

# COOP

A Publication of Church Supplies & Services | August 2006

**“Can You Give Me  
Half an Hour?”**





**Just as others count on you,  
you can count on Comerica.**

Whether your congregation is considering refinancing an existing loan at today's lower rates, purchasing land for future growth, or planning the construction of new buildings, Comerica has a loan program for you. Our Financial Services for Religious Organizations staff is dedicated to meeting the diverse banking needs of your congregation. We understand the unique features of capital campaigns, and we're ready to create flexible repayment plans designed around growth programs. Comerica offers a complete range of deposit, trust and treasury management services, including Automated Giving and Tuition. The religious, non-profit and business communities have counted on Comerica for nearly 150 years, and so can you. If we can be of assistance to you, now or in the future, please call Comerica at one of the numbers below.

**Houston  
713-888-2645**

**Dallas  
214-589-1361**

**Austin  
512-427-7116**

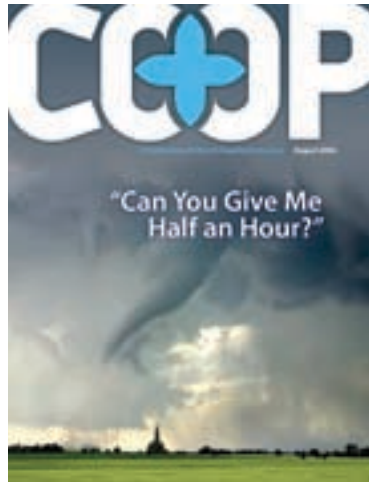


**We listen. We understand. We make it work.®**

Comerica Bank. Member FDIC. Equal Opportunity Lender.

# CONTENTS

AUGUST 2006



## COVER STORY

### Can You Give Me Half An Hour | P8

The most intense damage burst through downtown Fort Worth area and into the heart of Calvary Cathedral International Church.

## Departments

### We've Got You Covered

Every church and non-profit organization needs to fortify itself against injuries, loss, or lawsuits, but how much is enough?

Page 22

### More Power To You

As energy prices continue to rise, every church is looking for a stable electricity price for an extended period of time.

Page 24

### Bank Notes

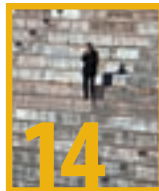
Every church at some point in its life will be involved in some type of construction.

Page 6



### Church Insurance Checklist

Making a list and checking it twice could save you ministry dollars.



### Insuring Your Ministry— Things you Should Consider

Despite your best efforts, some accidents will happen and some property will be damaged or destroyed.



### Your Insurance Agent: 007 or MIA?

You may have great coverage, but who is going to take care of individual concerns and questions as they arise?



### Deciphering the Alphabet Code: FSA/HRA/HAS

As health care costs escalate, employers find it increasingly challenging to provide comprehensive benefits at an affordable cost.

*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. All updates should promptly be sent to danbishop@churchco-op.org. Help us keep you informed of the latest in savings and events from our vendors.*

*Editors Note For submitting articles, artwork or comments about this publication, please contact: Dan Bishop P.O. Box 821243 Houston, TX 77282-8243 . 888.350.3264*



Church Supplies & Services, Inc CO+OP  
Issue Dates: Nov, Feb, May, Aug

**AUTHORIZED ORGANIZATION** Church Supplies & Services, Inc.

**LOCATION** 1880 S. Dairy Ashford, Suite 208, Houston, TX 77077 **TELEPHONE** 281.531.5629 **INTERNET** www.churchco-op.org

Issue Number: 4 Subscription Price \$0.00

# We've Got New Vendors For You...

...But before we get to that, August is a time for remembering the goodness of home made ice cream – the kind that came from a hand cranked churn being turned by a favorite uncle in a shady spot under my grandfather's apple tree in El Paso. Mmmmm.....

Now that we have your attention, this issue of CO+OP Magazine is about Insurance. Since budget time is just around the corner for many of you there may be some potential for significant savings in your insurance program.

We also have two new vendors for you. To our CO+OP Vendor list we've recently added:



**BMS Connections** - a consulting group specializing in faith-based motivation and team building. Fred Lowe, with years of experience in business, has directed his focus to help ministries become stronger teams. Look for the BMS adv. on page 5.

**United American Insurance,** Mark Davis, Agent – Supplemental Life and Health insurance products to complement your current

offering. Many churches are considering the merits of supplemental insurance. United American has been in the business since 1947, and was the only insurance firm providing Medicare coverage at its inception in 1965. See the adv. on page 5.

**Philadelphia Insurance** – Philadelphia Insurance through Insurance One has developed for CO+OP members a special set of coverages designed specifically for churches and other ministries. Among other things, their Sexual Abuse liability coverage can be as high as \$5M. Directors and Officers Liability coverage is just what churches need. Check out the adv. for Insurance One and Philadelphia on page 22.

**We also have two other CO+OP services:**

**Electricity through First Choice Power.** Read our regular feature More Power to You to get the whole story on page 24

**Design & Print on Demand,** from Varidoc and Ernest Ideas. A convenient idea for getting your printing needs designed and completed quickly. See the adv. on page 11.

Having just now returned from the National Conference of NACBA, we were thrilled to get to celebrate the 50th anniversary of this wonderful and effective group. Congratulations NACBA! and Happy Anniversary! What a milestone!

Blessings,

Dan Bishop  
Executive Director



Church Supplies & Services, Inc.  
**Board of Directors**  
2006/2007

**Randy Barnett,**  
Champion Forest Baptist Church, Houston, TX  
rbarnett@cfbc.org

**Gary Benson** - Secretary  
Insurance One Agency, The Woodlands, TX  
garyb@insuranceoneagency.com

**Kirk Boudreaux** - Treasurer  
First Presbyterian Church, Houston, TX  
kboudreaux@fpchouston.org

**Dr. Donna Bowman**  
First Baptist Church, Stephenville, TX  
donna@fbcstephenville.org

**Frederick Clement**  
Covenant Presbyterian Church, Austin, TX  
fclement@covenant.org

**Bob Fox**  
Kinsmen Lutheran Church, Houston, TX  
bfox@kinsmenlutheran.org

**Butch Gerfers**  
First Presbyterian Church, San Antonio, TX  
butch@fpcsat.org

**Jon Gray** - Vice Chairman  
Memorial Drive United Methodist Church,  
Houston, TX  
jongray@mdumc.org

**Dale Hendrix** - Immediate Past Chairman  
Grace Presbyterian Church, Houston, TX  
dhendrix@gpch.org

**Vanoy Hooker**  
Park Cities Baptist Church, Dallas, TX  
vhooker@pcbc.org

**Patti Malott** - Chairman  
Upright Ministries, Spring, TX  
patti@uprightministries.com

**Dale Rahlfs**  
Comerica Bank, Houston, TX  
derahlfs@comerica.com

**Chuck Thompson**  
Covenant Church, Carrollton, TX  
chuckt@covenantchurch.org

## Production

**Design**  
Ernest Ideas Design & Media Group  
Dallas, Texas 972.562.5380

**Publisher**  
Dan Bishop  
Houston, Texas, 281.531.5629

**Editor**  
Patti Malott  
Houston, Texas, 281.531.5629

**Printer**  
Brodnax Printing  
Dallas, Texas, 214.528.2622



## CONTRIBUTING WRITERS



### Gary Benson

Insurance One in The Woodlands, Texas, is owned and operated by 20-year insurance professional Gary Benson. Throughout his career, Gary has consistently earned his company's recognition of top agents and has developed a successful and profitable agency through his unique dedication to serving and helping people and organizations. A Texas native, Gary and his wife have three daughters ages 26, 23, and 19 and one grandson.



### Kristie McCrary

Kristie K. McCrary is on staff in the marketing division of Insurance One, an agency that has worked with over 1,000 churches and other non-profit organizations. She graduated from Oral Roberts University with a BS in

Telecommunications. McCrary resides in Dallas, TX.



### Donna Lively

Donna Lively serves as Department Head of the Insurance Solutions and Services team at GuideStone Financial Resources. Her understanding of recent health care innovations and multiple funding options has helped

GuideStone develop solutions that benefit churches. Dramatic growth in individual and group medical, life and dental products has been the result.



### Sharon Davis

Sharon Davis is the Minister of Administration at The Foundry United Methodist Church, Houston, Texas. She served on the Church CO+OP Board for four years, two of those as President. She is also very active in the

Houston Chapter of the National Association of Church Business Administration and served as President three years. Sharon and her husband Wayne, have five children and reside in Magnolia, Texas.



### Gary Patterson

Gary Patterson has over 25 years in the Utility and Energy Industry, all with First Choice Power and its affiliate Texas New Mexico Power. Currently serving in the position of Director of Sales, Gary manages a team of

Account Managers performing retail energy sales and account management to customers across the state.

You'll Never  
**Think**  
The Same Way  
**Again.**

You are today where  
your best thoughts have  
brought you, and you will  
be tomorrow where your  
best thoughts take you.



BMS Connections, LLC

Change the  
Way You Think.

For information on speaking at events and  
conferences, and full or multi-day staff and  
ministry retreats call

[www.bmsconnections.com](http://www.bmsconnections.com) 713.952.7703

Strength.  
Stability.  
Quality.  
Commitment.

an **A+**  
rated  
company

*We are United American.*

affordable insurance  
**coverage**  
you can  
**count on!**

United American Insurance Company offers  
a solution to the rising costs of healthcare.

**Do you have employees who are uninsured? Have you  
been priced out of your existing health insurance?**

UA offers individual life & health policies. Our health  
policies allow any doctor/any hospital and are guaranteed  
renewable for life. Call United American today!

**contact mark davis 713.444.3844**



## Construction Monitoring

Every church at some point in its life will be involved in some type of construction.

First, comes the discussion and struggle as to what and how much will be done. Once the concept is agreed upon, there is discussion with an Architect, preliminary drawings and cost estimates. Again, there is more discussion and debate. At some point, the project plans are finalized.

The plans would include a detailed budget of soft (e.g. architect, permits, insurance, legal, etc.) and hard cost, drawings and construction plans/specifications, and a timeline for completion. Once this is done and you have your preliminary financing lined up, the following items will be requested by bank.

1. Fixed price contract with a contractor;
2. Executed copy of architect's agreement;
3. Executed copy of construction manager's agreement;
4. Copy of final approved plans and specs, including site plan in form and content;
5. Detailed budget of all costs of the Project and the Loan, including but not limited to direct construction costs (real, fixtures) furnishings, equipment, indirect costs, Project cost summary and Financing Plan;
6. Copies of all building permits and necessary government approvals.

