

# COSP

A Publication of Church Supplies & Services | February 2010

Texas Ministry Conference  
February 18, 2010

Brochure and Details Inside



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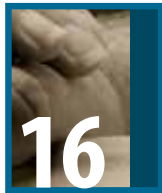
#### Office Depot

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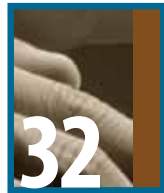
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The work of building biblical, healthy, ministry teams does not happen without significant planning and intentionality.



### Workers' Compensation Coverage and Managing the Risk

When workers' compensation coverage is in place, the employer can take an active role in controlling his/her loss experience, as well as insurance premium costs.



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](mailto:danbishop@churchco-op.org). Help us keep you informed of the latest in events and savings from our vendors.

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# Together We Build

When we hear the words "Together We Build," we often think of the physical church. Our theme for the upcoming Texas Ministry Conference is "Together We Build," but from a different perspective than bricks and mortar. I Thessalonians 5:11 (NASB) says "Therefore encourage one another and 'build up one another, just as you are doing." Paul knew the importance and benefits of encouraging and building up.

There will be plenty of opportunities for just that at our upcoming conference on February 18 at Champion Forest Baptist Church. We have over 70 workshops and more than 40 speakers lined up, encompassing nine categories.

With so many churches actively doing missions, we have added a category to address the many facets of mission trips. Workshops will cover tax and legal considerations, as well as how to account for mission trips administratively.

Your feedback from prior years prompted us to add a category for Microsoft Office applications. Workshops are offered for Microsoft Word and Outlook 2003 and 2007, Excel 2007, and PowerPoint.

Our keynote for the day is Dr. Charles Lowery – back by popular demand. You won't want to miss hearing Dr. Lowery share how to build a firm foundation with the principals of partnership. He will have you laughing to tears, so be sure to bring Kleenex with you – and add an extra few for the person sitting next to you.

Our registration begins promptly at 7:30 a.m. Plan to arrive early so that you will have time for breakfast and a stroll through CO+OP Alley. You will be able to visit with the many exhibitors that provide goods and services to assist your ministry. You may want to reserve one of the morning workshop times and again at the noon hour, to spend time specifically with vendors of high interest to you.

We are grateful to our many Vendors and Sponsors for this conference. Because of their commitment and generosity, we can provide this conference with excellence. Be sure to let them know your appreciation as you come in contact with them throughout the day. You can also read about them on our website [www.churchco-op.org](http://www.churchco-op.org).

Register online at [www.churchco-op.org/conference](http://www.churchco-op.org/conference) and do so today. You will be encouraged, blessed, and gain tools to better equip you and your ministry.

We look forward to seeing you on February 18, 2010.

Patti Malott  
Conference Producer



Dan Bishop  
Executive Director



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# NACBA

## 2009 Meetings

### Alamo Chapter – San Antonio

Meeting on the second Thursday of each month at 11:30 a.m.  
Contact: Jodie Sell, 210-494-3455, x231  
jodie.sell@coker.org  
www.nacbaalamo.org

### Capital Chapter – Austin

Meeting on the second Thursday of each month at 12 noon.  
Contact: Mollie DeVries, 512-255-3322  
mdevries@palmvalleylutheranchurch.org

### Dallas Chapter

Meeting on the third Thursday of each month in the Dallas Metroplex at 11:30 a.m.  
Contact: Larry Wright, 972-699-7555  
LarryW@fumcallen.org  
www.nacbadallas.org

### Fort Worth Chapter

Meeting on the third Thursday of each month, time varies.  
Contact: Bob Waybright, 817-924-4266  
bob.waybright@travis.org  
www.gfwnacba.org

### Houston Metro Chapter

Meeting on the third Thursday of each month at 11:30 a.m.  
Contact: Kay Irvine, 281-353-4413  
kay@churchthatcares.org  
www.nacbahouston.org

### North Houston Metro Chapter

Meeting on the second Thursday of each month at 11:30 a.m.  
Contact: Margie Serio, 936-521-1673  
margie.serio@wcbc.us

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

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# cleansweep

## What Happened to the Flu?

by Ken Kippes

*As I'm writing this article, the weatherman is talking about SNOW for Houston! What??? Just a few days ago, they announced the 2009 hurricane season officially came to a close.*

The changing weather and seasons serve as a reminder that colder, wetter weather is ahead. With winter weather comes the "traditional" flu season. Well, here's another "tradition" that's been broken, as we've had cases of the flu continually since last spring. So the "season" for flu is shifting to multiple seasons. In fact, the World Health Organization declared a Flu Pandemic on July 1, 2009. [www.who.int/csr/disease/swineflu/en/](http://www.who.int/csr/disease/swineflu/en/)

According to the Center for Disease Control and Prevention's FluView Weekly Influenza Surveillance Report at [www.cdc.gov/flu/weekly/](http://www.cdc.gov/flu/weekly/), in the 47th week of 2009 (Nov 22-28), influenza activity in the United States continued to decrease. While that's great news, FluView also reports that the proportion of deaths attributed to pneumonia and influenza (P & I) was above the epidemic threshold for the ninth consecutive week.

What does all this mean? We, individually and as operators of public facilities, need to remain vigilant and maintain reasonable precautions. Perhaps the decrease in influenza activity in the United States is the result of precautions that many are taking. In the rest of the world, according to the WHO, H1N1 activity continues to be very active.

At Hillyard, we follow CDC's guidelines in both product recommendations and cleaning processes when it comes to H1N1. Their website provides excellent guidance bulletins for reducing the spread of H1N1 influenza for many different settings, including one specifically for the church community...[www.cdc.gov/h1n1flu/faithbased/factsheet2.htm](http://www.cdc.gov/h1n1flu/faithbased/factsheet2.htm)

In all their guidance bulletins, the same message repeats:

- **Stay Away from Sick People** – especially if you are at high risk of complications.
- **Respiratory Etiquette** – Cough or sneeze into a tissue or your sleeve if you don't have a tissue. NOT your hands. And NOT on me!
- **Hand Hygiene** – Wash your hands often. Use an alcohol-based hand sanitizer if hand washing is not available.

In cleaning, all areas should be regularly cleaned with a particular focus on items that are more likely to have contact with hands. The EPA provides a list of EPA-registered products effective against flu: [www.epa.gov/oppad001/influenza-disinfectants.html](http://www.epa.gov/oppad001/influenza-disinfectants.html)

Recently, ABC's Good Morning America did a story on how effective regular hand soaps versus antibacterial hand soaps were against *e coli*. They also tested two different types of hand sanitizers with the *e coli*. Their test was performed at the University of Maryland and found that antibacterial hand soaps performed not much better than regular hand soaps. The key factor was to wash the hands with soap and water for at least 20 seconds.

Here's a link to this newscast. I hope it's still active at publication time.

<http://abcnews.go.com/GMA/ConsumerNews/washing-hands-soap-hand-sanitizer/story?id=8941662>

Where did the flu go? It's still around. We're in a Pandemic. We can make a difference.

For more information on creating a Pandemic Response Plan for your facility, please attend Hillyard's workshop **"What's a Pandemic Plan and How Do I Implement One?"** at the Texas Ministry Conference. ✦

**Ken Kippes**

Ken Kippes is the General Manager of Hillyard's Houston / San Antonio branches servicing Houston, Austin, San Antonio, & Laredo. Kippes is a native Texan from San Antonio. Ken graduated in 1977 from University of Texas at San Antonio with a BBA in Management and Marketing. His career spans 30 years in the Facility Maintenance industry helping customers manage safe and sanitary facilities for their users in a cost-effective manner.

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# morepower<sup>to</sup>you

by Michael Bernstein

## *Electricity and Waste Management*

As we approach the Texas Ministry Conference, I would like to personally invite the members and guests of the Church CO+OP to come by and visit with TES Energy Services at our booth and attend our workshops. We will have three workshops on residential and commercial electricity, and waste management services:

- TES: Lowest Residential Electricity Rates in Texas
- Save Money: Lower Your Church Electricity Costs
- Waste Management: Key to Budget Savings!

### **Electricity for Your Home**

Residential rates haven't been lower in a long time. If you aren't in a contract and want to find out what type of impact a lower rate can make on your billing, check out our workshop. The CO+OP has contracted with TES Energy Services to provide access to special rates for member churches.

New smart meters are being introduced and may have a significant impact on your bill. Very exciting opportunities are ahead for a smart meter to talk to you via email or texting, letting you know how much energy your house is using! "Turn off that air conditioner." Will smart meters live up to their expectation of saving you money? Will I need other equipment to make it valuable to me? Visit our booth and find out from the experts.

### **Electricity for Your Church**

**DON'T MISS THE BOAT!** Electricity pricing is at 2003/2004 levels. Join our discussion of the reasons why and forecasts for the future. What are the influences and pricing models, and how do you weigh their impact within the marketplace?

### **Influence and pricing models:**

- Natural gas prices
- Weather patterns
- Speculators
- Demand on the power grid
- Provider assets and status
- Off peak/on peak pricing models
- Heat rates pricing models
- Flat rate pricing model
- Market index model

### **Waste Management and Recycling – Is Your Church Green?**

TES Energy Services, LP/USCG is now offering CO+OP members a new, money-saving service. Beginning with a review of your current waste system, TES/USCG will offer recommendations and solutions to minimize your costs and potentially create a new recycling income stream for your church. This is the opportunity to turn your church "totally green" with recycling and waste management. ✚

### **Michael Bernstein**



Michael is the account manager for TES Energy Services, LP. He possesses detailed knowledge of the energy industry along with expertise in sales and marketing, training/development, customer relations operations and non-profit management. Michael has built strategic offerings for commercial and residential clients, demonstrating opportunities to save money in electricity. You can reach him at [mbernstein@tesenergyservices.com](mailto:mbernstein@tesenergyservices.com).



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by Becky L. Biser and Gary L. Crowell

# Coaching: The Best Tool in Your Tool Belt

## Why coaching? Why now?

We live in a time where our lives are very busy and cluttered. People are being pulled in many directions and have so many expectations they are trying to meet, that many times they feel out of control. This not only affects our ministry, but our families and our health. Coaching is needed now. We need to help build one another up by bringing focus and purpose to our lives. This can be done through coaching in the following ways:

- Leveraging your strengths
- Providing clarity and focus
- Instilling confidence
- Catapulting learning
- Fostering intentional progress
- Rubbing off on others
- Encouraging God-sized goals
- Cheering each other on

## What makes coaching the best tool in my tool belt?

Read what other leaders have said about coaching and how it has become a powerful tool for their ministry.

*"I work as a Baptist Student Minister on a major university campus. Out of all the training events I have been to, coaching by far is the best training I have ever received to help me as I minister to students. I no longer tell them what to do when they ask for advice. Now I coach them to come up with their own solutions. They now walk away empowered and back in control of their lives." - Kevin*

*"Coaching is the most powerful tool in my tool belt. I pastor an inner city church and recently had a member come to me asking what to do because a family member had come out of the closet and had told them they were gay. The whole family would be coming to my member's house for Thanksgiving and they didn't know what to do. I began coaching and asking if anything similar had ever happened in their family. After a pause, the member began telling about a family member who was an alcoholic and how she had handled it during the holidays. She began working out a similar plan and left my office empowered and knowing how to approach this issue." - Todd*

# Leadership

*“Coaching has changed the way I handle every person who comes in my office. As a minister in a location denomination office, I have many pastors and ministry staff who come for help. My approach has completely changed since learning the coaching process. I now listen as I have never done before. I really try to understand the person and their heart. I try to learn their passions and their giftedness to understand how best to help them. Through asking powerful questions, I’ve been able to help them come up with their own plans and discover resources they had never thought about. Coaching is a powerful tool.”* - Barbara

## What is a coach?

In the book, *Transformissional Coaching*<sup>1</sup>, Tim Roehl defines a great coach as someone who:

- C**omes alongside
- O**bserves carefully
- A**sks questions wisely
- C**ommunicates options and resources
- H**olds accountable

Coaches find the greatness in people and help them develop and focus on their God-given potential to impact the kingdom of God. Coaches assist others to highlight their strengths, rather than trying to fix all their problems.

## Why would someone work with a coach?

There are many reasons to work with a coach. A big reason for those in ministry today is to have someone who will really listen to them and help them think out issues and options. Below are a few of the reasons someone would choose to work with a coach.

