities Professional faithfully maintains the security of the facilities, it shows care and concern for the well-being of others, just as God cares for our well-being.
- **4. Sustainability** Sustainability involves finding a balance between social, environmental, and economic factors to ensure that resources are used in a way that supports the well-being of both current and future generations. Facilities Professionals can create a sustainable facility by implementing energy efficient programs, using environmentally friendly materials, and reducing the amount of waste the facilities produce. A sustainable facility can save in many areas from energy, money, and time. When we take care of the environment, we honor God's creation, and we ensure that future generations will have our facilities to enjoy.
- **5. Flexibility** Finally, faithful building maintenance requires flexibility and the ability to adapt to the various changes that a Facilities Professional may face. This means we must be willing to change and adapt to new circumstances or issues. Building codes change, people come and go, and supply chain issues exist. No matter what the change is, it is crucial for us to be flexible. This demonstrates the willingness to serve others and shows commitment to serve God's Kingdom

The Priestly Role of a Facilities Professional is a biblical principle. By practicing these principles, we emphasize the importance of honoring God, good stewardship, maintaining holiness, striving to be excellent, and fostering community. The modernday application allows for us to create buildings that serve our needs and honor God, reflecting His glory. As we maintain our facilities, we are also taking care of the people that are created in God's image who use the facilities, thus fulfilling God's commandment to love our neighbors as ourselves.

James Burns CCFM, FMP



James Burns serves as the Facilities Manager at Lake Church in Arlington, TX. He also serves as the Director of Groups for the National Association of Church Facilities Managers. James has a strong passion to serve the Kingdom and is blessed that God allows him to serve and utilize the skills given to him.

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by Gary Benson

Faith. It is an interesting word when applied to insurance.

A foundational tenet of faith is a belief in the goodness, sovereignty, and provision of God. Please understand that insurance is never meant to be a replacement for faith and trust in God. Rather, it is an expression of it. It is a way to preserve God's abundant gifts.

That is so paralleled in today's culture as churches, schools, and ministries attempt to stay faithful to their mission by protecting their people, property, and reputation. It also mirrors our agency's mantra of "It is not about insurance, it is about protecting your ministry."

Faithfully protecting your ministry may seem like an obvious challenge versus insurance solution, but we understand that budgets can be limited and especially strained in the increasingly hard insurance marketplace that we have encountered the past few years. Yet without protection for an injured employee (Workers' Compensation), where there is literally no payment cap or time limit; a ransomware demand on your IT equipment (Cyber Liability), which can potentially run into six figures; limited coverage against a sexual misconduct allegation or fact (Sexual Misconduct Liability), a prominent claim area in churches; or years of unknown employee embezzlement (Employment Practices Liability), the ongoing ministry of an organization could potentially be in jeopardy.

So, do not equate insurance with limited faith. Rather, remember it is a tarp on a stormy night, and it is a hammer and nails when it is time to rebuild. Below are some things you can do to faithfully protect your ministry:

- 1) Conduct a risk assessment. You can do most of the legwork yourself with free risk assessment checklists often available from your insurance carrier. These may include the following:
 - a. A Copyright Law checklist
 - b. A Data Protection checklist
 - c. An Employment Practices Safeguard checklist
 - d. A Facility Use checklist
 - e. A Gun Violence checklist
 - f. A Screening and Training Children's Workers checklist
 - g. A Social Media checklist
 - h. A Financial Risk checklist

There are other assessments available, but start with those listed above the above. Feel free to reach out to our agency for these or others that may be of interest to you. Some other steps you can take are:

- 2) Install carrier-provided water sensors. While not all insurance carriers make these available, several have recently started doing so—and they are free!
- **3) Train your team to recognize security risks.** Create a culture of watchfulness in your organization, empowering people to speak up when they notice something out of the ordinary.
- 4) Install cameras on the exterior and interior of premises.
- 5) Keep limited access to your facilities by using one main entrance during weekdays or using access key cards that are monitored.

 Be sure to keep a list of who has access via key or cards.
- **6) Consider including the following policies** in your Personnel Handbook and as standalone policies for volunteers:
 - a. Whistleblower Policy
 - b. Confidentiality Policy
 - c. Credit Card Policy
 - d. Accountable Reimbursement Policy
 - e. Internet & Computer Usage Policy
 - f. Key or Access Policy
 - g. Harassment Policy

We live in an imperfect world where there is crime, embezzlement, fraud, robbery, abuse, cyber-attacks, and much more. As Christians, if we faithfully take measures to protect the people and property that God has entrusted to us, we can sleep well at night knowing that we did our due diligence.



Gary Benson and Paula Burns Insurance One Agency 281.350.6277 garyb@insuranceoneagency.com pburns@insuranceoneagency.com



The Insurance One team assembled to service CO+OP Members is led by experienced agents with close to 100 years of combined experience. The Woodlands (Texas) office is led by agency owners Gary Benson and Paula Burns.