Once this information is provided to the bank, it will be reviewed by both the bank and its draw monitoring company. Analysis of the project budget, contracts, plans/specifications, and timeline for completion will be performed. This information, in conjunction with project feasibility and the credit analysis, is essential in the loan underwriting and approval process.

The term plans refers to the plans and drawings drawn up by the architect and approved by the city or county. The term specifications refer to the building specifications required by the architect and the licensed civil engineer that must also be approved by either the city or the county. The building specifications are a statement of building requirements describing the loading conditions, design practices, materials and finishes. If the contractor does not use the specified materials, the building could conceivably collapse.

The bank's Construction Monitoring Company will conduct thorough inspections, and stringent lien waiver policies. This process controls the construction and requisition process, thereby assuring the completion of the project in a manner consistent with the terms and conditions of the loan documents. After all the plans are reviewed and approved, the construction

process begins and you break ground. The bank will require completed AIA forms G702, G703. The AIA forms were developed by The American Institute of Architects and provide a uniform approach to requesting and funding draws.

In the draw system the funds are typically disbursed to the general contractor in disbursements. Draws may only be allowed on an agreed schedule. A draw schedule is prepared that describes what work will be performed with the funds, such as clearing the land, grading the land, compacting the land, pouring the foundation, etc. The contractor cannot get his next draw until all of the work contemplated using the prior draw has been completed.

The draw request will include the AIA forms and budget. The process works as follows:

1. **Initial Draw.** The initial draw may be released one day after loan closing. Allowable fees paid by the borrower, or on borrower's behalf, may be reimbursed provided they are listed on a separate letter. A holdback of 10 percent will be made on all draws. The total of all holdbacks may be released only after the final inspection of the construction and issuance of the final release notice. Copies of all draw requests showing the amount and to whom disbursements have been made and copies of corresponding checks for disbursement. Copies of all change order requests, if applicable.
2. **Intermediate Draws.** The lender-selected inspector, who visits the site with the approved architectural exhibits, inspects intermediate draws. A construction draw request can occur only for each stage of construction as shown on the form. It is the responsibility of the lender to obtain written approval from the borrower before each draw payment is provided to the contractor. At the lender's option, the holdback is not required when a subcontractor is 100 percent complete with a work item, the work completed is acceptable to the inspector, and the subcontractor provides the necessary waivers. Improvements must be satisfactorily completed in compliance with Industry standards, local practices, and to the satisfaction of the inspector. If acceptable, the inspector completes a Compliance Inspection Report and the Draw Request, and sends it to the lender for review. The final inspection report must be accompanied with photos representative of the work completed. Exterior photos showing site work, all sides of the dwelling, and the interior are required.

# NACBA

## 2006 Meetings

### Alamo Chapter – San Antonio

Meeting on the third Wednesday of each month at 8:30 a.m.  
Contact: Gary Birdwell, 210-736-3132  
garyb@cecsa.org

### Capital Chapter – Austin

Meeting on the second Thursday of each month.  
Contact: Clifteen Samuelson, 512-263-7701  
Clifteen@wbcaustin.org

### Dallas Chapter

Meeting on the third Thursday of each month at 9:00 a.m.  
Contact: Dave Roberson  
droberson@firstmethodistplano.org

### Ft. Worth Chapter

Meeting on the third Thursday of each month at 9:00 a.m.  
Contact: Vicki Morgan, 817-326-4693  
vmorgan@actonbaptist.org

### Houston Metro Chapter

Meeting on the third Thursday of each month at 11:30 a.m.  
Contact: Dale Hendrix, 713-267-5019  
dhendrix@gpch.org  
www.nacbahouston.com

### North Metro Houston Chapter

Meeting on the third Thursday of each month at 9:00 a.m.  
Contact: Robert (Bob) Melling, 281-461-6444  
rmelling@envelopeservice.com

For more information on a Chapter meeting in your area  
visit the NACBA website, [www.nacba.net](http://www.nacba.net)

3. **Final Inspection.** If the final inspection discloses any minor punch list items that do not affect health/safety or livability and occupancy of the dwelling, and circumstances such as weather conditions prevent timely completion, the lender will be required to retain escrow account funds equal to complete the work.
4. **Other Inspections.** The lender may determine that additional compliance inspections are required throughout the construction period to ensure that the work is progressing in a satisfactory manner.
5. **Mechanics' and Material Lien Waivers.** Lenders are responsible for ensuring the validity of the first lien on the property. Lenders obtain legal counsel and should obtain lien waivers at the time of any construction disbursement of funds from the escrow account. All disbursements are made by check or money order, through the lender. The lien waivers acknowledge payment in full of any and all claims, which the payee has and specifically releases all rights to claim a mechanic's lien for material furnished and/or labor performed upon the property. Lenders may request a list of subcontractors from the general contractor.
6. **Change Orders.** The Change Order Request is prepared by the borrower or contractor and is submitted to the lender for acceptance and approval. Work must be 100 percent complete on each change order item before the release of any monies will be made to the borrower or builder. If the change order results in an increase of costs above and beyond the amount supported by the contingency reserve, the borrower must place additional monies into the construction escrow account for payment upon acceptance of the change. If a change order results in a decrease of costs, the difference cannot be released and will be applied to prepay the mortgage principal after completion of the work. The change order must be reflected in the budget and its impact to the total construction cost. This is where most problems occur – changes without consideration of the impact to the total project.
7. **Builder Insurance During Construction.** The builder must have builder's risk insurance in an amount equal to or greater than the total mortgage amount. In addition, the builder must have liability coverage against injury or death to others who may enter onto the job site and workmen's compensation, which at a minimum will provide liability coverage for any persons working on the job site. Once the construction has been fully completed or the borrower occupies the property (whichever comes first), the borrower must have in place hazard insurance. When these required policies go into effect, the builder's risk may be cancelled.
8. **Final Inspection.** This step will be approved when all work has been satisfactorily completed in compliance with industry standards, local practices, and to the satisfaction of the fee inspector. The borrower must provide a letter to the lender requesting final inspection and indicating that the work is satisfactorily complete.

Congratulations, you're done and the project completed within budget.✦

Charles Dowden, Comerica Bank  
Contributor: Dan Williams, CPA



CHICAGO 2006  
*Come soar to new heights!*

50TH NATIONAL CONFERENCE JULY 25-29, 2006



# Feature

by Kristie K. McCrary  
Marketing & Special Events  
Insurance One Agency

# “Can You Give Me Half an Hour?”

**March 28, 2000, 6:30 CST - radio communication between Paul and Luis Cruz, Security, Calvary Cathedral International, Fort Worth, Texas.**

*“Did you check the baptistery? That area, if you can get back that way.”*

*“Yeah, that’s what I did the first time I went up there and I also went up the hallway towards the weight room ... the whole roof on the ... something’s gone because there’s water, major water coming down.”*

*“Okay ... uh ...  
..... all right.”*

*“We’re making a sweep towards the north now.”*

*“Okay, so we know for sure that nobody’s in the Power Tower, correct?”*

*“That’s a 10-4. I went up there and that whole wall’s gone. A lot of people called advising them to get out, that there was a tornado and praise God, they got out. There were two of them.”*

*“10-4.”*



At approximately 6:00 p.m., during the heart of rush hour traffic, a series of devastating tornados rallied one after the other as they ripped through the Dallas Fort Worth Metroplex. In less than two hours, these violent forces of nature had delivered five fatalities, over 100 injuries, and a battalion of cataclysmic devastations ushering the northern part of Texas into a disaster clean-up and relief campaign that would span over the course of the next 5 years. The most intense damage burst through the downtown Fort Worth area and into the heart of Calvary Cathedral International Church. Security personnel, Paul and Luis Cruz, found their daily work routine abruptly interrupted.

Paul and Luis would soon discover that every wall of the great building they were in, housing an active membership of approximately 1,500 people, had been completely demolished. *"It looks like a battlefield and yet God brought us miraculously through," said the Rev. Bob Nichols as he surveyed the damages at Calvary Cathedral. - Dallas Morning News.*

In the midst of the church's devastation, there was a reassurance of the almighty hand of God. Miraculously, not a single person was injured. Not even the two ladies that were praying inside the prayer tower at the exact time of the blow. *One twister also stripped the brick walls off a cathedral tower as two women prayed inside. - Dallas Morning News.*

Even more amazing were the discoveries of the prayer altar and cross. Steadfastly enduring shattering windows, winds whirling at destructively high speeds, softball size hail, torrential rains along with the destruction of structural walls and massive interior damage, these two sacred items – the prayer altar and the cross - never budged even an inch. They stayed firmly planted where they had been placed and used by so many worshipers to praise God.

Sighs of relief began to manifest in the Fort Worth community around 7:00 p.m. as the storm began to subside. The storm now would begin its southbound course traveling briskly toward the cities of Arlington, Grand Prairie, Oak Cliff and others. It was also on a direct course towards Calvary Cathedral International's insurance company's main office, as well as the home of their lead agent, Rick McCrary.

McCrary and his family were huddled in the utility room with the family dog when he received a call from Charlie Prior, Business Administrator of Calvary Cathedral International, advising him that the church had been destroyed. *"Can you give me half an hour, Charlie? My son and I will be right there as soon as the weather passes through and it's safe to leave."*

McCrary is a Partner at Insurance One Agency of Dallas, Texas, and veteran agent with 25 years experience specializing in the non-profit sector. Prior is the Business Administrator of Calvary Cathedral International, a graduate of Texas Christian University with a business degree and with a secular background in commercial real estate. McCrary and Prior first met in 1995. The church's CPA, Jim Guinn of Guinn-Smith & Co., recommended that Insurance One be contacted for a comprehensive insurance review. At the time, neither McCrary nor Prior had any idea of the magnitude of responsibility they would face and the effects their decisions would incur in the very near future. The first few days trailing the tornado, these two men, along with Bob Nichols, Pastor of Calvary Cathedral International, would discover that they had positioned themselves, the insurance agency, and the church in the exact place to thoroughly face the challenges that were to come.

As you read the following report, the only valid conclusion is these men were chosen by God for this very moment in history.

*"One of the most important factors as the Executive Business Administrator of a large church is having an experienced team of*



# Disaster Recovery Plan

**1 Put your Disaster Recovery Plan in writing**  
Share the plan with staff members and confirm that everyone knows their role.