- Really wants change and has been unsuccessful in the past.
- A big stretch is being asked or required.
- There is a need for a course correction.
- What used to work isn’t working anymore.
- Decisions need to be made and I/we don’t know what to do.
- Work and life are out of balance.
- There is a desire for life to be simpler, less complicated.
- Unable to see the BIG picture and distracted by other things.
- An unrealistic need to please people.
- Overwhelmed with all that is expected.

- Seriously considering leaving ministry altogether.
- Feeling isolated and disconnected.
- A gap exists between the training received in seminary and the leadership skills needed to effectively lead a church today.

## What are the essentials of building someone up through coaching?

- **Deep Listening** – being curious about the other person; quieting your own mind chatter to be fully present with another person; conveying value; reflecting back what you experienced from the other person; really getting their WHO-ness; listening without judgment, criticism or agenda; listening for values, frustrations, motivation and needs.
- **Powerful Questions** – brief, laser and to the point, helping the person gain perspective and understanding; questions that evoke discovery, that promote clarity and learning; that call for action; questions that keep peeling back the onion; questions that bring “aha” or “uh-oh” moments.
- **Artful Language** –intentionally choosing language that is clean, neutral, non-manipulative and agenda-less; knowing when to match the words and phrases of the other person; listening for words that help them learn and describe their values and define their reality. Using metaphors to take a complex concept or situation to dramatically simplify it.
- **Action and Accountability** – helping the person brainstorm for themselves to discover different perspectives and possibilities; helping them rise above their current situation to see the bigger picture; defining what success looks like; discovering a plan that includes next steps that are attainable, measurable and specific; placing the responsibility for the plan on the person you are coaching and encouraging them toward success.

Coaching is a powerful tool that opens up possibilities and explores options. It uses the strengths and giftedness the person has within them and brings them to the surface. Not only is it a powerful tool to use, but it can be powerful to work with a coach who can bring out the best in you. ✦

*Don’t miss the Coaching workshops “Coaching Upward: When the Employee Coaches the Supervisor” and “Coaching for Results” at the Texas Ministry Conference.*

<sup>1</sup>*Transformissional Coaching* by Steve Ogne & Tim Roehl.  
*Coaching4Clergy Basic Coaching* by J. Val Hastings, Jr.

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**Problem** – Out of pocket costs keep escalating

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For more information, contact Kevin Whitney at Flexible Benefit Group. Make sure to mention your CO-OP membership to receive special pricing.



by Kevin Whitney

# Health Savings Accounts: Are they a viable alternative?

Recently, I was called into a local church to speak with the office manager about their health insurance budget. The church was looking for options to offset the 28% increase that the carrier presented to them at their renewal.

Why was I called? My company, Flexible Benefit Group, specializes in being creative with insurance benefits. We design and administer plans to work with the purchased insurance coverage to enhance the benefits, so the employer gets the most for their benefit dollars. We do not replace the insurance carrier. . .instead we improve on the product so the benefit dollars go further.

Initially, the obvious solution was to raise the deductible that was purchased from the carrier until the cost of coverage was equal to the current cost. This would keep the church level in their cost for health care, but the problem with this solution was that the deductible increased to a point that it was not deemed a benefit by the employees. Also, there was no perceived value for the future with the insurance coverage. This meant that the obvious solution was not the correct solution.

Instead, I went back to the carrier to ask for as many design options as they could produce. It was necessary to analyze the costs of each plan to determine which program best fit with the church. This included looking at high deductible, HSA-qualified plans. HSA-qualified coverage is an effective way to reduce the cost to the church; however, if it is not properly communicated to the employees, it will not be received positively.

To give you some background on the Health Savings Account, we need to look at it in two parts. It was first available in 2004 by the Medicare Reform Bill of 2003. The HSA allows for the establishment of a tax free savings account that belongs to the employee and can move with the employee, like an IRA. Since 2007, the participant can fund up to the full maximum as long as they have only HSA-qualified coverage. In 2009, the maximum is \$3,000 for single coverage and \$5,950 for family coverage. In 2010, those maximums increase to \$3,050 for single coverage and \$6,150 for family coverage. If the participant is over the age of 55, there is a catch-up contribution of \$1,000 available as well.

# Become a Member and Grow Together with the Foundation of Good Stewardship Resources ... the Church CO+OP

**CO+OP:** the original group purchasing organization for churches and their related organizations, including schools, camps and para-church ministries.

**What CO+OP is:** Our CO+OP is a non-profit, 501(c)3 group purchasing relationship, in business since 1988, operated by a board of directors. We are Members and Vendors working together to provide significant savings on goods and services.

**Why CO+OP:** The purpose of our CO+OP is to help ministries save money on the goods and services they are buying. Examples include:

- office supplies
- electricity
- food service
- plumbing
- printing
- signs
- copiers and duplicators
- HVAC resources
- lamps and electrical supplies
- coffee service
- telephone and equipment services
- IT services and equipment
- background screening
- insurance
- janitorial and sanitation supplies and tools
- roofing and construction
- security systems
- stamps
- furniture and equipment
- janitorial service
- maintenance, repair parts and tools
- disaster recovery and carpet cleaning
- locksmith service
- advertising and graphic design services
- church consulting
- repair and replace A/V electronic devices

**Vendors with a national presence include:**

- Blackmon Mooring
- Church Interiors
- Euliss Consulting
- Accurate Air Systems
- Complete Security Investigations
- Hillyard
- Insurance One
- Mity-Lite
- Flexible Benefits Group
- National Signs
- Office Depot
- RISO, Inc.
- Upright Ministries

**How to participate: Join online at [www.churchco-op.org](http://www.churchco-op.org) or phone 888.350.3264 to enroll.**

Participating member with National Association of Church Business Administration and local chapters in Austin, Dallas, Fort Worth, Houston and San Antonio.



## New Members

Bedford Christian Academy, Bedford, TX

Capstone Church, Benbrook, TX

Christ Lutheran Church, Fort Worth, TX

Coppell Bible Fellowship, Coppell, TX

Fellowship Baptist Church, Fort Worth, TX

First United Methodist Church, Pasadena, TX

First United Methodist Church, Waco, TX

HeartSpring Methodist Foundation, Houston, TX

Mission Greenspoint, Houston, TX

Our Lady of the Lake Catholic Church, Rockwall, TX

Sandy Lake Road Baptist Church, Coppell, TX

Spring Branch Presbyterian Church Academy, Houston, TX

St. Jerome Catholic Church, Waco, TX

St. John Vianney Catholic Church, Houston, TX

St. Michaels Episcopal Church, La Marque, TX

Visionary Real Estate Investment Group, North Richland Hills, TX

**20+**  
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# Personnel

These dollars can be used like a Flexible Spending Account, but there is no “use or lose” penalty. Qualified expenses include prescriptions, office visits, deductible expenses, eye glasses, Lasik, Ortho, etc. The unused HSA dollars will roll forward year after year, growing with interest and investment. If qualified expenses are incurred, funds can be withdrawn from the HSA tax free, or the expense can be saved for future withdrawal. And, in case of an emergency, funds can be withdrawn from the HSA for non-qualified expenses, with a penalty plus current taxation.

To have an HSA, it is necessary to have qualified coverage. That coverage needs to have a minimum of \$1,200 single/\$2,400 family deductible with a maximum out-of-pocket of \$5,800 single/\$11,600 family. Also, the plan is not allowed to have co-pays for office visits or prescriptions, but wellness can be covered at 100%.

The coverage that best fit with the church was a \$2,500 single/\$5,000 family deductible, then 100% covered by the carrier. The reason this plan worked best was that instead of a 28% increase, the church was able to purchase this plan with a 25% decrease in budget. This was very important because that saving allowed the church to fund some of the HSA on behalf of their employees without changing their budget. Yes, the employees had to give up their co-pays and prescription co-pays, but the church gave them over \$500 each in their HSA. This meant that if someone had to go to the doctor’s office for a cold or such, there were funds in the HSA to cover that expense. If the only doctor visit for any of the employees was a wellness visit, it wouldn’t cost them anything. If they stayed healthy through the year, the employees had funds that would carry forward to the next year.

While not all of the employees have the ability to fully fund their HSA, most are able to contribute something to the account. Since the overall health of the group is good, many of the employees will see their HSA grow this year and next year have more of a safety net in case of emergencies.

The employees who do have the ability to fully fund the HSA will see the account grow and hopefully will be able to leave those funds in the tax shelter. I use myself as an example in how to use the HSA. I have been on a qualified plan since 2004, and have funded my HSA to the maximum each year. This means I have accrued over \$10,000 in my HSA thru contributions and have earned some return on investment. During this span, I have also incurred medical expenses that have caused me to reach my deductible each year since 2004. However, I have not drawn any funds out of my HSA. I haven’t withdrawn funds because I see no reason to take money from a tax shelter to reimburse myself and have the money be taxed when I put it in my savings account. Instead, I have stored all of my receipts for future withdrawal. By future, I mean, at retirement. I intend to leave my HSA funds in their current account until I retire and then will use the medical expenses I have incurred over the last 30 years to draw funds out on a tax-free basis. This will allow me to supplement my social security income and continue to live in the manner that I have become accustomed. This is possible because the IRS has stated that there is no deadline to withdraw qualified expenses, as long as the expense is incurred after the HSA is established.

In summary, the church was able to maintain a level budget by not only increasing the deductible to the employees, but also providing an HSA-qualified medical plan. The church used the savings from the switch in deductibles to be able to funnel some dollars toward the employees’ HSAs. This allowed the employees to start building a retirement account and start achieving a tangible benefit.

While a total replacement might not work for all churches, some sort of HSA-qualified plan needs to be added to every employee benefit portfolio. This allows the employees to begin thinking of their future needs instead of only focusing on the costs associated with today. It also allows churches to begin taking control of their employee benefit dollars, instead of the insurance companies controlling them. ✦



by Katie Aragon, GuideStone

# Worksite Wellness: The employee benefit that may lower the cost of all the others

As health care costs continue to rise, medical insurance costs can consume as much as half of corporate profits. It's a reality that impacts businesses and ministries of all sizes, especially in tight economic conditions.

Trimming costs without reducing employee benefits is a balancing act that's hard to master. Studies have shown that well-implemented worksite wellness programs result in higher productivity, lower absenteeism and greater job satisfaction among employees.

## How does worksite wellness work?

Since employees' ability to work is directly associated with their physical health, more employers are encouraging participation in wellness programs. More than 81% of larger businesses (50 or more employees) offer some form of a health promotion program.

These programs appear to be effective. More than 80% of participants in an employer-provided wellness program reported some improvement in their health:

- 51% report feeling better
- 50% now eat healthier
- 47% lost weight
- 42% now exercise regularly
- 41% report a higher energy level

A study by the American Heart Association suggests that employees are most likely to participate when given online tools, incentives and time during the work day to participate. Elements that are most valued by employees include:

- Access to an onsite gym
- Discounted gym membership
- Walking courses
- Flu shots
- Nutritious food choices
- Weight loss programs
- Health information



## The benefits of a worksite wellness program

Employers have good reason to make worksite wellness a part of their employee benefits package.

### 1. It pays for itself while benefiting employees.

- Every \$1 invested in worksite wellness saves \$3.48 in health care costs and \$5.82 in reduced absenteeism.
- Every \$1 spent preventing heart attacks and strokes saves \$9 on treatment.
- Only 90 minutes of physical activity per week for sedentary adults over the age of 50 reduces medical costs the following year by an average of \$2,000.

According to Dr. Steven Aldana, Founder and CEO of WellSteps, 35-40% of an employer's total health care costs are directly related to the combination of poor diet, sedentary lifestyle, and obesity. Offering wellness benefits that improve employee health may be an effective strategy for reducing the cost of insurance coverage.

### 2. It could reverse the trend of rising health care costs.

- Health care costs are rising at double the rate of inflation annually. As a nation, we spent \$2.3 trillion in 2007 (\$7,600 per person) and are projected to spend \$4.2 trillion in 2016.
- Most chronic illness is preventable. According to the Surgeon General, 75 cents out of every \$1 spent on health care treats chronic disease.

Obesity, high blood pressure, high triglycerides and low HDL (the good cholesterol), and insulin resistance have been identified as key factors in the development of heart disease, stroke and diabetes. Yet all of these risk factors are controllable, if not preventable. A worksite wellness program could help employees lower their risk for chronic disease.

And since most Americans receive health insurance through the workplace, the employer has a strong incentive to encourage healthy behaviors that could

lower the health risk of his or her group. Promotion of wellness improves the quality of life of employees and lowers the financial burden of health benefits for employers.