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meetournewest teammembers



Harrison Loftin

Harrison joined Team CO+OP June 5, 2023, and serves as one of our Relationship Managers in the Houston area. He brings with him excellent rapport-building skills, a friendly disposition, and the drive to do his very best. Those who know him will find

him to be curious and genuinely interested in others. Harrison looks forward to getting to know CO+OP Members and helping them steward their resources. You will find some fun facts about him below:

Three words to describe me would be... fun, charitable, and passionate.

I do my best thinking when I... can collaborate with others.

I always smile when... I am playing golf.

My dream vacation would be... Israel.

The last book I read was... 1 Peter.

You ought to see my collection of... golf clubs.

When I am cruising in my vehicle, I am... jamming out to music or listening to John MacArthur.

If you ask me there could never be enough... candy.

You will never catch me eating... vegetables.

In my spare time, you will find me... golfing.

My all-time favorite movie is... Good Will Hunting.

When it comes to TV shows, I try not to miss... Seinfeld.

The one thing I will not leave home without is... Bible.

The best thing about my role at the CO+OP is... building and maintaining relationships. +



Christopher Malott

Christopher is no stranger to the CO+OP. He served as Assistant Marketing Manger for three years before leaving to obtain his business degree at Sam Houston State. Organization and management are characteristics that come natural to him. He values clear and thoughtful communication and loves being part of a team that has a goal

in mind, celebrates victories, and builds others up in times of defeat. Christopher rejoined our team on April 17, 2023, and serves as our Chief Operating Officer. Listed below are some fun facts about him.

Three words to describe me would be... caring, thoughtful, enthusiastic.

I do my best thinking when I...am with others and can bounce things back and forth with them.

I always smile when... I come home to my beautiful wife and daughter!

My dream vacation would be... in the mountains with my family and no distractions.

The last book I read was... The Holiness of God by R.C. Sproul.

You ought to see my collection of... trading cards.

When I am cruising in my vehicle, I am... always listening to music.

If you ask me, there could never be enough... hockey.

You will never catch me eating... raw tomatoes.

In my spare time, you will find me... taking walks with my wife and daughter or watching sports...also with my wife and daughter, I am a proud husband and father when it comes to that!

My all-time favorite movie is... Miracle on Ice. If you can't tell by now, I love hockey.

When it comes to TV shows, I try not to miss... Does sports count?! Haha, I do not have many TV shows that I watch, but I will say The Middle is my all-time favorite TV show.

The one thing I will not leave home without is... Besides the obvious (phone and wallet), I will always have gum on me.

The best thing about my role at the CO+OP is... getting to serve our members and team to the best of my abilities so that the CO+OP and its members can further the gospel!

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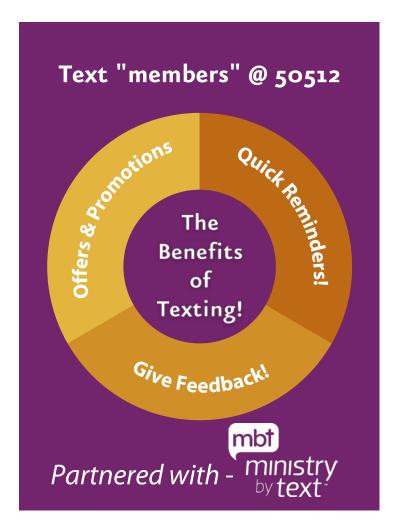


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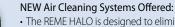
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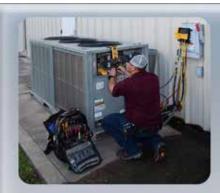
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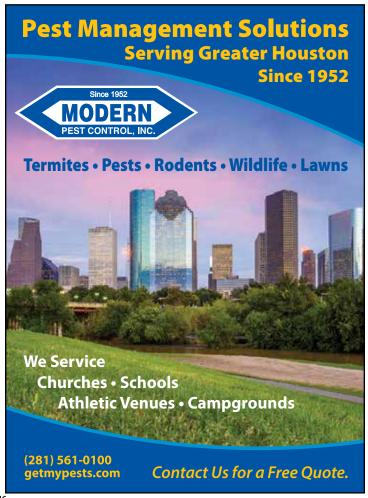
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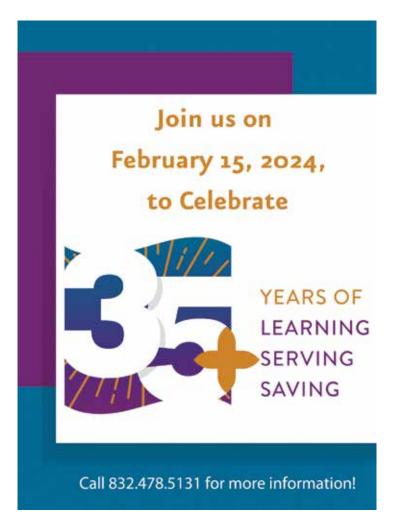
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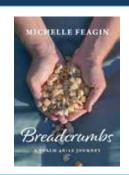
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