**2 Complete List of Important Phone Numbers and Addresses**  
This would be inclusive of police, fire, hospitals, electric and gas companies, personal service vendors, and other emergency numbers as well as a list of contractors and financial institutions.

**3 Keep duplicate records off-site**  
Backup computer files regularly and store them in a safe, offsite location. Consider hard copies or important records.

**4 Safety Issues**  
Make sure employees are protected at work. Consider how your organization could function if key employees are not available.

**5 A Communications Strategy**  
In the event of a disaster, determine how you would communicate with members. Do you have an email list, cell numbers, phone service message, newspaper ads, radio ads, etc.?

**6 Emergency Equipment**  
Consider purchasing back-up equipment that might be needed in the event of an emergency. (i.e. generator, extra cell phones, two-way radios, notebook computers, wireless Blackberries or TREOS).

**7 Temporary Office Needs**  
Determine needs in advance in order to set up a temporary office at a different location in case the church is destroyed. Make plans to have the first option on a school, civic center, or some other type of public meeting place to provide your congregation a facility to conduct services.

*professionals available at all times,"* states, Prior. With 40 full-time employees, a day care, and a K4-Grade12 school, there are a variety of needs and demands.

Calvary Cathedral International's advisory team included Pastor Bob Nichols, the church board of directors, the business administrator, the church attorney, a CPA, an insurance agent, an architect and a construction manager. These are the professionals that consistently provided guidance to the decisions that were at hand.

McCrary became an important part of this team when the insurance contract was awarded to his company, Insurance One. He immediately recognized that Calvary Cathedral's account was unique in comparison to so many hundreds of other church accounts his agency had serviced. With this realization, he immediately began to build relationships with each one of the team members, constantly requesting input on various subjects in order to become better equipped for his involvement in all aspects of the church.

*"It's more than a business. It's a lifestyle,"* McCrary states. He and his wife of 38 years, Kay, have served as financial advisors and treasurers on numerous boards and committees including colleges and children's homes. Through his committee and board experiences McCrary provides a diversified understanding of the needs of churches and the workings of each organization.

*"Having a professional team and working relationship in place at the time of our church's loss was a key factor in our ability to immediately execute recovery strategy plans. When you are faced with a major disaster and a team isn't in place, at that point, it's too late,"* Prior comments.

Parenthetically, it is critical that a church's professional team have a solid disaster recovery plan. Ignoring these very important necessities will usher a church into a costly business interruption or even a possible church failure. According to the Insurance Information Institute (III), there are a number of important issues to consider when developing a disaster recovery plan.



Calvary Cathedral International's Protection Plan was birthed five years prior to their disaster in the skies. McCrary remembers well that the first recommendation he offered Prior was to consider hiring a professional, independent appraisal company. The church was a 112,000 square foot, multi-purpose structure built with quality workmanship in 1964. The building contained large sections of beautiful stained glass

and a civic center style auditorium with a dome ceiling four stories in height. Due to the uniqueness in size and extraordinary

features, everyone agreed that it would be in the best interest of all involved to have a professional estimate to calculate the accurate replacement costs.

"Looking back, I thank the Lord for guiding me in recommending this plan and that Pastor Nichols and Charlie agreed to fund the cost of the report," recalls McCrary. The results provided us with the frightening discovery that replacement costs would reach the \$15,000,000 bracket yet the current coverage was set at \$7,500,000. This was a clear violation of the co-insurance clause on Calvary Cathedral International's current contract. In addition to the underinsured values, the review further indicated that the church contents were under-insured. There was an absence of mechanical breakdown coverage and liability coverage as well as inadequate limits on miscellaneous items such as sexual abuse, D&O, EPI and Employee Benefits, and Pastoral Counseling.

The recommendations made to Prior were overwhelming. Included was a large premium increase doubling the amount from \$7,500,000 to a total of \$15,000,000. Reflecting back, McCrary said, "I will never forget the look on Charlie's face when I delivered the recommendation as he considered the effects these changes would have on his insurance budget." Under the direction of Pastor Nichols, Prior accepted every recommendation and gave the green light for McCrary to order the changes.



**REPAIR & MAINTENANCE**  
ALL TYPES ROOFING SYSTEMS  
(EXAMPLE-METAL, BUILT-UP-ROOFING, ETC.)

**RE-ROOFING & RETRO-FITTING**  
**SHEETMETAL DESIGN & FABRICATION**  
**METAL ROOFING REPAIRS & COATING**  
**SURVEY & COST PROJECTION**

FOR ALL YOUR ROOFING AND  
WATERPROOFING NEEDS!



**CALL**  
**MARK D CARLSON**  
**281-374-7657**

# Design & Print On Demand

Offered by **CCOP** Designed by I.D. XPress, Driven & Powered by Varidoc.



Over 200  
**New**  
Outreach Tools  
Online September 1st!



- 1 Choose a **Design Series**.
- 2 Choose your **Series Materials**.
- 3 Customize your **Series Materials**.
- 4 Print your **Custom Materials**.

**Add:** Your Logo  
Your Photos  
Your Text  
Your Colors



**id**xpress  
a division of Ernest Ideas Design & Media Group

214.533.6872  
www.id-xpress.org

& **Varidoc**

# Save 10%

## off your order of \$1000 or more!\*

Tech Depot, the expert technology division of Office Depot, provides the most complete technology solutions for your organization...

- Special pricing for CSSI Members
- Top-brand technology products  
- in stock and ready to ship!
- Expert account management
- Software licensing & equipment leasing
- Superb customer service
- Same-day shipping



To take advantage of everything Tech Depot has to offer, please contact:

### Nery Leal

Toll Free 800.625.9866 ext. 7315

Fax 203.615.7006

Email: [nleal@techdepot.com](mailto:nleal@techdepot.com)

Use offer code: BSD825 \*Offer expires 8/31/06.

[www.techdepot.com](http://www.techdepot.com)

Pastor Bob Nichols recalls, "We found out by talking to other churches and charter organizations that at least fifty percent of them are substantially under-insured. The problem is, without proper coverage, a devastating event could wipe out your church financially to the extent that you couldn't come back. You can never have too much insurance."

Prior makes a habit of investigating the advice of the professionals he surrounds himself with and McCrary credits him for consistently insisting on the very best coverage and guaranteeing that the assets the Lord has entrusted him with will be well protected.

"We never dreamed our church would be a target for a tornado because downtown Fort Worth had never been struck. My wife and I were in the church at the time and God was so merciful to spare our lives. His grace is always sufficient. We do not let a week go by that we don't thank the Lord that we are alive, that we have a church, and we always remember that it could have been otherwise. Like the man with leprosy in Luke 17 that returned to give thanks after he was miraculously healed, we also return to give thanks," states Pastor Bob Nichols.

At the end of the day, it all comes back to responsibility and team effort. The elements of planning, protection and provision must be put accurately in place prior to a disaster in order to experience the most effective recovery process. Combining these steps along with the grace of God is what positioned Calvary Cathedral International to receive a positive outcome during a devastating event - their disaster in the skies.

Although over six years have passed, McCrary and Prior continue to thank the Lord for imparting His wisdom and protection in their lives. He enabled them to make the wise decisions required for the task they faced and it paid great dividends. It is virtually impossible to describe and adequately credit the goodness and provision of God in this article. It seemed as though one miracle led to another in Calvary Cathedral International's crisis as they found themselves recipients of enumerable blessings from affiliate churches, Fortune 500 companies, and even the great city of Fort Worth. These men, as well as the entire congregation of Calvary Cathedral International, often recall God's promise in Psalm 127.1 (NIV), "Unless the Lord builds the house, its builders labor in vain. Unless the Lord watches over the city, the watchmen stand guard in vain." ✦

Rick McCrary, Partner-Insurance One, head of the church and non-profit department, can be contacted at:

Insurance One Agency

PO Box 649, DeSoto, TX 75123

[www.insuranceoneagency.com](http://www.insuranceoneagency.com)

B. 972.223.1700, [rick@insuranceoneagency.com](mailto:rick@insuranceoneagency.com)



# Church Insurance Checklist

## BASIC PROPERTY COVERAGES

- Building Coverage At Replacement Value
- Contents Limit Generally Equal To 10% to 18% Of Building Value
- Blanket Coverage If Available

## OTHER PROPERTY COVERAGES INCLUDED OR DEFINED?

- Boiler & Machinery / Equipment Breakdown
- Pipe Organ (if applicable)
- Fine Arts, Antique, or Collector Items Scheduled On the Policy?
- Sewer or Drain Backup Coverage Included?
- Extra Expense Coverage – \$\_\_\_\_\_
- Church-Owned Property Off Premises Limit – \$\_\_\_\_\_
- Appurtenant Buildings and Property In The Open Coverage Limit – \$\_\_\_\_\_
- Mold or Fungi Coverage Included or Limited - \$\_\_\_\_\_

## LIABILITY

- General Liability (generally recommended at \$1,000,000 per occurrence limits)
- Medical Payments Expense (generally recommended at \$10,000 per person)

## OTHER LIABILITY COVERAGES

- Directors, Officers, Trustee Liability
- Employment Practices Liability
- Employee Benefits Liability
- Sexual Misconduct & Abuse Liability (verify applicable limits)
  
- Pastors' & Religious Counseling Liability
- Non-Owned & Hired Excess Liability
- Student Medical (coverage endorsement generally applicable to schools or daycares)
- Corporal Punishment Liability (if "spanking" is utilized in your school, or daycare)

## CRIME COVERAGE SECTION (coverage limits?)

- Employee Dishonesty / Embezzlement
- Forgery or Alteration
- Money, Securities ("theft of offering")

## OTHER COVERAGES

- Workers Compensation
- Umbrella Liability
- Flood Coverage

The above review is a general overview of coverages and not necessarily a comprehensive list of all those available.



# Office DEPOT®

## Account Managers

### Houston-San Antonio-National

**Gaylynn Richards**

Office: 713-996-3145

Fax: 713-996-3338

Email: [gaylynn.richards@officedepot.com](mailto:gaylynn.richards@officedepot.com)

**Missy Ayers**

**Furniture Account Mgr**

Office: 713-996-3167

Fax: 713-996-3335

Email: [missy.ayers@officedepot.com](mailto:missy.ayers@officedepot.com)

**Hill Country**

**Sherry Oliver**

Office: 512-837-8999 ext. 104

Fax: 512-837-1221

Email: [soliver@officedepot.com](mailto:soliver@officedepot.com)

**Dallas**

**Felicia Layton**

Office: 817-358-3039

Toll Free: 888-438-899

Fax: 817-571-0432

Email: [flayton@officedepot.com](mailto:flayton@officedepot.com)

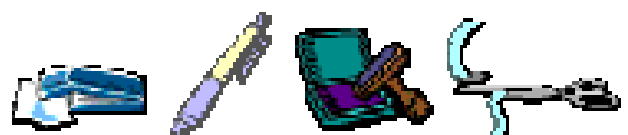
**Customer Service**

Phone: (800) 409-1055

Fax: (800) 333-9296

WEBSITE: <http://www.officedepot.com>

Thanks for doing business with  
Office DEPOT!