### 3. A culture of health is necessary if we're going to adopt more healthful lifestyles.

The workplace can become a community with a wellness culture. Through the worksite, communication and health efforts can be organized and employees can provide one another support and encouragement.

The majority of wellness programs offer education as well as motivation, which is a combination that seems to be working. Knowledge gives employees the desire to change, and the worksite environment gives them the support to effect change.

### 4. The ministry is one of the most stressful vocations.

The ministry has been found to have some of the highest health risk factors of any occupation, possibly because of the stress level inherent to the ministry. For example:

- While ministers serve as counselors for their congregations, they rarely have someone they can confide in.
- Their schedules are often erratic, far exceeding 40 hours per week.
- Illnesses, deaths, weddings and funerals — all high stress are a normal part of their job.
- Due to the fact they often work with limited funding, they are frequently in a position of "wearing too many hats."
- The division between personal life and work often breaks down until it's difficult to separate the two.

Evidence is mounting that stress is a primary cause of chronic health problems. It has been associated with cardiovascular disease and musculoskeletal disorders, as well as psychological disorders and impaired immune function. Additionally, for the minister, over extended periods, undue stress can cause burnout.

# Personnel

Wellness programs can make a big difference in lowering stress. Stress management programs, coupled with physical exercise, can help ministers lower stress and extend their years of productive ministry.

## How do you measure success?

The goal of any worksite wellness program is for employees to develop a wellness mindset, which Donald B. Ardell, Ph.D., describes as “a conscious commitment to exceptional health status through personal advancement efforts.”

While physical health is one way to measure wellness, it isn't the only way. The outcomes that will benefit your productivity and the culture of your ministry include happiness, fulfillment, good lifestyle choices and high energy. And as a bonus, you're also likely to see lower health care spending among your employees.

Please plan to join Donna Lively, Director of GuideStone Financial Resources' Insurance Solutions and Services Division, as she leads an interactive break-out session during the February Texas Ministry Conference. Bring your own organization's experience dealing with the problems of increasing health care costs and decreasing employee health to share with others during the presentation and discussion. +

<sup>1</sup>The Wellness Councils of America

<sup>2</sup>American Heart Association. Worksite Wellness Survey.

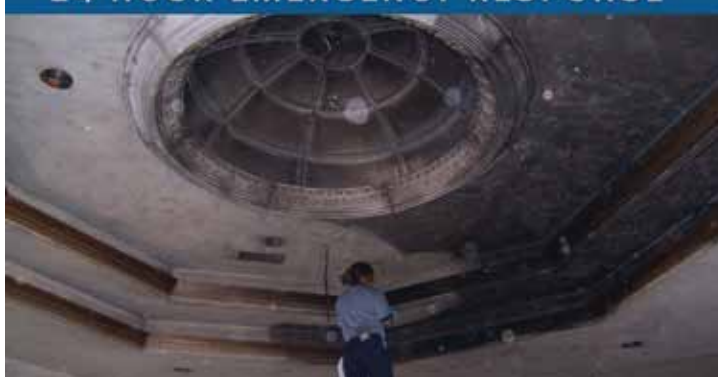
<sup>3</sup>Georgia Stroke and Heart Attack Prevention Program

<sup>4</sup>Health Partners Research Foundation

<sup>5</sup>National Coalition on Health Care "Health Insurance Costs" 2008

<sup>6</sup>www.seekwellness.com

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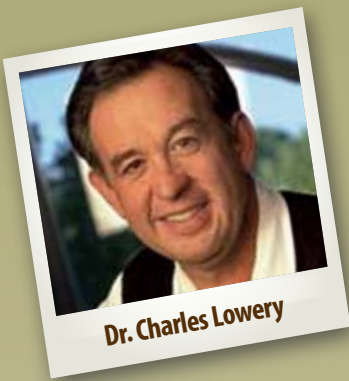
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**Dr. Charles Lowery**

**20+**  
**YEARS**  
**...AND COUNTING**  
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February 18, 2010

2010 Texas Ministry Conference



**Dr. Charles Lowery**

# Back By Popular Demand

*"Charles is a talented psychologist who gives practical, humorous, down-to-earth approaches to business communication, understanding relationships, and life." – Zig Ziglar*

Charles S. Lowery, PhD., is president and CEO of Lowery Institute for Excellence, Inc., a non-profit educational organization. Dr. Lowery's diverse background includes private practice, college professor, management consultant, corporate motivator and pastor.

Charles' unique style of humor, encouragement, and motivation has made him one of the most sought after speakers in the country. Join us after lunch as Charles shares how to build a firm foundation with the principals of partnership.

## Personnel Workshops

### Proactive Retirement Planning: How to Provide a Retirement Plan That Works for You and Your Employees - Dixie Beard

A retirement plan can be an instrumental tool in helping you attract and retain the best people for your ministry. The right plan can help you with your mission, but the wrong plan can be a distraction from what you are really called to do. Learn the key components of retirement plans best suited for ministry organizations.

### Workers' Compensation 101: Understanding and Managing Your Risk - Percy Chang and Paul Jonas

Have you ever wondered what goes into the cost of workers' compensation insurance – how premium is calculated – how to classify employees – how to plan for changes in payroll – what the "hidden costs" are for a workplace accident – how does accident frequency affect those costs? Percy and Paul will describe how to put it all together with a successful workers' compensation program.

### Building Safety Leadership - Elizabeth Covalla and Romell Jackson

A successful safety program cannot be managed. Safety regulations and rules will only get your safety program so far. A leadership approach will enhance your safety program by motivating employees to make injury prevention a personal goal. Participants will learn about the financial impact of workplace injuries, how to give employees a safety leadership role, and how to provide effective safety training.

### Coaching Upward: When the Employee Coaches the Supervisor - Gary Crowell, Becky Biser, and Jennifer Barlow

Discover how the tool of coaching can greatly enhance your value to the team as you help your senior pastor or supervisor focus and think through decisions without them realizing you are helping. Come and learn about this powerful tool. The conference will include a live coaching demonstration.

### Motivation Through Teambuilding - Doug Reed and Chris Green

One of the big questions these days is whether people can be motivated. If so, how do they respond to that motivation? You will learn how to motivate yourself and how to motivate your team.

### Worksite Wellness: What it is, What it is Not and Why You Should Care - Donna Lively

In a world where obesity and other lifestyle-choice illnesses threaten the fiscal and physical strength of our organizations, a worksite wellness program has moved from a "nice" thing to do to a "necessary" part of an employee benefit program. During this workshop, we will look at the external pressures that created an environment where wellness is necessary at the employer level, and we will explore why the need is so severe and what the future holds if our current situation continues unabated. Attendees are encouraged to bring examples of their wellness programs to share with the group.

### Communication: The Key to a Winning Team - Dr. Judy Stamey

Communication is relationship-building. It involves exchanging information in a way that influences behavior and builds relationships. Communication is more than merely sending and receiving messages. The information must be sent, received, understood, acted upon and followed up on. Seen in this light, communication is an Active, Systematic, and Interpersonal process that shapes the way people work together. Studies of winning teams suggest that communication is the most essential component. The lack of communication is often at the heart of staff conflict and many times, forces individuals to leave their place of service. This session will address what the Bible says about communication, principles of communication that are essential, applying communication principles in the workplace, and how to improve as a communicator.

### Section 125: Why Pay More Taxes than Necessary? - Kevin Whitney

By utilizing a Section 125 plan, churches are able to reduce FICA taxes and employees are able to save both FICA and Federal Income Tax. A 125 Plan allows group health, dental, and vision premiums to be deducted from employees' salaries pre-tax. The plan also allows employees to set aside pre-tax funds into Flexible Spending Accounts, which can be used to pay for out-of-pocket medical, dental and vision expenses. This session will outline how to set up and operate a compliant plan.

### HRA's and HSA's: What's the Difference? - Kevin Whitney

While everyone is talking about Health Reimbursement Arrangements and Health Savings Accounts, not everyone understands them. This session will go through the basics of both types of plans, how to set them up, and how to maintain them.

## Financial Workshops

### The Church as an Estate Beneficiary - Taunya Painter

As ministers, it is easy to remind church members about tithes and offerings as you pass the plate every service. But are you telling members about opportunities to see their money in the ministry after they have gone to Heaven? If you don't do it, no one is likely to suggest to a member that the church can be a beneficiary of their estate planning? There are many ways that a church can present options for end-of-life financial decisions.

### Charitable Contributions: The Good, The Bad & The Ugly - Elaine Sommerville

This workshop will be a review of the rules governing charitable contributions from both the perspective of the donor and the perspective of the church. We will look at both the legal requirements governing this area, as well as best practices that the church should follow.

### Tax and Legal Roundtable - Elaine and Frank Sommerville

The Somerville's will provide a look at the more recent developments in tax and legal issues that are affecting churches, as well as give you a glimpse into what may be coming in the near future.

### Protecting Your Organization from Accounting Fraud - Sandy Sullivan

Accounting fraud, employee embezzlement, internal theft...these forms of occupational fraud and abuse cost American companies and churches billions of dollars every year. Research also clearly shows that small businesses have the highest risk for loss. Raise your awareness of this problem and take away tools that can help mitigate or lessen the potential losses for your church or organization.

### Qualification of Accounting Personnel - Ann Williams

Knock, Knock. Who's there? Your new Accountant! Finding the right person to manage the accounting processes of your church can prove to be difficult. This course will cover the qualifications needed for accounting personnel for each accounting process within your not-for-profit organization, specifically religious organizations.

### Fixed Assets & Depreciation - Ann Williams

To capitalize or not to capitalize? That is the question. Have you ever wondered how to record the assets (furniture, equipment, vehicles, etc.) and related depreciation for your organization? This course will help you create a capitalization policy for the church's assets and show you how to record the related straight line depreciation.

## Operations Workshops

### Property Insurance: Lessons Learned from Ike - Paula Burns and J. David Mims

On September 13, 2008 when Hurricane Ike rolled into the Houston area, it seemed that no one was exempt from his fury. Ike was the third costliest Atlantic hurricane of all time, behind Hurricane Andrew of 1992 and Hurricane Katrina of 2005. Many of our churches are still in the recovery process from the effects of Ike. We now speak in terms of "Pre Ike" and "Post Ike" around our area. What lessons have we learned "Post Ike?" Come learn how to protect against another catastrophic event and safeguard your church property and business income coverage.

### Before You Plan That Event...Consider the Risk - Paula Burns and J. David Mims

What??? We are planning to host a fireworks show and it is scheduled for this weekend! What steps does the church need to consider before planning that unique special event? This workshop is geared to help assist church leadership in identifying the unique types of risk that the church is exposed to on a daily basis and how to reduce them. The participants will leave with resources to assist in identifying risk issues and a roadmap of what to do in planning these events.

### Preparing for the Unexpected - Bob Janusaitis

Imagine an emergency occurs on Sunday morning. Is the ministry prepared to respond to the crisis, including communicating with everyone who needs to know? How do you know if you are prepared? These questions are asked by leadership in churches every day. This session will examine unique security risks and common emergencies that take place in churches and schools at anytime. The discussion will examine the risks and provide a basis to self-evaluate the ministry's readiness.

### What's a Pandemic Plan and How Do I Implement One? - Ken Kippes

How do you operate a facility that is as safe as possible for your members, staff, and other occupants during this Flu Pandemic? What is a Pandemic Plan and how do I develop and implement one?

### Bylaws and Section 501(c)3 Organizations - Frank Sommerville

Governance is the primary focus of the new Form 990. Texas replaced the Nonprofit Corporation Act with the Texas Business Organizations Code on January 1, 2010. Any bylaws provisions not authorized by the new Code are VOID. It is time to review your governing documents. This session will highlight several common bylaws provisions that are void under the Code. It will also talk about how to take advantage of new provision in the Code to make governance easier. This session will benefit churches and all other Texas non-profit corporations.

## Leadership Workshops

### How We Lead, Others Will Follow: Becoming Effective John 10 Leaders - Beth Crissman

Jesus said, "I am the good shepherd." But what does that look like for today's church leaders? In this workshop, we will explore four essential functions of today's shepherd-leaders to lead the church along God's right path for them.

### Navigating the Storms of Ministry: Transforming Conflict for Ministry Refinement - Beth Crissman

In all areas of ministry, every group will go through four critical stages of their life and work together. However, many groups get "stuck in the storms" when conflict emerges. This workshop will equip you with how to navigate safely, effectively, and biblically through the inevitable "storms" to transform conflict into God's refinement for our ministries.