# Insuring Your Ministry

## Things You Should Consider

by Gary Benson

### **Look Beyond Cost in Making Your Decision**

It's often tempting to focus more on what you pay (premiums) than on what you get (services and coverages) but these can vary greatly. Your insurance buying considerations should include: company stability, insurance expertise, service, claim handling, coverages and price.

### **Determining the Right Amount of Insurance**

To arrive at the proper amount of insurance, you must determine what it would cost to replace your buildings and contents. To do this you may hire a professional appraiser or, as most do, accept the value your agent recommends. This makes it critical that you select an agent familiar with the architectural and construction costs of worship facilities. Additionally, there are many different liability exposures and different levels of protection for those areas so use extreme caution and diligence in choosing your limits of protection.

### **Blanket Insurance**

Normally, a policy will list a limit of insurance for each insured building and a limit for contents of each building. Instead, consider having coverage written on a blanket basis. This simply means combining your building and its contents under one limit of insurance. And if you have more than one building, it means combining all buildings and their contents under one limit. Because there are coverage advantages, the insurance company may charge a higher premium for this option.

### **Deductibles**

While many leaders of nonprofits try to choose the smallest deductible that their insurers will allow, ideally an organization should choose the largest deductibles it can safely afford. The main points for opting for the biggest affordable deductibles (1) Reduces premium, (2) Insurance premiums that are saved by choosing substantial deductibles become dollars that can be put to higher and better risk management uses, and (3) motivates its staff and management to operate safely. Deductibles are generally applicable only against property losses (building and/or contents) but liability deductibles are becoming more widely known and might be something to speak to your insurance agent about.

Despite your best efforts, some accidents will happen and some property will be damaged or destroyed. For those times, you need a well-tailored insurance program. We've prepared this to help you with some of the more difficult insurance buying decisions. This is not, however, intended to be a complete insurance buying guide. Use this to supplement the advice of a qualified insurance agent or consultant.

***“Dollars not spent to cover fairly routine, reasonably budgetable losses, usually are better spent buying higher limits of insurance coverage or even additional insurance coverages - insurance against the truly catastrophic events that potentially can destroy an organization and end the pursuit of its mission.***

## Insurance for When You're Sued

### **Liability Protection**

The limits of liability protection can vary greatly but, generally speaking, you should consider \$1,000,000 to be the minimum acceptable limit.

### **Sexual Abuse/Molestation**

An ever increasing problem within the nonprofit sector, this coverage is one not to be taken lightly. To be approved for this coverage or for higher levels of coverage, most companies will require specific screening methods. The higher levels of coverage are generally strongly recommended.

### **For Vehicles You Don't Own**

If you ever rent or borrow a vehicle or ask someone to drive on behalf of your organization, you create a liability exposure. If the vehicle is involved in an at-fault accident you will probably be named in a lawsuit. Purchase “hired and non-owned” liability insurance.

### **Directors, Officers, and Trustees**

To protect these who serve your religious organization who could be additionally named in a lawsuit, you should desire this coverage.

### **Discrimination, Harassment, and Other Actions**

As an employer, you are exposed to “employment practices liability” risk from employee relations. Lawsuits alleging discrimination, sexual harassment and wrongful terminations represent a growing concern for religious organizations.

### **Employee Benefits Liability**

You are responsible for properly administering whatever employee benefit plans

you offer. You can be sued for providing incorrect information, for negligently counseling employees about their benefits and for errors in administering your employee benefits program.

## Special Activities May Require Special Protection

### **Counseling**

Counseling liability is inexpensive protection and in some cases an automatically included coverage. Most clergy feel more comfortable handling sensitive matters if it's included.

### **Schools and Day Cares**

Educators' Legal Liability coverage is available to schools. It provides liability protection for lawsuits alleging such issues as failure to educate, discrimination against a student and inappropriate financial aids or admissions policies. Additionally, even if you have guidelines that prohibit corporal punishment, you may want to inquire about this coverage for greater protection.

### **International Medical**

Rarely does a policy provide liability protection or medical payment for acts which occur outside of the United States or Canada. Special provisions should be made if you plan to travel outside the policy territory.

### **Broadcasting/Publishing**

Your primary exposure from broadcasting and publishing is personal injury – libel and slander. Typically, incidental activities such as your weekly bulletin or monthly mailed newsletter are covered if your policy provides personal injury coverage. But if you do more than this, a separate policy or endorsement is likely needed.

### **Alcohol**

Many policies exclude coverage for damages arising out of the use or sale of alcoholic beverages. If you serve these beverages, your policy should include “host liquor liability” coverage. If you are engaged in the sale of alcoholic beverages, consult with your legal advisor and agent.

***continued on page 28***



# YOUR INSURANCE AGENT 007 or MIA?

---

by Sharon Davis



When shopping for insurance, how important is the agent? You may have great coverage, but who is going to take care of individual concerns and questions as they arise? Who will be there to assist when processing a claim? The services provided by the insurance agent have to be a consideration. The agent is an integral part of the equation.



Insurance agents can help in two primary areas. First of all, an agent is there to assist you in protecting your employees through healthcare benefits. Secondly, an agent should be committed to helping churches practice safe procedures as the church carries out its ministries. This help comes in the form of risk management. A company, through its agent, should be interested in developing policies and procedures that will protect the people and the physical assets of the church. A risk assessment is a great way to learn how a church can protect both their personnel and facilities.

What are some things to consider when selecting an agent and a company? We will look at facilities coverage first.

## Is Your Agent an Independent Agent?

Keep in mind that there are several types of agents to choose from. Some agents are only qualified to quote for specific companies. These agents work for their company, not for your church. An independent agent can shop multiple companies and present comparative quotes. Do you get comparative quotes for your facility coverage at least every three years? It is much easier to stay with your current agent and company; however, it may not be in the best interest of the church. Don't let a series of problems and complaints be the impetus for investigating other insurance options. If your current agent is providing quality service to the church your agent will welcome a comparative quote process.

## Is Your Agent Knowledgeable?

Church needs are very different than commercial or residential needs. Does your agent have experience with the unique coverage needs of a church? Does your agent know churches need Directors and Officers coverage? Does your agent recommend coverage for sexual misconduct? Can your healthcare agent explain to you your true out-of-pocket expenses? If you are the one to tell the agent what specific coverages are needed in the non-profit market, you are probably speaking with the wrong agent.

It is also important you purchase the proper level of insurance. Some agents will be more than glad to sell you whatever you are willing to pay for. Your agent should be able to tell you the benefits of various insurance limits and deductibles. It is equally important to be neither underinsured nor over-insured. Too much coverage results in excessive monthly premiums while high deductibles place an increased potential of financial hardships. For example, if you have a 2% wind and hail deductible on a \$3,000,000 building, your church might be able to handle a \$60,000 deductible and still be able to keep the doors open. However, if there are multiple buildings that are affected with individual deductibles, the total cost to the church in deductibles alone could reach as high as \$200,000. This level of expense would be devastating to the financial condition of most churches.

## Has Your Agent Assisted In the Changing Needs of Healthcare?

You have a responsibility to provide healthcare for your employees (and their families, if possible.) Your church may be able to provide healthcare coverage for all of your employees and their families. If so, that is great. However, many churches find themselves priced out of this valuable benefit for their employees. The church does have other options and the employees do still have the need. The church can provide the opportunity for their employees to participate in a

voluntary individual insurance plan at the employees' expense. If the church cannot provide health insurance for the employees, it still benefits the employee to purchase their individual insurance through the church. This allows the employees to purchase their insurance with pretax dollars. The church may also realize an added benefit of a reduction of payroll taxes. Your agent should assist you in encouraging all employees to have some level of healthcare insurance. Any level of healthcare insurance gives your employees access to significantly lower negotiated healthcare costs.

## Is Your Agent Available?

When you place a call to your agent, do you always get voicemail? Do you get a prompt response when the administrative assistant takes a message? Does the agent ever answer the phone personally? (What a novel idea!) Is there an emergency number to call when you truly have an emergency? Customer calls should be answered quickly and accurately. This is how you develop trust in your agent.

Do you only hear from your agent at Christmastime when you receive a calendar in the mail or at renewal time? One year I solicited comparative quotes that resulted in a change of companies. Almost immediately I heard from my former agent asking why I was making a change. I had not heard from this agent in at least 4 years. I considered this response as confirmation of my decision to make a change.





DataVox is Houston's largest privately held business communication firm. We proudly sell, maintain and install Cisco, Avaya and Toshiba telephone networks. As the **exclusive telephone system vendor** for the Houston Church CO+OP, DataVox provides competitive pricing and exceptional customer service.



DataVox is a full service engineering based firm specializing in business communication systems, system integration, computer telephony software development, IP telephony, data networking and unparalleled customer service through innovative team concepts.

For more information or to inquire about your future telephone system solution, please visit us on the web at [www.datavox.net](http://www.datavox.net) or contact Neil Ferguson, Vice President at 713.881.7107.

## Comfort Systems **USA**

ACCURATE AIR SYSTEMS  
T A C L A 0 0 0 3 2 6 C / M P L 1 6 4 1 5

**Additional services available:** Leasing, Financing, equipment audits, energy de-regulation assistance, extended warranties, and one (1) year parts and labor warranty on all service work.

### PLUMBING COMMERCIAL & RESIDENTIAL

- Preventive Maintenance Agreements
- Plumbing Repairs and Replacements
- Hot Water Heater/Boiler Repairs and Replacements
- Water Softener Installation
- Toilet, Faucets, and Misc. Fixture Replacement
- Full Coverage Maintenance Agreements
- Back Flow Preventor Certified

### REFRIGERATION

- Preventive Maintenance Agreements
- Refrigeration Repairs and Retrofits
- Refrigeration Equipment Installation

### NEW CONSTRUCTION

- HVAC Equipment Installation
- Design Build
- Plans and Specifications
- Commercial
- Residential

### HEATING/VENTILATION/AIR CONDITIONING (HVAC) SERVICE

- HVAC Unit Repairs and Replacement
- Preventive Maintenance Agreements
- Full Coverage Maintenance Agreements
- Air Balancing/Water Balancing
- Water Treatment
- UVC Lighting
- Coil Cleaning
- Duct Cleaning
- Variable Frequency Drives
- VAV Systems and Zoning
- Air Filtration Service
- Generac Brand Generators – Permanent Installation
- Controls/Automation Repairs and Retrofit
- Ductwork Repair and Replacement

**LOCATIONS:** Houston, 9745 Bent Oak Dr., (832)590-5700, **Dallas:** 1-(800) 388-1712

Is your agent willing to attend committee meetings or prepare charts and handouts for your presentation to the church leadership? Many churches operate through a committee or ministry team arrangement. Often the church business administrator has to prepare a presentation for discussion or vote on major insurance related issues. Is your agent part of this process?

## Is Your Agent a Person of Integrity?

Last and most importantly, your agent should always exhibit the highest level of professionalism and integrity. Yes, even agents who sell to churches can, in fact, be more interested in selling insurance than doing what is right. Read the agent's bio. Does your agent only represent reputable companies? Request a list of references of other churches in your area. Follow up on the references with phone calls to find out if they are indeed satisfied. Beware of agents who promote their company and product by criticizing their competitors. Finally, your CO+OP or organization is a great resource in finding an agent to assist with your insurance needs. The agents on the approved vendors' list have already been screened by your CO+OP organization.

The agent's first priority should be the best interest of the customer, the church. Just remember they work for you. Facilities or healthcare, whether your agent is 007 or MIA is up to you. +



**Taraflex Sports Flooring**

**Gerflor**

Sports Flooring

ector  
accepta

(800) 544-8314

TEXAS-OKLAHOMA-NEW MEXICO

- Optimum safety
- Long life expectancy
- Ideal for sports, assemblies and banquets
- Over 300 million square feet installed worldwide
- 40% less installed cost than traditional wood
- Maintenance costs less than wood or VCT
- The longest wear warranty in the industry
- Two wood grain & fifteen color choices



Professional Janitorial Service of Houston

THE POWER OF  
**ONE**



FEATURING OUR  
**OS1** SYSTEM  
JANITORIAL SERVICE

The **ManageMen® (OS1) System** adopted by PJS is a simplified, bundled cleaning and safety program for large cleaning organizations. It is a comprehensive training, work loading and scheduling system that reduces cleaning costs while increasing efficiency, cleaning levels and morale.

**PROFESSIONAL  
JANITORIAL SERVICE  
OF HOUSTON**

**JIM SHAW**

2303 NANCE STREET, HOUSTON, TEXAS 77020

**713-850-0287**



# Deciphering the Alphabet Code:

FSAHRAHSA

## Can Offer a Win-Win to Employer and Employees

by **Donna Lively**

Director of Marketing, GuideStone Financial Resources

As health care costs escalate, employers find it increasingly challenging to provide comprehensive benefits at an affordable cost. Knowing how to take advantage of the above three letter programs can help you stem the flow of insurance premium dollars and keep your employees satisfied and comprehensively covered.

The IRS provides three separate and distinct vehicles which benefit employers as they design health and welfare programs:

1. Section 125 plans and the accompanying Flexible Spending Account (FSA)
2. Section 105 vehicles employing a Health Reimbursement Arrangement (HRA)
3. Health Savings Accounts (HSA) for persons participating in a Qualified High Deductible Health Plan

While each program offers tax savings for the employer and/or the employee, they remain distinct plans with unique advantages and disadvantages. The plans can be complex or simple but a quick overview of their differences is a good place to begin exploring how these programs might benefit you and your employees.

Section 125 – Cafeteria Plan with a Flexible Spending Account:

- A Cafeteria Section 125 plan is an Employer directed program which allows employees to pay their benefit premiums with pre-tax dollars.
- Benefit to employer is no FICA tax paid on amounts employees contribute to their account
- Annual maximum contribution is set by the employer
- If an employer offers an FSA the employee designates additional dollars be withheld pre-tax to reimburse for anticipated medical expenses.
- The employer can also contribute money on the employee's behalf into an FSA to offset the employee's increased out-of-pocket expense when participating in a high deductible medical plan. (Do not confuse with the qualified high deductible health plan required of HSA participants...more to come in the following section)
- The FSA dollars are held by the employer in a specific reimbursement account. The employee receives reimbursement from this account for specific medical and health care costs.

- The range of eligible services has been expanded in recent years to include eligible out-of-pocket medical, vision, dental and OTC medicines not covered by insurance.
- While many services are allowed by the IRS for reimbursement under the FSA, the employer retains the right to disallow certain reimbursable items from his FSA plan.
- One major drawback to the FSA is the "use it or lose it" provision. Any unused dollars revert to the employer and are non-reimbursable to the employee. In hope of increasing the use of FSA by employees, effective 01/01/2006 Congress expanded the 12 month reimbursement timeframe to 14.5 months.
- Employee payroll contribution is irrevocable except for a "change in status event" (birth, death, marriage). Change must be made within 30 days of the event

The second alphabet puzzle, Health Reimbursement Arrangement (HRA), is being used by an increasing number of employers as a way to share the cost of higher deductible plans.

- Authorized under IRS Code Section 105



an HRA is an employer device used to reimburse clearly defined plan expenses to participants.

- The main reason an employer offers an HRA is to save premium dollars by offering a higher deductible, lower cost health plan.
- The HRA which is funded solely by the employer and not through salary reduction, reimburses an employee (tax free) for "eligible" medical expenses, up to an employer specified maximum stated dollar amount.
- Employer contributions are excluded from employee gross income
- Employer reimbursement happens after the expense is incurred and reported, thus no "account" is set up in advance and the HRA is unfunded until a claim is presented.
- A typical scenario has the employer purchasing a \$2000 deductible plan and using the premium savings to reimburse employees half of the deductible expense, \$1000. How the reimbursement happens, i.e. employer pays first, employee pays first, a combination of the two or a 50/50 split

on each claim, is solely decided by the employer.

- The employer decides which health plan costs (deductible, copays, coinsurance, etc.) are reimbursed under the HRA.
- At employer's discretion all or a portion of funds unused at end of coverage period may be carried forward to increase maximum reimbursement amount in subsequent coverage periods.
- Unlike Health Savings Accounts (HSA), an HRA has NO health plan restrictions and can be offered with any health plan design.
- Employee can never "cash out" of an HRA, can only spend down.
- Accumulated amounts in an HRA may be used to pay for Medicare and Medicare Supplement premiums.

The new kid on the block is the Health Savings Account. HSAs were created in Medicare legislation signed into law by President Bush on December 8, 2003. This vehicle is different from the previous programs in the following ways:

- An HSA is an employee owned ac-

- count. Even if the employer chooses to contribute to the account on the employee's behalf, the account belongs solely to the employee and is portable with the employee
- An HSA allows the employee to contribute to by payroll deduction, if permitted by the employer on a tax free (FICA and FIT) basis.
- If employee contributes to an HSA without payroll deduction, they receive an above the line tax deduction for their contribution
- In order to contribute to an HSA an employee must be enrolled in a Federally Qualified High Deductible Health Plan (HDHP). They cannot be simultaneously enrolled in a non-qualified plan or a Health FSA and/or HRA.
- An HDHP is defined as having no copays for any services – medical or RX, at least a \$1000 deductible and no greater than \$5000 out of pocket exposure. The only exception to the "no copay" rule is preventive care. Clearly defined preventive procedures can have copays if the plan design allows.

*continued on page 26*

**THE HOME DEPOT SUPPLY**  
**MAINTENANCE SOLUTIONS**

**Your Facility Maintenance Supply Partner.**

**We're building our business around your business.™**  
 The Home Depot Supply is the leading supplier of maintenance and renovation products to facility maintenance professionals. Depend on our team of experts who are focused on your needs and supplying customized solutions for you. You'll receive freight-free, next-day delivery\* of quality supplies at everyday low wholesale prices, backed by world-class customer service.

\*On most items to most areas.

**1-800-431-3000 • En español 1-800-511-5652** **hdsupply.com**  
 ADV-6-0712 © 2006, The Home Depot Supply, Inc.

Corporate Branding, Ministry Outreach, Church Identity

**Commu&icate**

A Compass for Purpose,  
 a Spark for Creation,  
 and a Messenger for Your Vision.

Call Today to Begin Communicating!

**www.ErnestIdeas.com**  
**Ernest+Ideas**  
 Design & Media Group

**1.877.886.2821** 2851 CRAIG DRIVE, SUITE 300  
 MCKINNEY, TEXAS 75070

# we've got you covered

by Gary Benson

## How Much Is Enough?

Every church and non-profit organization needs to fortify itself against injuries, loss, or lawsuits, but how much is really enough? Unfortunately, for each area of exposure you may have, there is no perfect formula. However, armed with some basic knowledge, we hope to help you better make those critical coverage level decisions.

### Property Coverage

You never know when disaster is going to strike. It could be in the form of one of the more major events we think of such as a hurricane, tornado, or fire but it could also be a theft, vandalism, lightning strike, hail, or other type of loss. In any event, the type of property coverage you have can make a lot of difference.

- **Replacement Cost:** In almost all instances, you should have replacement cost coverage on your policy. Replacement cost simply means that you will have sufficient coverage to totally rebuild your building and/or replace your contents. Organizations sometimes get confused with the difference between what their building is “worth” and what it would cost to rebuild. If your building were to catch fire, what would it cost to replace everything? That’s the question you must ask yourself. Your agent or insurance company should be able to provide you with a computer generated “Replacement Cost Estimate” confirming, as near as is reasonably possible, the replacement value needed on your building. Studies have continually shown that many buildings are not insured



**INSURANCE ONE**

PROPERTY  
GENERAL LIABILITY  
WORKERS COMPENSATION  
GROUP BENEFITS  
RETIREMENT PLANNING  
AUTOMOBILE  
UMBRELLA

[www.insuranceco-op.com](http://www.insuranceco-op.com)

<b>HOUSTON</b> GARY BENSON 281.350.6277 TOLL FREE 800.896.8218 GARYB@INSURANCEONEAGENCY.COM	<b>DFW METROPLEX</b> RICK McCRARY 972.223.1700 TOLL FREE 800.364.1277 RICK@INSURANCEONEAGENCY.COM	<b>HILL COUNTRY &amp; SAN ANTONIO</b> JOE HUTCHISON 210.402.0288 RYAN HUTCHISON 888.316.0033 RYAN@INSURANCEONEAGENCY.COM
--	--	---

**INSURANCE ONE AGENCY, LC.**

 As a leading Insurer of churches, Insurance One can provide your organization with the industry's finest lineup of coverages and services.

properly so make sure yours is not one of them.