### Coaching for Results - Gary Crowell, Becky Biser, and Jennifer Barlow

Experience a proven approach to help friends, family, and co-workers make better decisions and choices that will impact their life in a positive and re-defining way. This workshop will include a live coaching demonstration.

### Measuring Engagement Within My Congregation: What's the Best Way and Where Do I Start? - Michael Euliss

Did you know engaged members are more than ten times as likely to invite someone to participate in their congregation than those who are not... or that engaged members are nearly three times as likely to say they are extremely satisfied with their lives? Did you know that engaged members spend more than two hours per week serving and helping others... or that engaged members give up to three times more to their congregations? If those things are important, then it's time to start measuring engagement in our congregations. In this session, we will examine what that process looks like and how to get your congregation "Engaged!"

### Ethics: Up Front and Center - Dr. Judy Stamey

With so many headline stories about business corruption, it is essential to understand ones' own ethics and how to use them as a guide to avoid costly personal and legal mistakes. The Bible illustrates over and over again how God's chosen people ignored their ethics and made decisions that resulted in dishonor. We will be challenged to understand how God will use our ethical commitments to his glory in difficult situations. This session will address the meaning of ethics/values, what the Bible says about our ethics, the practical application of ethics in the office, and how to develop a personal code of ethics.

### Enhancing Office Efficiency - Dr. Stephen Trammell

In this breakout session, Dr. Trammell will help you discover ways to de-clutter your workspace, simplify your email, and allocate your time. Learn how to create space for what matters most!

## Media & Communications Workshops

### Crossing the Digital Void: Connecting Technology and Discipleship - Michael Euliss

For many years we have used technology to do many things in a ministry. But how do you use it to grow disciples? In this workshop we will explore some of the cutting-edge practices that will help you as you pursue fulfilling the Great Commission in the digital age.

### What's Hot and What's Coming - Steve Hewitt

Each week for over 12 years, Steve Hewitt has shared a segment on PrimeTime America Radio, keeping listeners informed on the latest developments in technology specifically related to ministry. In this session, Steve will share not only what's hot now, but will give you important insight into what's being developed for use later this year, or in the next couple of years. Come learn what others are using to expand and enhance their ministry.

### Mobile Computing Is Here! - Steve Hewitt

The way we compute is changing. Notebook sales are dropping, while smart phone sales are going strong. Over 50% of Americans are now accessing the Internet via their smart phone, and more text messages are sent each day than cell phone voice calls. How will the move to mobile computing affect the way you do business? What smart phone should you buy, and why? And finally, where is mobile computing heading?

### Ever-Changing Web: Web Tools Churches Should Use to Build Online Community - Brian Jones

Web sites, Blogs, iPhones, FaceBook, Twitter... The internet community is growing and changing so rapidly. What are the essential tools and features of today's church website to insure increased connection and online community? What are web solutions that can enhance the effectiveness of your web ministry?

### Church Branding: Lessons in What to Avoid in Creating A Relevant Church Brand - Brian Jones

Churches across the country want to clarify their identity and start building a strong brand. This session will explore the lessons in what "to do and not to do" in branding your church and also focus on brand success stories from various churches across the country.

### New Methods of Reaching Your Community and Growing Your Church - Brian Jones

The local church is in decline. How can churches reach the community and connect with more people? What are the methods and tools that are effective in reaching out to more people, connecting them to your mission, and generating growth for your church?

### Church Communications: Rethinking How a Church Communicates to its Congregation and Community - Brian Jones

What does today's church communications plan look like? What are the relevant print tools and essential web tools that churches must leverage to meet today's audience expectations? What approaches and tools are leading-edge churches using to "rethink" how their church communicates?

### Social Networking 101: Setting up Facebook and Twitter - Doug Reed

This session will focus on the new age of social networking with how to set up and effectively use Facebook and Twitter.

### New Technologies: Focusing on Exchange Server 2007, 2010, Windows 7, & Mac Snow Leopard - Doug Reed and Chris Green

The focus for this session will be on Exchange 2007/2010, Server 2008, and Windows 7. For the Mac side of things, Snow Leopard will be explained.

### Developing a Broadcast Ministry at Your Church - Susan Simon

This session will teach you how to develop a radio ministry and will cover all aspects of setting up a broadcast department within a church. Topics covered will be: Understanding radio terminology and technology in order to structure your broadcast department, costs to run a broadcast department, raising funds to cover it and developing a budget. We'll cover copywriting and scripting, live versus recorded programs, 30-minute versus 60-minute broadcasts, and radio versus internet broadcasts. You'll also learn how to record your program and select your music.

## Missions Workshops

### Accounting for Mission Trips in Shelby - Lisa Horn

This session will be a quick look at the several tools available to you to account for the financial activity necessary for a short-term mission trip.

### Tax Consequences for Mission Trips - Elaine Sommerville

This is a look at the messy side of mission trips as we deal with issues regarding contribution reporting, documentation of the trip expenses, and fundraising pitfalls that churches must navigate in order to please all the parties involved, including the IRS.

### Mission Trips and the Legal Risks - Frank Sommerville

When a church sponsors a mission trip, it is undertaking a task fraught with risk. The church's trip will be covered by both U.S. laws and international laws. The risks include death and kidnapping to incurable diseases. Find out how to protect the church and its participants from unknown and known risks. Learn how advanced planning and international insurance can help mitigate these risks.

## Personal & Spiritual Growth Workshops

### From Surviving to Thriving: Establishing Boundaries for Healthy Ministry - Beth Crissman

A body cannot survive, much less thrive, without healthy, intact boundaries. The same is true for our ministries. In this workshop, we will learn the biblical importance of boundaries and explore practical applications for establishing boundaries to strengthen and protect all areas of your ministry.

### Trusting God's Pro-Vision: Letting Go of the "Good Things" to Focus on the "God Things" - Beth Crissman

Imagine having everything you need to do the ministry to which God is calling you! In this workshop, we will explore how to trust the fullness of God's provision by gaining clarity in His vision.

### Who Moved My Church? How the Brain Reacts to Change - Michael Euliss

Once a person locks onto a way of thinking or doing something, it is very hard to get them to see differently. Things today are moving faster than ever before and the church must be prepared to react so it can continue to be relevant to this generation. In this workshop, we will look at the dynamics surrounding the reason people react the way they do when presented with change, even if change is for the best.

### Your Personal Estate and Life Planning - Taunya Painter

You do so much to help those in your church, but don't forget to plan for your own family. Come hear an easy description of how to plan for incapacity and end-of-life situations. Regardless of the size of your estate, prior planning helps you and your family save money, minimize conflict, and eliminate the unknown.

## Office Applications Workshops

### Microsoft Word 2007 - D. Ann Criswell

Upgraded to Word 2007 and nothing looks the same? Then this is the class for you. This class is designed to get you up to speed with the new interface, the benefits of the new XML file formats, showcase the new features, and help you find your old favorites.

### Microsoft Outlook 2007 - D. Ann Criswell

If you have recently upgraded to Outlook 2007, this class provides pointers on the new features such as the email interface changes, the To-Do bar, and calendar navigation and sharing. Examples will be demonstrated to help you effectively utilize the application to organize your workday.

### Powerful PowerPoint - Michael Euliss

In today's work environment, presentations have moved beyond flip charts and overhead projectors. In this workshop, we will cover some of the important things you can do to make your presentations powerful. We will combine this with adding special effects like music, video, and more. Bring your questions and stump the instructor!

### Microsoft Word 2003: Tips and Tricks - JD McCollum

We know Word is great for typing documents! But did you know that you can use Word to create brochures, cards, newsletters, and many other things? How do you create a Mail Merge? How can you link data from one document to another? Come learn some advanced features, tips, and tricks that allow you to be more efficient and less stressed.

### Excelling With Excel 2003/2007 - JD McCollum

It really is more than a bunch of characters. Have you ever wanted to know how to write a formula? Ever wondered how those nifty charts are made? If you want know what Excel can really do, then this is the class for you. We will show you some advanced features in Excel to wow your boss and impress your co-workers.

### Making Outlook 2003 Work for You - JD McCollum

Is Outlook just a bunch of e-mails in your Inbox? Come let us show you some advanced features to make Outlook work for you. Learn how to keep your e-mail organized, how to automate Outlook for tasks, and do more than just email management.

### Using Pivot Tables to Analyze Your Data - Ken Emert

Sometimes you need to get a look at your data from different angles to analyze trends. We will look at how you can export your data to utilize a powerful Excel tool - Pivot Tables. You will learn the basics of utilizing this powerful tool.

## Vendor Showcase Workshops

### Office Depot as an Extension of Your Church Operations - Office Product Showcase and Multiple Vendors

Let us show you how our team of office solutions' professionals can meet your business needs by providing services and solutions such as everyday office essentials, copying/printing/finishing services (we specialize in church bulletins!), furniture, technology, cleaning and break room solutions. Visit our vendor show, meet our reps and see new ways to identify cost savings and add value to your partnership with Office Depot.

### Beyond Shelby Reports - Ken Emert

In this workshop, we will look at how queries and the Query Report Writer can be used to produce reports with your desired formatting. We will look at query options for church directories, attendance rosters, payroll reports and other financial reports.

### Graphic Design for LED Message Centers - Hussain Ali and OUN

Want to get the most out of your LED Message Center sign? Interested in the best techniques to integrate words, backgrounds, graphics and images to create a compelling message for all to see? The experts at National Signs can show you how to make your church's LED messaging highly effective and visually impactful.

### Budgeted Accounts versus Designated Accounts in Shelby - Lisa Horn

Here is a look at the differences between accounts that are to be justified in your budget and accounts that are restricted or designated. See how to track these in Shelby and when you should use each.

### The Best Use of Profiles in Shelby - Lisa Horn

Learn how to tag individual records with necessary tags for grouping and retaining history about their activity and involvement. This session will talk about a good strategy for developing profiles for the best results.

### Tracking Credit Cards in Shelby - Lisa Horn

This session will provide a good look at the Credit Card Tracking tool in the Accounts Payable module of Shelby. You will gain ideas on how to set it up, reconcile, and run inquiries and reports.

### TES: Lowest Residential Electricity Rates in Texas - Michael Bernstein

Your church congregants will be saving the most money on their electric bills at their homes! The CO+OP has contracted with TES Energy Services to provide access to special rates for member churches. Online signup, call center access, and personal service...find out all the details at this workshop.

### Save Money: Lower Your Church Electricity Costs - Michael Bernstein

Every church board member would like to save the most money on their church's electricity. TES Energy Services has proven methods to offer the lowest electricity costs in Texas. Find out how we will manage the "shopping" among providers, competitive bidding, and even the paperwork... keeping your church in the lowest-cost electricity year after year.

### Waste Management: Key to Budget Savings! - Michael Bernstein

With over 25 years of experience in the solid waste and recycling industry, US Consulting Group, brought to you by TES Energy Services, is now offering CO+OP members a new, money-saving service. Beginning with a review of your current waste system, USCG will offer recommendations and solutions to minimize your costs and potentially create a new recycling income stream for your church.

### What Lenders Are Saying to the Church in 2010 - Glenn Billingsley

The recession still has a firm grip on our nation's economy and the financial industry continues to struggle through very turbulent times. It is important that you know what lenders are saying to the church community in 2010. This session will explain underwriting guidelines and loan products that are currently available to churches in the marketplace.

### Background Screening for Dummies - Kevin Conrad

This session will show you exactly what searches you should be doing on your volunteers and your employees, and how often. Each search will be explained fully and you will leave with a better understanding of how and most importantly, WHY you are doing them.

### EventU: Making Sense of Church Scheduling - Drew Dawkins

Does it feel like constant confusion when it comes to keeping up with all the meetings, Bible studies, classes and worship gatherings? This workshop will present an option that will make scheduling the endless number of events that occur each week more manageable, and help you regain your sanity when it comes to maintaining your church calendar.

### TransactU: Online Donations & Registrations - Drew Dawkins

In a world that is constantly looking for more options in everything, it only makes sense to provide easier ways to sign up and pay for events, as well as contribute to the ongoing ministries of the church. This workshop will give you insight into how to make online donations and registrations easy and convenient.

### Perfect Temperature at the Perfect Time: It's Easy! - Drew Dawkins

Do you waste time programming the thermostats each day? What about each week? Don't waste any more time programming thermostats. Let EventU Green do it for you automatically. With EventU Green, you will always have the perfect room temperature at exactly the right time, and it will save you money, too! Attend this seminar to learn how EventU Green can help you.