- **Amount of Contents Coverage:** Companies will generally recommend a building to contents ratio of 15% to 18% for sanctuaries and education buildings and perhaps a 10% building to contents ratio for gyms, storage facilities, etc. For example, if your sanctuary is insured for \$750,000 then your contents coverage should generally be 15% to 18% of that value or between \$112,500 and \$135,000. Studies have shown that, generally speaking, coverage values less than these may be insufficient.
- **Deductibles:** It's true that many church leaders often have higher deductibles on their own homes than they do on church buildings typically worth tens of thousands if not millions more. When bills are high and giving is unstable, it's natural to think in terms of a lower deductible. However, organizations need to consider the benefits of higher deductibles in terms of cost savings and the better use of the premium dollar saved by purchasing or increasing coverages against possible catastrophic events. If your building values are \$5 million or more, you should possibly consider a deductible of at least \$5,000; for values less than that, either \$2,500 or \$1,000 at a minimum.

## Liability Coverage

Does your insurance cover people who may be injured on your grounds? Imagine specific, unusual problems that might occur on your property and make sure you have enough coverage for each.



- **Liability coverage.** There is no exact science for determining any level of liability coverage but consider \$1,000,000 per occurrence to be the minimum acceptable limit.
- **Medical Expense:** Basically, coverage should be as high as you can get in this area. Most companies at present will offer up to \$10,000 per person. Check your policy and consult your agent if your coverage limit is less than this.
- **Directors & Trustees Liability:** If you carry \$1,000,000 of coverage on your general liability, chances are this coverage will be at that same level but check to be sure.
- **Sexual Misconduct Liability:** The desired limit of coverage may depend upon your organization's activities and if you have a daycare or other similar programs but the ultimate safety net is to carry the highest limits available. This may depend upon your organization's ability to qualify based on the insurance company guidelines and/or the associated costs but since this coverage is separate from other liability coverage, smaller amounts of coverage could disappear quickly if you had to deal with a related event.
- **Employment Practices Liability:** If you have this coverage, especially for any larger size organization and we highly recommend that you do, the level of this coverage can and will often vary. If written on a separate policy along with the Directors & Officers' coverage, they will typically have the same limits of coverage, but not necessarily so. If written within the package policy, the coverage limits could be different than your Directors and Officers' liability coverage. Evaluate your possible exposure and your potential for loss.

*continued on page 27*



**IT Strategic Planning**  
**Network Design & Implementation**  
**Network Maintenance**  
**Systems & Desktop Support**  
**Security Systems**  
**Software Installation & Upgrades**  
**Service Maintenance Agreement**

10910 W Sam Houston Pkwy Suite 500 • Houston, Texas 77064  
Phone: 281.894.7700 • Fax: 281.571.8080  
www.provisiogroup.com • randal.evans@provisiogroup.com



**DBow**  
**Lock & Safe Company**


**281.398.6703**  
(FAX) 281.398.1422

**Commercial**  
Master Key System  
High Security Locks  
Electric Lock Systems  
Keyless Entry  
Exit & Door Hardware  
Desks & File Cabinets  
Safes

**Residential**  
Homes Opened  
Locks Re Keyed & Repaired  
New Locks Sold & Installed  
Kick In Protection  
High Security Locks  
Lifetime Finish Hardware

**Automotive**  
Opened  
Re Keyed & Repaired  
Ignitions Replaced  
Foreign & Domestic

**Bonded & Insured for Your Protection**



We recommend Multi-Lock



# morepowertoyou

## CO+OP Electricity: Managing Energy Risk... So You Don't Have To

by Gary Patterson & Dan Bishop

Wouldn't you like to lock in the price of gasoline for your car? Have the same price every time you go to the pump? That's what the CO+OP offers its Members and Vendors who are pricing electricity contracts.

As energy prices continue to rise, every church is looking for a stable electricity price for an extended period of time. Price certainty is available because our CO+OP has studied the available Retail Electric Providers and selected First Choice Power, one of Texas' tier one REP's.

### Shopping for Energy: What to Consider

1. Customer Service. Can I find someone with whom to speak when I have a problem? Will they really help me?
2. Financial Stability. Can the REP be reasonably expected to stay in business should there be significant disruption in the production of natural gas (can they weather the storm)?

## What are the risks?

### Pricing Risk

Electricity pricing is market driven. In Texas, the primary fuel source for generating electricity is natural gas. The price of electricity fluctuates with the natural gas market. There are also other factors that influence the price of electricity.

The secondary components are weather, economics and politics. These drive the natural gas supply and demand; it's usage and trading.

Because of these variables, timing your shopping for energy is key. Evaluating competitor's pricing on any given day could save you 2 percent here or there; shopping in a "good" energy market can save you 20 percent. Our experience can increase the likelihood that savings will occur.

## Did you know?

If your REP fails, the Public Utilities Commission of Texas has outlined a process for a POLR (provider of last resort) to continue your service without interruption. While your reliable electricity will not be affected, your contract terms could change. Depending on the market, you could end up paying double the rate you had with your original provider. It's important to find a stable REP.

### REP Risk

Our deregulated market in Texas has increased the number of electricity providers. There are only four incumbent providers, TXU, Reliant, First Choice Power and AEP. The other providers have come since 2002 to explore the Texas energy market. Now there are about 48 REP's that want your business.

We've done the research legwork for you....but you can do it yourself, if you want. One place to start is the website from the Texas Public Utilities Commission. [www.powertochoose.com](http://www.powertochoose.com) Another place to look is on the REP's web site. You should easily be able to find out corporate information such as annual reports, earnings, credit rating, cash flow and analyst's reviews. Beyond the financial stability of a REP, you also need Customer Support. Account managers, back-office support and billing solutions are critical once you sign the contract. Our CO+OP has vetted the players in the electricity market for the purpose of helping you make a decision you can be comfortable with in the months ahead. We've studied the nuances and subtle differences between REP's and can actually offer you a variety of choices, but we've chosen First Choice Power because of their demonstrated commitment to our ministries.

Many REPs have come, some have gone. Some have left churches without contracts at bad times when the market was high. Lack of cash flow, poor credit, miscalculated hedging, inability to close on positions and bad forecasting has contributed heavily to the decline of those that have left the market. Some who are still in business are not as strong as they once were. Some are weaker than you would expect given the historical presence of their names. New startups cannot have as much experience in the market as those that have been around for years. As such, they may not be quick to disclose some crucial information important to know about an REP.



A volatile market, such as the one that occurred last year during the Gulf hurricanes, can easily stress an REP. The stability of your provider, its owners and its financials are key to your confidence, so you won't have to worry about your REP leaving the market during the term of your agreement.

### Contract Risk

There is more than price to a gratifying relationship. There are several components to your contract with your REP. Here are some helpful questions to be sure to ask when shopping around:

- o Is the price fixed rate for the full term of the agreement?
- o Is there a bandwidth penalty should you use less or more power than anticipated during any given period?
- o Does the contract rate apply to all your meters regardless of consumption? Is that really the best option for you?
- o Is there a 'true-up' clause at the end of the term that can increase your overall cost of energy?
- o Is it full-requirements power for all the peaks?
- o Are there extra charges in addition to wire charges such as Meter fees?
- o Are there mark-up costs included on the regulated utility charges?
- o Are the terms and conditions customer-friendly?
- o Are there any actual retail costs separated, or "Hidden".
- o Are you able to consolidate all your accounts?
- o Do you have a single point of contact for customer service issues and questions?

### Why our CO+OP Selects First Choice Power

As one of the largest retail electric providers in Texas, Fort Worth based First Choice Power has the experience of serving customers in diverse industries and business segments. Its roots in Texas go back to the 1930's.

"We pride ourselves on doing more than just selling you electricity – we offer you a Simply Better package that includes friendly customer service, fair pricing, simple solutions, integrity and an eagerness to meet your energy needs," said Gary Patterson, Director of Sales for First Choice Power.

First Choice Power is owned by PNM Resources, an energy holding company with \$5 billion in total assets. It's traded on the New York Stock Exchange as the symbol PNM. You can find all the financial documents on its web site, [www.PNMResources.com](http://www.PNMResources.com). PNM Resources is a merchant utility with market capitalization of \$1.7 billion and operating revenues of \$2.1 billion. In addition to First Choice Power, PNM Resources also owns Texas-New Mexico Power Co., an electric utility in New Mexico and transportation and distribution services provider in Texas; PNM, a gas and electric utility in New Mexico and wholesale power provider in the Western Grid; and Avistar, an energy research and development company. ✦

First Choice Power REP Cert. No. 10008.

**For more information, visit [FirstChoicePower.com](http://FirstChoicePower.com) and call 281.531.5629 to talk to our CO+OP about your electricity agreement. It's just good stewardship.**



**UPRIGHT MINISTRIES**  
Church business consulting

With more than 25 years experience in Ministry management, let us help you with...

- Financial Policies & Procedures Assessment
- Insurance Review
- Personnel Consulting
- Reducing the Risk of Child Sexual Abuse Training
- Emergency Response Planning & Training
- Facility Management & Risk Assessment
- Facility Construction and Relocation Planning

**281.374.9506**  
[www.UprightMinistries.com](http://www.UprightMinistries.com)



**INTEGRITY**  
FURNITURE

Quality **VIRCO** Furniture  
At Affordable Prices.

Call for complete catalog

**INTEGRITY also carries the following:**

- Bulletin Boards
- Marker Boards
- Chalk Boards
- Risers
- MityLite Tables
- Portable Staging
- Flags (U.S. & Foreign)
- Worship Seating
- Storage Equipment
- Lecterns/Podiums
- Children's Furniture
- And more

**TOLL FREE: 1-888-600-8639**  
FAX: 1-903-663-2040  
E-mail: [sales@integrityfurniture.com](mailto:sales@integrityfurniture.com)  
[www.integrityfurniture.com](http://www.integrityfurniture.com)



# SignUsUp

Online Services with a Smile

## Online Services with a Smile

SignUsUp Kiosk

SignUsUp for Events

SignUsUp Ticketing

SignUsUp to Give

SignUsUp Store

SignUsUp to Serve

SignUsUp Checking

SignUsUp Identity & Design Kits



# Smile

SignUsUp allows you to easily accept online registrations, donations, store orders and more – all through your existing website.