### Designing an Automated Child Check-in/Out System in ACS - Russ Fortier

Discover how an automated check-in/out system can help you close the gaps in your current security processes, post attendance automatically, and avoid bottlenecks at check-in stations.

### Online Event Registration and Payments in ACS - Russ Fortier

Explore the tools available for managing event registrations and payments online with Access ACS.

### Effective Contact Management Using ACS Connections and Access ACS - Russ Fortier

Discover how you can manage first-time guest follow-up, absentee follow-up and other contacting by staff, leaders and members using ACS Connections and Access ACS.

### Strategies for Implementing Access ACS - Russ Fortier

Member-facing products are the new challenge for the church office. Discover strategies and tools for making data available to your congregation and getting them to use it.

### Seeing Your Church with Fresh Eyes - Tom Gibson

This workshop will take a look at positive first impressions and subliminal communication roadblocks. This includes the "drive-by" look outside and inside your church facilities, and addressing the frayed edges.

### Marketing 101: Signs... Your Most Effective Communication Tool - Greg Hollenberg

What's the most effective way for your church to communicate its vision, mission, and passion? It's your on-site signage! With a great design and today's technology, your signage can be the best way for your church to communicate with parishioners, passers-by and the community. Discover from the experts at National Signs how your signage can be a key part of your marketing plan. Also learn ways to employ today's LED technology to create highly effective, flexible, and impactful messages that can reach well beyond your campus.

### Sound Systems for Houses of Worship - Ron Smith

Find out about types of microphones and applications, both wired and wireless. Learn the best selection and placement of speakers, plus audio hardware such as mixers, amplifiers, processors, and equalization. Also learn about multi-media equipment in terms of recording and playback, and the importance of acoustics.

### Shelby Payroll: Beyond the Basics - Ken Emert

In this workshop, we will review configuration issues and review common mistakes. What is the best method for voiding a check when the tax deposit has already been made? Learn about the options for emailing your direct deposit vouchers.

### Shelby Reporting Utilizing Organization Criteria - Ken Emert

In this workshop, you will gain a better understanding of how Organization setup can make retrieval of information easier. Included will be a review of the various Organization Criteria and Report options. We will look at reports you can distribute to leaders for follow-up.



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## Schedule at a Glance

7:30 - 8:30

Registration, Coffee,  
Continental Breakfast,  
CO+OP Alley Opens

8:00 - 8:40

Vendor Door Prize Kick-Off  
& Welcome

8:45 - 10:00

Session A Workshops

10:00 - 10:15

Coffee & Snack Break

10:15 - 11:30

Session B Workshops

11:30 - 12:15

Lunch in FLC  
& CO+OP Alley

12:30 - 1:30

Keynote & Special Events  
in Student Assembly Room

1:30 - 1:45

Door Prizes  
in Student Assembly Room

2:00 - 3:15

Session C Workshops

3:15 - 3:30

Snack Break

3:30 - 4:45

Session D Workshops

4:45 - 5:00

Door Prizes &  
Evaluation Prize

# Schedule

7:30 - 8:30

Registration, Coffee, Continental Breakfast

8:00 - 8:40

Kick-Off, Welcome, Vendor Door Prize in CO+OP Alley

8:45 - 10:00

| Session A | Workshops  | Speaker   |
|-----------|--|---|
| A-1       | No session this hour   |   |
| A-2       | Section 125:<br>Why Pay More Taxes Than Necessary?                                 | Kevin Whitney                                     |
| A-3       | Worker's Compensation 101:<br>Understanding & Managing Your Risk                   | Paul Jonas and Percy Chang                        |
| A-4       | No session this hour   |   |
| A-5       | Coaching Upward<br>When the Employee Coaches the Supervisor                        | Gary Crowell, Becky Biser,<br>and Jennifer Barlow |
| A-6       | Social Networking 101:<br>Setting up Facebook and Twitter                          | Doug Reed and Chris Green                         |
| A-7       | No session this hour   |   |
| A-8       | Ethics: Up Front & Center  | Dr. Judy Stamey                                   |
| A-9       | No session this hour   |   |
| A-10      | Tax Consequences for Mission Trips   | Elaine Sommerville                                |
| A-11      | Bylaws and 501(c)3 Organizations   | Frank Sommerville                                 |
| A-12      | Protecting Your Organization<br>From Accounting Fraud                              | Sandy Sullivan                                    |
| A-13      | Fixed Assets & Depreciation  | Ann Williams                                      |
| A-14      | Property Insurance:<br>Lessons Learned from Ike                                    | Paula Burns and David Smith                       |
| A-15      | No session this hour   |   |
| A-16      | What's a Pandemic Plan and<br>How Do I Implement One?                              | Ken Kippes  |
| A-17      | Navigating the Sorms of Ministry:<br>Transforming Conflict for Ministry Refinement | Beth Crissman                                     |

| Session A | Workshops  | Speaker           |
|-----------|--|-------------------|
| A-18      | Crossing the Digital Void:<br>Connecting Technology & Discipleship   | Michael Euliss    |
| A-19      | No session this hour   |                   |
| A-20      | No session this hour   |                   |
| A-21      | Ever-Changing Web:<br>Web Tools Churches Should Use                  | Brian Jones       |
| A-22      | No session this hour   |                   |
| A-23      | Accounting For Mission Trips in Shelby                               | Lisa Horn         |
| A-24      | Microsoft Word 2007  | D. Ann Criswell   |
| A-25      | Microsoft Word 2003: Tips & Tricks                                   | JD McCollum       |
| A-26      | No session this hour   |                   |
| A-27      | TES: Lowest Residential Electricity Rates<br>in Texas                | Michael Bernstein |
| A-28      | What Lenders Are Saying to<br>Churches in 2010                       | Glenn Billingsley |
| A-29      | No session this hour   |                   |
| A-30      | Perfect Temperature at the Perfect Time:<br>It's Easy!               | Drew Dawkins      |
| A-31      | Effective Contact Management   | Russ Fortier      |
| A-32      | Seeing Your Church with Fresh Eyes                                   | Tom Gibson        |
| A-33      | Marketing 101: Signs . . .<br>Your Most Effective Communication Tool | Gregg Hollenberg  |
| A-34      | Sound Systems for Houses of Worship                                  | Ron Smith         |
| A-36      | Shelby Reporting Utilizing<br>Organization Criteria                  | Ken Emert         |

10:00 - 10:15

Coffee & Snack Break

10:15 - 11:30

| Session B | Workshops   | Speaker   |
|-----------|---|---|
| B-1       | Proactive Retirement Planning   | Dixie Beard                                       |
| B-2       | HRAs and HSAs: What is the Difference?                                      | Kevin Whitney                                     |
| B-3       | Worker's Compensation 101:<br>Understanding & Managing Your Risk            | Paul Jonas and Percy Chang                        |
| B-4       | Building Safety Leadership  | Elizabeth Covalla and<br>Romell Jackson           |
| B-5       | Coaching For Results  | Gary Crowell, Becky Biser,<br>and Jennifer Barlow |
| B-6       | Motivation Through Teambuilding   | Doug Reed and Chris Green                         |
| B-7       | Worksite Wellness: What it is,<br>What it is Not and Why You Should Care    | Donna Lively                                      |
| B-8       | Communication:<br>The Key to a Winning Team                                 | Dr. Judy Stamey                                   |
| B-9       | The Church as an Estate Beneficiary   | Taunya Painter                                    |
| B-10      | Charitable Contributions:<br>The Good, The Bad & The Ugly                   | Elaine Sommerville                                |
| B-11      | Mission Trips & Legal Risks   | Frank Somerville                                  |
| B-12      | No session this hour  |   |
| B-13      | Qualification of Accounting Personnel                                       | Ann Williams                                      |
| B-14      | Property Insurance:<br>Lessons Learned from Ike                             | Paula Burns and David Smith                       |
| B-15      | No session this hour  |   |
| B-16      | What's a Pandemic Plan and<br>How Do I Implement One?                       | Ken Kippes  |
| B-17      | From Surviving to Thriving:<br>Establishing Boundaries for Healthy Ministry | Beth Crissman                                     |

| Session B | Workshops  | Speaker              |
|-----------|--|----------------------|
| B-18      | Who Moved My Church?<br>How the Brain Reacts to Change     | Michael Euliss       |
| B-19      | Enhancing Office Efficiency                                | Dr. Stephen Trammell |
| B-20      | No session this hour                                       |                      |
| B-21      | Church Branding: Lessons in What to Avoid                  | Brian Jones          |
| B-22      | Developing A Radio Broadcast<br>Ministry for Your Church   | Susan Simon          |
| B-23      | Budgeted Accounts versus Designated<br>Accounts in Shelby  | Lisa Horn            |
| B-24      | Microsoft Outlook 2007                                     | D. Ann Criswell      |
| B-25      | Making Outlook 2003 Work for You                           | JD McCollum          |
| B-26      | Graphic Design for LED Message Centers                     | Hussain Ali and OUN  |
| B-27      | TES: Lowest Residential Electricity Rates<br>in Texas      | Michael Bernstein    |
| B-28      | What Lenders Are Saying to<br>Churches in 2010             | Glen Billingsley     |
| B-29      | Background Screening for Dummies                           | Kevin Conrad         |
| B-30      | EventU: Making Sense of Church Scheduling                  | Drew Dawkins         |
| B-31      | Designing an Automated Child<br>Check-in/Out System in ACS | Russ Fortier         |
| B-32      | No session this hour                                       |                      |
| B-33      | No session this hour                                       |                      |
| B-34      | Sound Systems for Houses of Worship                        | Ron Smith            |
| B-35      | Office Depot as an Extension of Your<br>Church Operations  | Office Depot         |
| B-36      | Using Pivot Tables to Analyze Your Data                    | Ken Emert            |

Register & Pay Online at: [www.churchco-op.org/conference](http://www.churchco-op.org/conference)

11:30 - 12:15

Lunch in FLC & CO+OP Alley

12:30 - 1:30

Keynote & Special Events in Student Assembly Room

1:30 - 1:45

Door Prizes in Student Assembly Room

2:00 - 3:15

Session C

Workshops

Speaker

|      |   |  |
|------|---|--|
| C-1  | Proactive Retirement Planning   | Dixie Beard                                    |
| C-2  | Section 125:<br>Why Pay More Taxes Than Necessary?                                      | Kevin Whitney                                  |
| C-3  | Worker's Compensation 101:<br>Understanding & Managing Your Risk                        | Paul Jonas and Percy Chang                     |
| C-4  | Building Safety Leadership  | Elizabeth Covalla and Romell Jackson           |
| C-5  | Coaching Upward:<br>When the Employee Coaches the Supervisor                            | Gary Crowell, Becky Biser, and Jennifer Barlow |
| C-6  | New Technologies: Focusing on Exchange Server 2007, 2010, Windows 7, & Mac Snow Leopard | Doug Reed and Chris Green                      |
| C-7  | No session this hour  |  |
| C-8  | Communication:<br>The Key to a Winning Team   | Dr. Judy Stamey                                |
| C-9  | No session this hour  |  |
| C-10 | Charitable Contributions:<br>The Good, The Bad & The Ugly                               | Elaine Sommerville                             |
| C-11 | Bylaws and 501(c)3 Organizations  | Frank Sommerville                              |
| C-12 | Protecting Your Organization From Accounting Fraud                                      | Sandy Sullivan                                 |
| C-13 | Fixed Assets & Depreciation   | Ann Williams                                   |
| C-14 | Before You Plan that Event... Consider the Risk   | Paula Burns/David Smith                        |
| C-15 | Preparing for the Unexpected  | Bob Janusaitis                                 |
| C-16 | No session this hour  |  |
| C-17 | Trusting God's Pro-Vision: Letting Go of the "Good Things" to Focus on the "God Things" | Beth Crissman                                  |