Let SignUsUp empower your members with self service tools today!

Call or email us and mention this ad for a special discount.

**800.347.7106 x106**

info@SignUsUp.com  
www.SignUsUp.com

*continued from page 21*

- The employee can contribute the full amount of the plan deductible tax-free into the HSA.
- As medical services are used the employee can withdraw the contributed HSA dollars and use them for reimbursement.
- Any unused dollars roll forward into the new plan year and remain available for reimbursement as long as the participant is covered by an HDHP.
- Like the HRA the HSA dollars can be used to pay for Medicare premiums but NOT Medicare Supplement premiums
- The appeal of contributing to an HSA lies in its tax advantaged status – the contributions are tax-free going in; if used for medical reimbursement they are tax-free coming out; any earnings gained from the account investment options are paid tax-free; and no time frame for withdrawal exists.

The above thumbnail snapshot of these three programs is designed to help you determine if an FSA/HRA/HSA would fit your group's particular needs. Due to the complex nature of these plans, it is advisable to enlist the services of an insurance professional to fully evaluate your plan and develop a solution offering you the best results.

Although the above programs can't eliminate the sting of rising medical costs and escalating insurance premiums they do allow the employer and employee some control and creativity in designing benefit programs which make sense for each group's specific needs. +

# CREATIVE COFFEE

**No Contract or Deposit**

**FREE Coffee Brewers**

**FREE Delivery (Metro)**

**Discount Prices**

**Full Service**

**Wholesale**

**Equipment Rental**



**281.579.2224** www.CreativeCoffee.com  
**Terry Lampman, Account Representative**  
Fax: 281.579.0679 Email: creativeci@aol.com

continued from page 23

- **Umbrella Liability:** What amount of assets does your organization have? Does your organization travel to foreign countries? Does your organization frequently transport members or guests? Is your organization well known so that you might be a more likely target for a lawsuit? The amount of coverage you should have in an Umbrella liability depends on these factors as well as your risk tolerance and your financial ability to weather a liability judgment.

## Vans, Buses and Cars

If you own or lease one vehicle or a fleet of vehicles, you need adequate business auto liability coverage. Limits of \$1,000,000 are readily available and should be purchased.

## Final Comments

So how much insurance does a church really need? Not so long ago, that question would have been simple, but today churches have more complex insurance needs due to the legal environment that exists. Purchasing insurance is one of the costs of operation and in so doing there are many things to consider but a church cannot skimp much on coverages without great risk. +

*The above information is only a guide and is not intended as a final source of information. We encourage you to consult with your insurance agent, advisor, or company to determine the needs which best suit your particular situation.*



## Delivering More Than Great Cleaning Products

Hillyard manufactures and distributes thousands of cleaning products, plus equipment and supplies. We are dedicated to developing products that are environmentally sensitive and kind to the people that use them. But our customer dedication goes beyond products.

Hillyard delivers the service and expertise needed to maximize your cleaning resources.

**Hillyard**  
(Houston)  
800/399-8489

**Hillyard**  
(San Antonio)  
800/728-4120

**Cleancare, Inc.**  
(Mesquite)  
800/688-9425i



ordering made e-asy  
 eHillyard.com

# CO+OP Works...

Member Organizations and Member Vendors  
working together to achieve great stewardship.

Contact us today to become a member.  
Tap into the savings available for you.

Call  
888.350.3264  
www.churchco-op.org

Since 1988, Churches Helping Churches





*continued from page 14*

### **Watercraft**

Separate coverage may be needed if you own a watercraft or use one of a larger size.

## Other Coverages Worthy of Consideration

### **Umbrella Liability Protection**

The purpose of Umbrella insurance is to provide additional liability coverages that go beyond the other liability limits. \$1,000,000 is the standard umbrella limit, and higher limits, in multiples of \$1,000,000, are available. There is no exact science when it comes to determining the appropriate level of this coverage, but careful consideration should be given to the coverage level chosen.

### **Workers Compensation**

Even though workers' compensation coverage is not required in Texas, benefits must still be paid to an employee for work-related illnesses and accidents. Workers' compensation benefits typically include compensation for lost wages, medical expenses, and rehabilitation costs for severe disabilities and survivor benefits for family members.

### **Antique, Rare, and Highly Valued Items**

Some items, because of their rarity or antique status are worth

far more than ordinary items of comparable type. Highly valued paintings, statues, antique documents and elaborate stained glass are examples. You may identify these items and "schedule" specific limits of coverage for them within your policy.

### **Theft of Money and Employee Dishonesty**

Theft of money is treated differently than theft of your contents. You must generally purchase separate coverage for theft of money – at a limit equal to or about half of your weekly offerings.

Another common concern for religious organizations is the theft of money by employees and volunteers. The insurance reference to this is called employee dishonesty, not theft. You may purchase protection against employee/volunteer dishonesty through an employee dishonesty bond at a limit associated with the specific exposure of your organization.

### **Extensions of Coverage**

Most policies automatically include numerous coverage extensions or extra coverages. Some that you want to be familiar with include: (1) coverage limits for property that is taken off your premises, (2) coverage for appurtenant buildings and other property in the open (3) personal property of ministers, employees, and/or personal property of others, and (4) extra expense for continuing your operations after a loss and/or loss of business income. Compare carefully identifying those that are meaningful to your ministry.

### **Extra Expense/Business Income**

Many, if not most policies will provide some level of protection for Extra Expense and/or Business Income. Extra expenses are those you might incur after a major loss such as the necessity of renting another facility and business income is the loss of funds incurred after a major loss and/or the loss of business income after a direct loss causes you to be unable to conduct business as usual. The important thing is to be familiar with the limits of coverage provided and, if necessary, seek to increase that level of coverage. Especially for larger organizations, the amount of coverage automatically provided could prove to be insufficient.

### **Flood**

Rarely are floods automatically covered under a policy. Talk to your agent if you are interested in obtaining coverage for this exposure.

### **Equipment Breakdown**

In our modern world of complex mechanical and electronic equipment, Equipment Breakdown coverage has become so popular that some insurance companies automatically include it as part of their policy. Others offer it as an optional coverage. This coverage includes mechanical breakdowns, artificially generated electrical currents, and steam boiler explosions as additionally covered causes of loss. +



**TAKE HOME DEFENSIVE DRIVING**

- ✓ Driver Improvement and Safety
- ✓ Insurance Discounts
- ✓ Ticket Dismissal

**Call 800.505.5095**

Takehome is a trademark of U.S. Interactive, LLP. Learn more about this new dimension in ministry at <http://www.takehome.com/>





Facility Solutions Group



American Light

Wholesale Lighting and Electrical

Lighting Design and Consultation  
Facility Energy Audits

**Austin**

Kevin Bohn  
(512) 835-4971

**Houston**

Abel Figueredo  
(713) 462-6258

**Dallas/Forth Worth**

David Meeker  
(214) 217-0190

**San Antonio**

Darryl Schauer  
(210) 657-5025

**Austin**

(512) 837-0022

**Fort Worth**

(817) 834-3652

**San Antonio**

(210) 657-2357

**Dallas**

(214) 357-5697

**Houston**

(713) 690-6301



Design Electric

Full Service Electrical Contracting  
Lighting Repair & Retrofit  
24 Hour Emergency Service  
New Construction and Remodel

[www.FSGconnect.com](http://www.FSGconnect.com)

# SYSTEMS eVOLUTION

[www.SystemsEvolution.com](http://www.SystemsEvolution.com)

210-734-2664

San Antonio

512-374-0005

Austin

Microsoft and Novell Support

Hardware and Software Sales and Service

Lan (Local Area Network) Design and Installation

Call to schedule a FREE Needs Analysis



## GET EXCITED...

**STRETCH YOUR DOLLARS  
WITH EPI'S AFFORDABLE,  
CUSTOMIZED APPAREL!**

- FREE SET UP
- FREE CUSTOM ARTWORK
- FREE DELIVERY
- GREAT SELECTION
- BRAND NAME PRODUCTS
- VIEW ARTWORK ONLINE
- PRICED RIGHT
- NO MONEY UPFRONT
- SCREEN PRINTED OR EMBROIDERY



**CALL EPI TODAY & GET EXCITED  
ABOUT SCHOOL SPIRITWEAR!  
800-635-5345**



EDUCATIONAL PRODUCTS, INC.  
[WWW.EDUCATIONALPRODUCTS.COM](http://WWW.EDUCATIONALPRODUCTS.COM)  
SCHOOL SUPPLIES • FUNDRAISING  
CUSTOM APPAREL • SCIENCE FAIR

# Vendors

## Advertising

### Educational Products, Inc.

Educationalproducts.com

**Andrea Strawbridge** 800.635.5345  
HOU, HC San Antonio  
astrawbridge@educationalproducts.com

**Matt McDaris** 800.635.5345 DFW  
mmcdaris@educationalproducts.com

**Michelle Jecker** 877.928.3771 HC Austin  
mjecker@educationalproducts.com

### Ernest Ideas Design & Media Group

ernestideas.com

**Paul Ernest** 972.562.5380  
paul.ernest@ernestideas.com

### Office Depot Business Services Division Promotional Products and Copy/Print

bsd.officedepot.com

**Kerri Holloway** 713.996.3263 HOU  
kerri.holloway@officedepot.com

**Alysia Campbell** 817.358.3049 DFW  
alysia.campbell@officedepot.com

## Air Conditioning

### Comfort Systems USA

Accurate Air Systems

accurateairsystems.com

**Paul Theriault** 832.590.5700 HOU  
pault@accurateairsystems.com

**James Newsome** 800.388.1712 DFW  
jamesn@accurateairsystems.com

## Building Maintenance

### Professional Janitorial Service

pjs.com

**Jim Shaw** 713.850.0287 HOU  
jshaw@pjs.com

## Banking & Finance

### Comerica Bank

Comerica.com

**Dale Rahlfs** 832.590.1539 HOU  
derahlfs@comerica.com

**Charles Dowden** 214.589.4496 DFW  
cwendowden@comerica.com

**Jim Terrell** 214.589.1310 DFW  
jcterrell@comerica.com

**David Marks** 512.427.7116 HC  
dhmarks@comerica.com

## Church Consulting

### BMS Connections, LLC

bmsconnections.com

**Fred W. Lowe** 832.242.0090  
fwlowe@bmsconnections.com

### Upright Ministries

uprightministries.com

**Patti Malott** 281.374.9506  
patti@uprightministries.com

## Coffee Service

### Creative Coffee

creativecoffee.com

**Terry Lampman** 281.579.2224 HOU  
creativeci@aol.com

## Computer Systems

### The ProVisio Group

provisiogroup.com

**Steve Hovater** 281.894.7700  
shovater@provisiogroup.com

**Randal Evans** 281.894.7700  
randal.evans@provisiogroup.com

### Systems Evolution

systemsevolution.com

**Randy Steinle** 210.734.2664 San Antonio  
512.374.0005 Austin  
randy.steinle@systemsevolution.com

## Computer Equipment & Software

### Tech Depot

cssi.techdepot.com

**D'Anne Wagner** 800-625-9866 x7518  
dwagner@techdepot.com

## Custodial

### Hillyard, Inc.

hillyard.com 800.399.8489

**Wanda Gregory** 281.704.5720 HOU  
wgregory@hillyard.com

**Kim Woods** 832.646.0383 HOU  
kwoods@hillyard.com

**John Swart** 281.389.3806 HOU  
jswart@hillyard.com

**Mark Curtis** 210.273.3557 HC  
mcurtis@hillyard.com San Antonio

**Gary Fisher** 210.275.3474 HC  
gfisher@hillyard.com San Antonio

**Lloyd Fabianke** 210.275.2601 HC  
lfabianke@hillyard.com

**Brian Taylor** 210.722.5132 HC  
btaylor@hillyard.com

**Rosie Reyes** 800.728.4120 Laredo  
rreyes@hillyard.com

### CleanCare, Inc.

hillyard.com

**Gary Piepenburg** 800.688.9425 DFW  
**Tom Woods** 972.329.0022 DFW

## Defensive Driver Training

### Takehome Defensive Driving

takehome.com

**Mike Price** 800.505.5095  
mike.price@us-interactive.com

## Electric Energy Savings

### CSSI CO+OP

churchco-op.org

**Dan Bishop** 888.350.3264  
danbishop@churchco-op.org

## Electric – Lighting, Maintenance & Supplies

### Facility Solutions Group

fsgconnect.com

### American Light, Design Electric

**Mike Font** 713.462.6258 HOU  
mikef@fsgconnect.com

**David Meeker** 214.217.0190 DFW  
davidm@fsgconnect.com

**Jim Whelan** 817.624.2466 DFW  
jimw@fsgconnect.com

**Randy West** 817-624-2446 DFW  
randyw@fsgconnect.com

**Kevin Bohn** 512.835.4971 HC Austin  
kevinb@fsgconnect.com

**Mike Gilbert** 512.835.4971 HC Austin  
mikeg@fsgconnect.com

**Ray Medina** 210.657.5025 HC  
raym@americanlight.com

**Darryl Schauer** 210.657.5025 HC  
San Antonio

darryls@americanlight.com

## Floor Covering - Sports Flooring

### Vector Concepts, Inc.

vcfloors.com

**Jody Skaggs** 800.544.8314  
jskaggs@vcfloors.com

**Dan Smith** 817-360-7112  
dsmith@vcfloors.com

## Furniture

### Integrity Furniture & Equipment

integrityfurniture.com

**Drew Coleman** 888.600.8639  
drew@integrityfurniture.com

### Office Depot Furniture Services

bsd.officedepot.com

**Jeff Hicks** 713.996.3309 HOU  
jeff.hicks@officedepot.com

**Evelyn Band** 210.494.7313 SA  
evelyn.band@officedepot.com

**Chelsea Morgan** 512.837.8999 Austin  
chelsea.morgan@officedepot.com

**Donna March** 817.358.3061 DFW  
dmarch2@officedepot.com

## Insurance

### Insurance One Agency

insuranceco-op.com

**Gary Benson** 800.896.8218 HOU  
garyb@insuranceoneagency.com

**Ricky McCrary** 800.364.1277 DFW  
rick@insuranceoneagency.com

**Joe Hutchison** 888.316.0033  
jhutchison@insuranceoneagency.com

**Ryan Hutchison** 888.316.0033  
HC San Antonio  
ryan@insuranceoneagency.com

### United American Insurance Company

unitedamerican.com

**Mark Davis** 713-686-5519 Unit Manager  
mdavis924@sbcglobal.net

### Internet / e-Ministry

#### SignUsUp

signusup.com

**Larry Beck** 800.347.7106  
larry@signusup.com

### The ProVisio Group

provisiogroup.com

**Randal Evans** 282.894.7700  
randal.evans@provisiogroup.com  
**Steve Hovater** 281.894.7700  
shovater@provisiogroup.com

### Locks & Security Systems

#### DeBow Lock & Safe Co.

**Jeff DeBow** 281.398.6703  
jdebowl1010@sbcglobal.net

### Maintenance Repair & Operations

#### Home Depot Supply

**Steve Maples** 817-516-7409  
steve\_a\_maples@homedepot.com

### Office Equipment & Supplies

#### Express Stamp

**Jeff Steggeman** 800.935.9772 X 470  
steggeman@schwaab.com

### Office Depot Business Services Division

bsd.officedepot.com

**Gaylynn Richards** 713.996.3145 Houston  
& National  
gaylynn.richards@officedepot.com  
**Alysia Campbell** 817.358.3049 DFW  
alysia.campbell@officedepot.com

### Office Depot Promotional Products

**Kerri Holloway** 713.996.3263  
kerri.holloway@officedepot.com

### Tech Depot – IT Supplies & Software

cssi.techdepot.com

**D'Anne Wagner** 800.625.9866 x7518  
dwagner@techdepot.com

### Plumbing

#### Comfort Systems USA / Accurate Air Systems

comfortsystemsusa.com

**Paul Therriault** 832.590.5700 HOU  
pault@accurateairsystems.com  
**James Newsome** 800.388.1712 DFW  
jamesn@accurateairsystems.com

### Printing

#### Varidoc

**Scott Muckensturm** 214-528-9925 x118  
scott@varidoc.net

### Roofing

#### Carlson Roofing Company, Inc.

**Mark Carlson** 281.374.7657  
carlsonroofing@ev1.net

### School Supplies

#### Educational Products, Inc.

educationalproducts.com

**Andrea Strawbridge** 800.635.5345 x7917  
HOU  
astrawbridge@educationalproducts.com  
**Matt McDaris** 800.635.5345 DFW  
mmdaris@educationalproducts.com  
**Michelle Jecker** 877.928.3771 HC Austin  
mjecker@educationalproducts.com

### Signs

#### National Signs

nationalsigns.com

**Al Ross** 713.863.0600 x220  
al.ross@nationalsigns.com

### Telephone Equipment & Services

#### DataVox

datavox.net

**Alan Ferguson** 713.881.7104  
alan@datavox.net

## CO+OP Vendors

### Alphabetical Listing

- BMS Connections, LLC *Page 5*  
Carlson Roofing Co., Inc. *Page 11*  
Cleancare, Inc. *Page 27*  
Comerica Bank *Page 2*  
Comfort Systems USA / Accurate Air Systems *Page 18*  
Creative Coffee, Inc. *Page 26*  
DataVox Business Communications *Page 18*  
DeBow Lock & Safe *Page 23*  
Design & Print on Demand *Page 11*  
Educational Products, Inc. *Page 29*  
Ernest Ideas Design & Media Group *Page 21*  
Express Stamp  
Facilities Solution Group *Page 29*  
American Light Design Electric  
Hillyard, Inc. *Page 27*  
Home Depot Supply *Page 21*  
Insurance One Agency *Page 22*  
Integrity Furniture & Equipment *Page 25*  
National Signs *Page 32*  
Office Depot Business Services Division Furniture Services *Page 13*  
Professional Janitorial Service of Houston *Page 19*  
SignUsUp *Page 26*  
Systems Evolution *Page 29*  
Tech Depot *Page 12*  
The ProVisio Group *Page 23*  
United American Insurance Company *Page 5*  
Upright Ministries *Page 25*  
U.S. Interactive (Take Home Defensive Driving) *Page 28*  
Varidoc *Page 11*  
Vector Concepts *Page 19*

## New Members

**Arlington Park Baptist Church**, Arlington, TX  
**Broadmoor Community Church**, Colorado Springs, CO  
**Calvary Christian Academy**, Forth Worth, TX  
**Center Point Church**, N. Richland Hills, TX  
**Destiny Church**, Cedar Hill, TX  
**Faithbridge United Methodist Church**, Spring, TX  
**Fellowship of Frisco**, Frisco, TX  
**First Baptist Church**, Grandview, TX  
**First Baptist Church**, Corsicana, TX  
**First Christian Methodist Evangelistic Church**, Dallas, TX  
**First Lutheran Church**, Colorado Springs, CO  
**First Presbyterian Church**, Lake, Jackson, TX  
**First Presbyterian Church**, Bay City, TX

**First Presbyterian Church**, Arlington, TX  
**First Southern Baptist Church**, Colorado Springs, CO  
**First United Methodist Church**, Forth Worth, TX  
**First United Methodist Church**, Richardson, TX  
**First United Methodist Church**, Kerrville, TX  
**Meadowbrook Baptist Church**, Robinson, TX  
**Northside Baptist Church**, Weatherford, TX  
**Pikes Peak Baptist Association**, Colorado Springs, CO  
**Ponderosa Retreat & Conference Center**, Larkspur, CO  
**Somebody Cares-Pasadena**, Pasadena, TX  
**Somebody Cares-Houston**, Houston, TX  
**St. Matthew Cumberland Presbyterian**, Burleson, TX  
**Westridge Academy/Westridge Baptist**, Grand Prairie, TX







## A welcome that will win hearts, minds & souls

In helping people get what they need, listening is the first step. How you want to greet parishioners and new guests is where we start. Your sign is an extension of your overall message. It symbolizes your church, your philosophy and your style. National Signs is the industry leader in helping churches communicate their message. We are experts at unique. Call us today and we'll share with you how to communicate your vision, your passion, your message to the world!

Raising the bar



# National Signs

713-863-0600 ★ Toll Free 800-659-6285 ★ [nationalsigns.com](http://nationalsigns.com)



Church Supplies & Services, Inc.

P.O. Box 821243  
Houston, Texas 77282-1243  
281.531.5629 - Main  
281.531.4137 - Fax  
[www.churchco-op.org](http://www.churchco-op.org)

BRODNAX:  
Indicia Here