Session C

Workshops

Speaker

|      |  |                      |
|------|--|----------------------|
| C-18 | Measuring Engagement Within My Congregation: What's the Best Way and Where Do I Start? | Michael Euliss       |
| C-19 | Enhancing Office Efficiency  | Dr. Stephen Trammell |
| C-20 | Mobile Computing Is Here!  | Steve Hewitt         |
| C-21 | Growing Your Church:<br>New Methods of Reaching Your Community                         | Brian Jones          |
| C-22 | Developing A Radio Broadcast Ministry for Your Church                                  | Susan Simon          |
| C-23 | The Best Use of Profiles in Shelby   | Lisa Horn            |
| C-24 | Microsoft Outlook 2007   | D. Ann Criswell      |
| C-25 | Excelling with Excel 2003/2007   | JD McCollum          |
| C-26 | No session this hour   |                      |
| C-27 | Save Money: Lower Your Church Electricity Costs  | Michael Bernstein    |
| C-28 | What Lenders Are Saying to Churches in 2010  | Glenn Billingsley    |
| C-29 | No session this hour   |                      |
| C-30 | TransactU: Online Donations & Registrations  | Drew Dawkins         |
| C-31 | Online Event Registration and Payments in ACS  | Russ Fortier         |
| C-32 | Seeing Your Church with Fresh Eyes   | Tom Gibson           |
| C-33 | Marketing 101: Signs... Your Most Effective Communication Tool                         | Gregg Hollenberg     |
| C-34 | No session this hour   |                      |
| C-35 | Office Depot as an Extension of Your Church Operations                                 | Office Depot         |
| C-36 | Beyond Shelby Reports  | Ken Emert            |

3:15 - 3:30

Snack Break

3:30 - 4:45

Session D

Workshops

Speaker

|      |   |  |
|------|---|--|
| D-1  | No session this hour  |  |
| D-2  | HRA's and HSA's: What's the Difference?                               | Kevin Whitney                                  |
| D-3  | Worker's Compensation 101:<br>Understanding & Managing Your Risk      | Paul Jonas and Percy Chang                     |
| D-4  | Building Safety Leadership  | Elizabeth Covalla and Romell Jackson           |
| D-5  | Coaching For Results  | Gary Crowell, Becky Biser, and Jennifer Barlow |
| D-6  | Social Networking 101:<br>Setting up Facebook and Twitter             | Doug Reed and Chris Green                      |
| D-7  | Worksite Wellness: What it is, What it is Not and Why You Should Care | Donna Lively                                   |
| D-8  | Ethics: Up Front & Center   | Dr. Judy Stamey                                |
| D-9  | Your Personal Estate & Life Planning                                  | Taunya Painter                                 |
| D-10 | Tax & Legal Roundtable  | Elaine and Frank Sommerville                   |
| D-11 | No session this hour  |  |
| D-12 | Protecting Your Organization From Accounting Fraud                    | Sandy Sullivan                                 |
| D-13 | Qualification of Accounting Personnel                                 | Ann Williams                                   |
| D-14 | Before You Plan that Event... Consider the Risk                       | Paula Burns and David Smith                    |
| D-15 | Preparing for the Unexpected  | Bob Janusaitis                                 |
| D-16 | No session this hour  |  |
| D-17 | How We Lead, Others Will Follow: Becoming Effective John 10 Leaders   | Beth Crissman                                  |

Session D

Workshops

Speaker

|      |  |                     |
|------|--|---------------------|
| D-18 | Powerful PowerPoint  | Michael Euliss      |
| D-19 | No session this hour   |                     |
| D-20 | What's Hot and What's Coming                                   | Steve Hewitt        |
| D-21 | Church Communications:<br>Rethinking How a Church Communicates | Brian Jones         |
| D-22 | No session this hour   |                     |
| D-23 | Tracking Credit Cards in Shelby                                | Lisa Horn           |
| D-24 | Microsoft Word 2007  | D. Ann Criswell     |
| D-25 | Microsoft Word 2003: Tips & Tricks                             | JD McCollum         |
| D-26 | Graphic Design for LED Message Centers                         | Hussain Ali and OUN |
| D-27 | Waste Management:<br>Key to Budget Savings!                    | Michael Bernstein   |
| D-28 | No session this hour   |                     |
| D-29 | Background Screening for Dummies                               | Kevin Conrad        |
| D-30 | Perfect Temperature at the Perfect Time: It's Easy!            | Drew Dawkins        |
| D-31 | Strategies for Implementing Access ACS                         | Russ Fortier        |
| D-32 | Seeing Your Church with Fresh Eyes                             | Tom Gibson          |
| D-33 | No session this hour   |                     |
| D-34 | Sound Systems for Houses of Worship                            | Ron Smith           |
| D-36 | Shelby Payroll: Beyond the Basics                              | Ken Emert           |

4:45 - 5:00

Door Prizes and Evaluation Prize

Additional workshop content can be found online.

| Sessions | Workshops |           |          |   | Category               | Page |
|----------|-----------|-----------|----------|---|------------------------|------|
|          | A - 8:45  | B - 10:15 | C - 2:00 | D - 3:30  |                        |      |
| A-23     |           |           |          | Accounting For Mission Trips in Shelby  | Missions               | 4    |
|          | B-29      |           | D-29     | Background Screening for Dummies  | Vendor Showcase        | 6    |
|          |           | C-14      | D-14     | Before You Plan that Event...Consider the Risk  | Operations             | 3    |
|          |           | C-36      |          | Beyond Shelby Reports   | Vendor Showcase        | 6    |
|          | B-23      |           |          | Budgeted Accounts versus Designated Accounts in Shelby                                  | Vendor Showcase        | 5    |
|          | B-4       | C-4       | D-4      | Building Safety Leadership  | Personnel              | 2    |
| A-11     |           | C-11      |          | Bylaws and 501(c)3 Organizations  | Operations             | 3    |
|          | B-10      | C-10      |          | Charitable Contributions: The Good, The Bad & The Ugly                                  | Finances               | 2    |
|          | B-21      |           |          | Church Branding: Lessons in What to Avoid   | Media & Communications | 4    |
|          |           |           | D-21     | Church Communications: Rethinking How a Church Communicates                             | Media & Communications | 4    |
|          | B-5       |           | D-5      | Coaching For Results  | Leadership             | 3    |
| A-5      |           | C-5       |          | Coaching Upward: When the Employee Coaches the Supervisor                               | Personnel              | 2    |
|          | B-8       | C-8       |          | Communication: The Key to a Winning Team  | Personnel              | 2    |
| A-18     |           |           |          | Crossing the Digital Void: Connecting Technology & Discipleship                         | Media & Communications | 4    |
|          | B-31      |           |          | Designing an Automated Child Check-in/Out System in ACS                                 | Vendor Showcase        | 6    |
|          | B-22      | C-22      |          | Developing A Radio Broadcast Ministry for Your Church                                   | Media & Communications | 4    |
| A-31     |           |           |          | Effective Contact Management Using ACS Connections and Access ACS                       | Vendor Showcase        | 6    |
|          | B-19      | C-19      |          | Enhancing Office Efficiency   | Leadership             | 4    |
| A-8      |           |           | D-8      | Ethics: Up Front & Center   | Leadership             | 4    |
|          | B-30      |           |          | EventU: Making Sense of Church Scheduling   | Vendor Showcase        | 6    |
| A-21     |           |           |          | Ever-Changing Web: Web Tools Churches Should Use  | Media & Communications | 4    |
|          |           | C-25      |          | Excelling with Excel 2003/2007  | Office Applications    | 5    |
| A-23     |           |           |          | Accounting For Mission Trips in Shelby  | Missions               | 4    |
| A-13     |           | C-13      |          | Fixed Assets & Depreciation   | Finances               | 3    |
|          | B-17      |           |          | From Surviving to Thriving: Establishing Boundaries for Healthy Ministry                | Personal & Spiritual   | 5    |
|          | B-26      |           | D-26     | Graphic Design for LED Message Centers  | Vendor Showcase        | 5    |
|          |           |           | D-17     | How We Lead, Others Will Follow: Becoming Effective John 10 Leaders                     | Leadership             | 3    |
|          |           | C-2       | D-2      | HRA's and HSA's: What's the Difference?   | Personnel              | 2    |
|          | B-25      |           |          | Making Outlook 2003 Work for You  | Office Applications    | 5    |
| A-33     |           | C-33      |          | Marketing 101: Signs... Your Most Effective Communication Tool                          | Vendor Showcase        | 6    |
|          |           | C-18      |          | Measuring Engagement Within My Congregation: What's the Best Way and Where Do I Start?  | Leadership             | 3    |
| A-25     |           |           | D-25     | Microsoft Word 2003: Tips & Tricks  | Office Applications    | 5    |
|          | B-24      | C-24      |          | Microsoft Outlook 2007  | Office Applications    | 5    |
| A-24     |           |           | D-24     | Microsoft Word 2007   | Office Applications    | 5    |
|          | B-11      |           |          | Mission Trips & Legal Risks   | Missions               | 4    |
|          |           | C-20      |          | Mobile Computing Is Here!   | Media & Communications | 4    |
|          | B-6       |           |          | Motivation Through Teambuilding   | Personnel              | 2    |
| A-17     |           |           |          | Navigating the Storms of Ministry: Transforming Conflict for Ministry Refinement        | Leadership             | 3    |
|          |           | C-21      |          | New Methods of Reaching Your Community and Growing Your Church                          | Media & Communications | 4    |
|          |           | C-6       |          | New Technologies: Focusing on Exchange Server 2007, 2010, Windows 7, & Mac Snow Leopard | Media & Communications | 4    |
|          | B-35      | C-35      |          | Office Depot as an Extension of Your Church Operations                                  | Vendor Showcase        | 5    |
|          |           | C-31      |          | Online Event Registration and Payments in ACS   | Vendor Showcase        | 6    |
| A-30     |           |           | D-30     | Perfect Temperature at the Perfect Time: It's Easy!                                     | Vendor Showcase        | 6    |
|          |           |           | D-18     | Powerful PowerPoint   | Office Applications    | 5    |
|          |           | C-15      | D-15     | Preparing for the Unexpected  | Operations             | 3    |
|          | B-1       | C-1       |          | Proactive Retirement Planning   | Personnel              | 2    |
| A-14     | B-14      |           |          | Property Insurance: Lessons Learned from Ike  | Operations             | 3    |
| A-12     |           | C-12      | D-12     | Protecting Your Organization From Accounting Fraud                                      | Finances               | 3    |
|          | B-13      |           | D-13     | Qualification of Accounting Personnel   | Finances               | 3    |
|          |           | C-27      |          | Save Money: Lower Your Church Electricity Costs   | Vendor Showcase        | 6    |
| A-2      | B-2       |           |          | Section 125: Why Pay More Taxes Than Necessary?   | Personnel              | 2    |
| A-32     |           | C-32      | D-32     | Seeing Your Church with Fresh Eyes  | Vendor Showcase        | 6    |
|          |           |           | D-36     | Shelby Payroll: Beyond the Basics   | Vendor Showcase        | 6    |
| A-36     |           |           |          | Shelby Reporting Utilizing Organization Criteria  | Vendor Showcase        | 6    |
| A-6      |           |           | D-6      | Social Networking 101: Setting up Facebook and Twitter                                  | Media & Communications | 4    |
| A-34     | B-34      |           | D-34     | Sound Systems for Houses of Worship   | Vendor Showcase        | 6    |
|          |           |           | D-31     | Strategies for Implementing Access ACS  | Vendor Showcase        | 6    |
|          |           |           | D-10     | Tax & Legal Roundtable  | Finances               | 3    |
| A-10     |           |           |          | Tax Consequences for Mission Trips  | Missions               | 4    |
| A-27     | B-27      |           |          | TES: Lowest Residential Electricity Rates in Texas                                      | Vendor Showcase        | 6    |
|          |           | C-23      |          | The Best Use of Profiles in Shelby  | Vendor Showcase        | 6    |
|          | B-9       |           |          | The Church as an Estate Beneficiary   | Finances               | 2    |
|          |           |           | D-23     | Tracking Credit Cards in Shelby   | Vendor Showcase        | 6    |
|          |           | C-30      |          | TransactU: Online Donations & Registrations   | Vendor Showcase        | 6    |
|          |           | C-17      |          | Trusting God's Pro-Vision: Letting Go of the "Good Things" to Focus on the "God Things" | Personal & Spiritual   | 5    |
|          | B-36      |           |          | Using Pivot Tables to Analyze Your Data   | Office Applications    | 5    |
|          |           |           | D-27     | Waste Management: Key to Budget Savings!  | Vendor Showcase        | 6    |
| A-28     | B-28      | C-28      |          | What Lenders Are Saying to Churches in 2010   | Vendor Showcase        | 6    |
| A-16     | B-16      |           |          | What's a Pandemic Plan and How Do I Implement One?                                      | Operations             | 3    |
|          |           |           | D-20     | What's Hot and What's Coming  | Media & Communications | 4    |
|          | B-18      |           |          | Who Moved My Church? How the Brain Reacts to Change                                     | Personal & Spiritual   | 5    |
|          | B-3       | C-3       |          | Worker's Compensation 101: Understanding & Managing Your Risk                           | Personnel              | 2    |
|          | B-7       |           | D-7      | Worksite Wellness: What it is, What it is Not and Why You Should Care                   | Personnel              | 2    |
|          |           |           | D-9      | Your Personal Estate & Life Planning  | Personal & Spiritual   | 5    |

## Cost:

Early Bird Registration - to January 15:  
\$85 each, \$75 groups of 3 or more

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Late Registration - after February 12:  
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- To receive the group rate, all registration forms must be sent in together and the conference fee must be paid with one (1) check.
- If you cannot attend the entire conference, the cost is \$30 per workshop and \$20 for lunch.

## Cancellation:

- Cancellations before February 10 will be refunded less \$25 per person.
- No refunds after February 10.
- Make additional copies of the form as needed or download from [www.churchco-op.org/conference](http://www.churchco-op.org/conference).

## Other Information:

Each person registering needs to send the completed registration form from this brochure or register online at [www.churchco-op.org/conference](http://www.churchco-op.org/conference). Feel free to make copies of the registration form for other attendees.

To be eligible for door prizes, you must attend the conference.

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For additional information, email us at [sarahmusick@churchco-op.org](mailto:sarahmusick@churchco-op.org) or call 281.531.5629.

## 2010 Texas Ministry Conference | February 18, 2010

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#### Select Your Workshops (One Per Session)

##### Session A: 8:45 - 10:00

Title \_\_\_\_\_

##### Session B: 10:15 - 11:30

Title \_\_\_\_\_

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Title \_\_\_\_\_

##### Session D: 3:30 - 4:45

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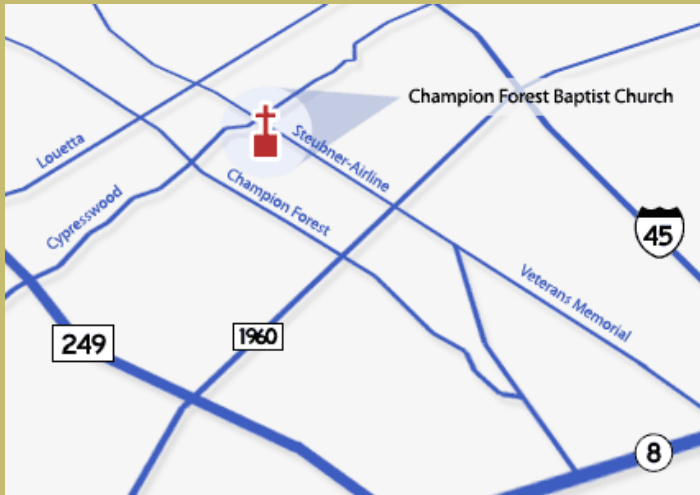
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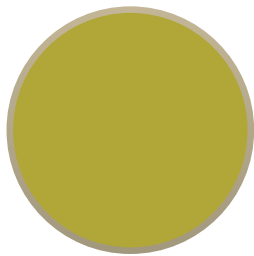


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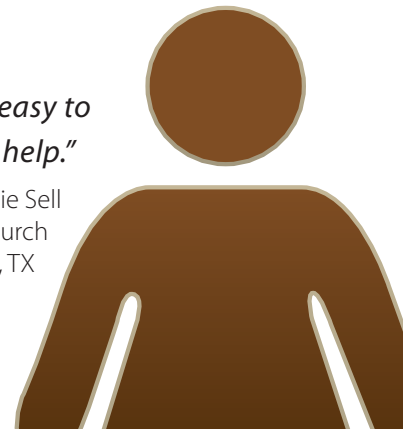


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by Beth Crissman

# Building Teams

Some of my family's fondest and most formative experiences in Christian service have been on building teams. My first experience was in my freshman year in college, when a team of us went to Costa Rica to help build the Methodist Center in San Jose. Subsequent building experiences have included building outhouses in the Appalachian Mountains, a hurricane house in Samoa, cinder block churches in Nicaragua, and ramps in eastern North Carolina. For months, we plan and secure the needed resources and support to make the mission happen. And then for months, if not years afterward, we give witness to the mighty work of God among and through these teams.

These building teams are a powerful way to put hands and feet to the Body of Christ. But what if we put the same enthusiasm, passion, and commitment to building up one another in ministry within our local churches? The work of building biblical, healthy, ministry teams does not happen without significant planning and intentionality. In the same way a group should never head out to build a house or even a ramp without sufficient supplies and skills, the church should not start a ministry without people who are passionate and prepared to carry the ministry through.

In our work with churches across denominational and geographic lines, we have found that staff members are experienced in doing ministry first hand, but they feel ill-equipped to empower teams to expand the ministry beyond themselves. With increasing financial pressures, churches are hard pressed to meet the growing demands of ministry with shrinking budgets. However, the biblical model for building ministry teams offers an economical, and eternal, solution!

In his letter to the Church at Ephesus, Paul describes the "mortar" needed to build healthy and effective ministry teams in our churches:

*[God] has given each one of us a special gift according to the generosity of Christ... He is the one who gave these gifts to the church: the apostles, the prophets, the evangelists, the pastors, and the teachers. Their responsibility is to equip God's people to do his work and build up the church, the body of Christ, until we come to such unity in our faith and knowledge of God's Son that we will be mature and full grown in the Lord, measuring up to the full stature of Christ... We will hold to the truth in love, becoming more and more in every way like Christ, who is the head of his body, the church. Under his direction, the body is fitted together perfectly. As each part does its own special work, it helps the other parts grow, so that the whole body is healthy and growing and full of love.*

... Ephesians 4:7, 11 through 16  
(New Living Translation)



# ership

Through God's work and gifts of the Holy Spirit in each of us, we can grow to become mature and effective ministry teams. Paul makes it clear that the role and responsibilities of the pastors and teachers in the church is to "equip God's people to do his work" (verse 12). But this is a remarkable shift in many churches' understanding of who is responsible for ministry!

Around the turn of the last century, with the rise of urban ministry and settling of traveling ministers, the doing of ministry shifted from laity to clergy and then later to paid staff. However, this shift in expectations has become very costly for churches, both financially and spiritually. This shift has moved us away from the biblical model of exercising all members of the body (1 Corinthians 12:27) to a consumer model where members sense they "pay" others to do the work of the church. Furthermore, this consumer model of ministry denies our biblical calling to be the church, the body of Christ, with each member doing their own special work, helping the other members grow, so that the whole church is healthy and growing and full of love (verse 16).

During these tough financial times, God is calling us to turn from the consumer model back to the biblical model for building ministry teams that will reap both economic and eternal rewards. However, the leaders of our churches must be equipped to make this strategic shift.

At the February Texas Ministry Conference in Houston, we will be offering several workshops to equip and empower leaders to build effective ministry teams. In the workshop "Navigating the Storms of Ministry," leaders will learn the four stages of ministry team development and how to navigate effectively through the inevitable conflict to strengthen your life and ministry together. In the workshop "From Surviving to Thriving," we will discuss the importance of functional and relational boundaries to protect the integrity of the teams. "Trusting God's Pro-Vision" will address the importance of your mission, vision, and core values to clarify and direct the work of your teams. And in "How We Lead, Others Will Follow," we will look at your specific role and responsibilities as leaders in the church as you set and guide the direction of ministry for others.

As leaders, it is your responsibility to "equip God's people and build up his church." Do you have the sufficient skills and supplies needed for building your teams? We look forward to seeing you in February when we come to build God's Church together. ✦

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by Paul Jonas

# Workers' Compensation Coverage and Managing the Risk

Worker's Compensation Insurance in the State of Texas is not a mandatory business requirement. It is estimated that approximately 40% of Texas businesses do not carry workers' compensation coverage. A business that drops workers' compensation – sometimes called "going bare" – faces unlimited liability if an injured employee can prove that the employer was negligent to any degree. Employers that substitute "alternative" accident and health policies for workers' compensation, or purchase worker's compensation from unlicensed companies, or purchase excess employers indemnification insurance, have less protection than those with workers' compensation coverage.

So what are the risks of "going bare?"

Here's an example: The owner of a Grand Prairie funeral home learned the high cost of operating without workers' compensation insurance – "going bare" – when a federal bankruptcy judge ordered the immediate sale of their business. The order climaxed a four-year legal battle with a former employee who received an electrical shock from an embalming machine.

Having chosen not to purchase workers' compensation insurance, the funeral home owners faced unlimited financial liability. In addition, the employer was barred by law from raising a defense against the worker's own negligence, his acceptance of the risk, and the negligence of fellow employees. A state district court ordered the funeral home owners to pay the injured worker \$476,800. Unable to pay, the owners filed for bankruptcy, but were ordered to sell their business to pay the judgment.

The Texas Workers' Compensation Act limits employer liability only when a business has a workers' compensation policy from a licensed insurance carrier, or has been certified to self-insure by the Texas Workers' Compensation Commission.

When workers' compensation coverage is in place, the employer can take an active role in controlling his/her loss experience, as well as insurance premium costs. The insured's experience is based on the frequency of workplace injuries and the severity of those injuries. This is reflected in their "Experience Modifier" which is calculated in the Experience Rating Plan.

The Experience Rating Plan is used to tailor the cost of workers' compensation insurance to the actual loss experience of an individual employer. The result of this comparison is the Experience Modification Factor. Fewer accidents and losses than the average for the insured's industry will result in a modification factor less than 1.00 and a reduction in premium. More accidents and losses than the average for the insured's industry will result in a modification factor greater than 1.00 and a higher premium.

The Expected Loss Rate (ELR) is the amount of losses expected per \$100 of payroll and the **Industry Historic Claim Frequency** is one of the key factors used in the calculation. The historic decline in large claim frequency over the past several years has decreased the expected losses for the insured's class code.

As a result, many insured's have seen an increase in their experience modifiers, even if their losses and payroll are the same as previous years.

So how does it work?

- Similar business is grouped into a Governing Classification (class code)
- The Manual Premium Rate is based on the average losses expected for the class code
- Rate x Payroll/100 = Manual Premium
- Total Manual Premium x **Experience Modifier** = Modified Premium

**• Eligibility:**

If Total Manual Premium > \$10K during the last year of experience period

-or-

If Total Manual Premium > \$5K during the last two or more years of Experience Period

- Experience Period generally consists of three completed years of experience ending one year prior to the Modified Effective Date

The Experience Rating Plan gives greater weight to accident frequency than to accident severity. That means the frequency of workplace accidents dictates the increase or decrease of the insurance premium costs. However, the frequency of workplace injuries also dictates increases or decreases in the net income loss of a business or organization. The "net income loss" we refer to is above and beyond the cost of your insurance premium. From a risk management perspective, we refer to this as indirect (out-of-pocket) costs.

Net Income Loss is defined as a decrease in revenue and/ or increase in expenses. It is measured as the ratio of indirect cost per dollar of claims (out-of-pocket cost for down time, production loss, administrative cost, short-handed personnel, overtime, retraining of new personnel, lost revenue, etc). It generally ranges between \$1 and \$4 of indirect costs for each \$1 of direct costs. In other words, for every dollar paid for a workplace injury claim, the business owner will incur \$2.5 dollars of unrecoverable (out-of-pocket) expenses.

The less serious the injury, the higher the ratio of indirect costs to direct costs (four or five times higher). For more serious injuries, indirect costs will average one or two times the direct

costs of the injury. While they account for the majority of the true costs of an accident, indirect costs are usually uninsured and therefore, unrecoverable. An abbreviated listing of INDIRECT COST drivers includes:

- Any wages paid to injured workers for absences not covered by workers' compensation;
- The wage costs related to time lost through work stoppage;
- Administrative time spent by supervisors following accidents;
- Employee training and replacement costs;
- Lost productivity related to new employee learning curves and accommodations of injured employees; and
- Replacement costs of damaged material and property.

| Costs of Claim    | Indirect Cost Ratio |
|-------------------|---------------------|
| \$0 - \$2,999     | 4.5                 |
| \$3,000 - \$4,999 | 1.6                 |
| \$5,000 - \$9,999 | 1.2                 |
| \$10,000 or more  | 1.1                 |

Impact of Loss on Revenue: What is the cost of business interruptions?

Regardless of whether or not an organization includes the cost of risk when forecasting annual budgets, any loss that is prevented or reduced improves the organizations' financial results. Which is easier for an organization to accomplish... preventing a loss of \$10,000 or increasing revenue by \$1,000,000?

|               | Profit Margin |             |             |             |
|---------------|---------------|-------------|-------------|-------------|
| Accident Cost | 1%            | 2%          | 3%          | 4%          |
| \$1,000       | \$100,000     | \$50,000    | \$33,000    | \$25,000    |
| \$5,000       | \$500,000     | \$250,000   | \$167,000   | \$125,000   |
| \$10,000      | \$1,000,000   | \$500,000   | \$333,000   | \$250,000   |
| \$25,000      | \$2,500,000   | \$1,250,000 | \$833,000   | \$625,000   |
| \$100,000     | \$10,000,000  | \$5,000,000 | \$3,333,000 | \$2,500,000 |

In today's economy, businesses and organizations need to protect themselves from the consequences of workplace injuries. Additionally, their insurance carrier should partner

# rsonnel

with them to help them understand and control the total financial exposure of their business risk. The higher standard to which an organization is being measured will require state-of-the-art loss control, fraud prevention, effective return to work programs, and prudent claims management.

Don't be afraid to ask your insurance carrier how they plan to help you reduce your accident frequency and effectively manage your losses. If their plan includes accident reduction, then ask to see their historic accident frequency rate compared to their industry. Are they better, worse, or just average? This should give you a "quantitative" perspective on the "quality" of their services.

Additionally, ask about their claims examiner's open claim case loads. Are there a maximum number of claims per examiner or are their workloads unlimited? Claim volume is one of the most important predictors of claim quality. High claim volume equates to poor results. A low claim volume per examiner creates the opportunity to be proactive and not reactive in claims management. Look for examiner case loads that are lower than the industry average...this promotes a lower average paid per claim.

High examiner case loads do not allow time to properly manage critical issues. Instead it redefines the process to "Bill Paying Only," which often leads to unnecessary costs and extended disability.

Effective safety and plans, low examiner case loads, professional medical experts, fraud investigation, in-house legal counsel, high contact claim supervision, and a team approach to claims management promotes the best possible outcome.

Please join Paul Jonas and Percy Chang at the Texas Ministry Conference on February 18 for "Workers' Compensation 101: Understanding and Managing Your Risk" to learn more about the full impact of workplace accidents. They will speak on this subject at all four sessions. Bring your questions with you! ✦



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## Fraud Education is a Good Thing!

by Sandy Sullivan

We are fast approaching the close of another year and the beginning of a new one.

Most everyone likes to make personal New Year's resolutions, but as a business owner, business manager, or even an employee of a business, resolutions for your church or organization can be made and kept when it comes to "fraud management." Fraud has been around for a very long time, and it will continue to grow but as with anything, "education, education, education" can help stem the growth of fraud and even diminish it totally in some aspects.

You are in business to grow and prosper and in order to do so, you must build on relationships; join organizations and associations conducive to your business; attend seminars and conferences; keep up with new legislation that affects your church or organization; hire qualified, professional staff; market and advertise your church; and in this mixture should be your New Year's resolution to educate yourself and everyone within your organization about fraud. This education should include fraud awareness about both internal fraud as well as external fraud.

The Association of Certified Fraud Examiners (ACFE) based in Austin, Texas produces a terrific report every two years called "Report to the Nation...On Occupational Fraud & Abuse." Their 2008 report is available on their website "[www.acfe.com](http://www.acfe.com)" and is downloadable in a pdf format for easy printing. This author highly suggests that all businesses take time to read through this highly informative and eye-opening report concerning occupational fraud. The 2008

report indicates that “small businesses are especially vulnerable to occupational fraud...the median loss suffered by organizations with fewer than 100 employees was \$200,000.” This loss number is something that many businesses, especially small businesses such as churches, may be hard pressed to be able to survive. Auditors, Inc., of Wheaton, Maryland estimates that 3 out of 10 companies that file for bankruptcy do so, in part, because of employee theft. Absolutely no business wants to be a part of this statistic.

Arm yourself and your staff with information to raise their fraud awareness, so everyone is empowered with the appropriate tools to minimize and/or mitigate the potential for fraud losses for your church or organization. Be proactive. To learn more about this subject and how you can protect your church, attend Sandy Sullivan’s workshop “Protecting Your Organization from Accounting Fraud” on February 18, 2010 at the Texas Ministry Conference. +

**Sandy Sullivan**

Senior Vice President/Fraud Management, Frost Bank



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by Craig Goodspeed

## Building Employee Loyalty

Studies have shown that one of the benefits of providing group health insurance for employees is the increased retention rate for a quality workforce. In these days of high gas prices and increased costs, offering health insurance at the workplace is a big incentive for many who cannot afford individual health insurance coverage.

Group health insurance plans start with at least two full-time employees. There must be proof of an employer/employee relationship, but with that accomplished, you can start your program with just two employees. Most people automatically think of health insurance when the subject of employee benefits is raised. It is true that health insurance is one of the most important benefits that employees are likely to receive, but other considerations might include:

- Dental Insurance
- Short-Term or Long-Term Disability
- Life Insurance  
*(for the employee and/or the employee's family members)*
- Vision Insurance
- Long-Term Care Insurance
- Cancer Insurance
- Critical Care Insurance

Each of these products can be written on a stand-alone basis or in any combination. If your budget might not allow you to provide certain products...but you recognize the need for them...the great news is that, with the exception of health insurance, all of the products mentioned can be offered on a strictly voluntary basis. In other words, you can offer and endorse these products, but allow your employees the opportunity to pick and choose the coverages they wish to have personally payroll-deducted.



Of course, investing in group health insurance for your employees is a major decision that needs professional advice and planning. An experienced and reputable insurance agent, especially one that specializes in employee benefits, can be invaluable in providing your organization with the help and expertise needed in order to properly consider all the insurance options available based on your budget and the needs of your employees.

To assist you in that, Gary Benson and the Insurance One Agency, a long-time preferred vendor of the CO+OP, has established a partnership with the Goodspeed Insurance Agency to bring you a complete line of the top employee benefit plans on the market. The Goodspeed Agency has been specialists in the employee benefit arena since their firm began in 1955. They have built a strong, family-oriented business operating through Texas and surrounding states with a well established niche in dealing with church and non-profit organizations.

## Ways We Can Help Build A Strong Employee Benefits Package

### Benefit Consulting and Broker Services

As an independent insurance agency, we will aggressively shop all available insurance markets in each area of your benefit program. We will evaluate contribution strategies and multiple plan options with the goal of keeping your costs in check to protect your budget's bottom line.

### Human Resource Department Support

Our goal is to work hand-in-hand with your HR department. If you do not have one, then we will become your HR department. In either case, we strive to keep you up-to-date with the latest compliance regulations. New hires will be assisted in every way for an easy enrollment transition. Web-based tools will be made available to ease administration and communication.

### Employee Communication Strategies

Face-to-face meetings will be conducted at your convenience. Benefit packets, online enrollment technology, and benefit statements will be readily available. If you offer multiple plans within the same area, we have a tool that will assist each employee in evaluating the best decision for their family. Ultimately, our goal is that each employee understands their benefit program, and knows they have a dedicated person to call if there are ever any questions or concerns.

Truly, a benefits plan plays a critical role in enhancing employees' well-being and building loyalty. Recent studies indicate that

40% of employees say benefits play an important role in their decisions about whether to remain with their employers. The state of the economy seems to have delivered a wake-up call, creating renewed interest among employees not only in having benefits, but in understanding them. To some, benefits may seem expendable when cost control takes precedence over other concerns, but many are also realizing the link between benefits and job satisfaction.

Insurance One, with our new group benefits department, is ready and prepared to build a relationship with you and your church for all of your insurance needs. When the time is ready for you, let us work together to remove the frustrating experience of dealing with employee insurance issues. Remember, together we can build an employee benefit program that can provide each employee with the proper protection, and help you reach your benefit goals. +

For more information, contact Insurance One at 281-350-277 or toll free at 800-896-8218 or email us at [garyb@insuranceoneagency.com](mailto:garyb@insuranceoneagency.com).

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# knowyourvendor

## Office Depot

### Cultivating Vendor Partnerships – Office Depot, the Church CO+OP and You

by Gigi Hill

For over 18 years, Office Depot has enjoyed a partnership with the Church CO+OP organization and its membership, through which Office Depot has helped many organizations to better fulfill their core missions. Every year, we seek new ways to deepen and widen this relationship and to create value for you, the members.

The calendar year of 2009 has been one of the most challenging years in decades for all organizations. It has been especially challenging for many, as the year has brought a reduction in donations both of money and time. It is estimated that in 2009, monetary donations to non-profit organizations will have been down over 8.5% versus 2008, forcing organizations to stretch every dollar possible to continue to fulfill their primary mission. In addition, many individuals are working more hours than ever before, making it that much harder for many to volunteer their time. Office Depot is determined to help the membership overcome these challenges in 2010.

Substantial numbers of churches are also tightening their belts further, cutting administrative costs, and relying more heavily on volunteers and creating important collaborative relationships like the one that the Church CO+OP orchestrates with its vendors.

From a price perspective, Office Depot has recently enhanced its offering to the membership by adding to the thousands of items being offered at similar discounts today more than 2,000 additional items at a heavy discount. In addition, Office Depot is offering aggressive discounting on furniture (office and school) as well as printing services, both of which will be highlighted by the vendors and support personnel who will be attending the upcoming Texas Ministry Conference in February.

From a time perspective, Office Depot has the ability to be an extension of your staff. We have over 60 professionals that interact with the membership on a daily basis. These professionals range from general field representatives that have a general knowledge of the main products and categories, to professionals that can provide you with a one-stop shop for your needs, which we offer steep discounts on as well:

- Office Supplies
- Classroom Supplies & Furniture
- Furniture
- Copy & Print Services
- Signs & Banners
- Promotional Products
- Technology
- Hospitality Supplies
- Cleaning Supplies
- First Aid Supplies

In short, Office Depot will partner with each one of the CO+OP members, helping you save time and money while continuing to fulfill the important work that you are each tasked with in the community.

We invite you to spend a little time with the manufacturer's reps at the February conference and see what is new from 3M, Acco, Avery, Fellowes, Sanford, Office Depot Brands and more. ✦

## Solutions That Take Care of Business

### DESIGN, PRINT & SHIP

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### EXCLUSIVE BRANDS

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We help redesign space for better functionality from boardrooms to reception areas and offer an array of in-stock products from leading manufacturers.

### TECHNOLOGY

Tech Depot is the one source for all your technology requirements, offering top brands, competitive prices and technology services — all with the support you demand.

### COFFEE & BREAKROOM

Improve the workplace with a broad assortment of brand name breakroom products from premium coffee, beverages and snacks to reliable safety and cleaning products.

### PROMOTIONAL PRODUCTS

We offer thousands of promotional products that build and enhance your brand value, and our product experts help you select and customize the right business item.

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Office Depot's extensive product assortment includes many of the tools necessary to help you engage students and improve the efficiency of administrators and teachers. Some of our most popular **education supplies** include:

#### Classroom-Specific Products

#### Teacher Aids

#### Arts & Crafts Supplies

#### School Instructional Reference Books & Workbooks

Additionally, Office Depot offers quality **furniture** pieces that help add to the comfort and appearance of school offices and classrooms, and **technology** products that help simplify difficult tasks and improve organization. **Fundraising and school-branded merchandise** are available for building school spirit and generating revenue for school projects. Contact your Office Depot Rep for more information.



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# Vendors

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**Jeff Oberkrom** 800.635.5345 DFW  
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**Marta Savin** 800.635.5345 HOU  
msavin@educationalproducts.com

#### Office Depot Business Solutions Division

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### Background Screening

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kevin@csidfw.com

### Church Consulting

#### Euliss Consulting Group, Inc.

www.euliss.com

**Michael Euliss** 336.831.3655  
michael@euliss.com

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www.uprightministries.com

**Patti Malott** 281.797.8619  
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### 3rd Party Sec. 125, HRA, HSA Administration

#### Flexible Benefit Group

www.flexiblebenefitgroup.com

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Customer Service

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**Theresa Ortega** 832.350.6321 HOU  
mary.ortega@officedepot.com

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**Matthew Mowad** 210.213.6706 AUS SAT  
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**Ron Pogue** 972.820.0100 DFW  
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**Michael Bernstein** 972-447-0447 x105  
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## CO+OP Vendor Ads *Alphabetical Listing*

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