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Afshin Ziafat
Keynote

Texas Ministry ConferenceSM

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Meet two brothers who share their life lessons on developing and strengthening relationships in ways that serve both business and ministry.



Working with Diverse Personalities

If we look beyond the challenges sometimes presented by the diversity of persons we work with, we discover that they are opportunities for bringing benefits to our team and glory to God.



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

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From the Director

If you have ever experienced the transition from one database software to another, without doubt you understand what a lengthy and time-consuming process it is. We certainly do. The CO+OP recently moved from the ACT CRM database to SalesForce. It took six months of planning, evaluating, implementing, and purging files, but we finally have a tool that will help us better serve CO+OP Members and Vendors.

With the transition came many observations along the journey. I knew this project was going to take a team of diverse people in order to give us a relevant and useful tool in the end. Our discovery was that we needed:

1. Diverse skillsets: Some to enter data, some to analyze the data, some to gather data, some to visualize the end result, and some to work the flow process.
2. Diverse personalities: Those to encourage, those to keep the team focused, and those to pull back when needed.
3. Multi-generational team members: Those who like using technology, those who prefer face-to-face interactions, and those who are deep into emails for delivery.
4. Diverse processors: Everyone processes information differently, and it took a whole team to put together a tool that worked for the best of our diverse organization.

Everyday life requires us to optimize diversity for maximum results—not just in a database project, but in all areas of life. When we embrace and optimize diversity, we all grow, both as individuals and as organizations. We expand our potential from accomplishing good things to achieving great things.

The 2015 Texas Ministry Conference Team is preparing for one of the greatest conferences ever, on February 19th. Diverse Vendors, Exhibitors, and Sponsors are ramping up to show you an array of the latest and greatest tools for ministry. Speakers are putting the finishing touches on their presentations, and Red Vest Volunteers are making plans to greet and assist you.

Bring your entire staff and choose from over 95 workshops and a dynamic Keynote that will help you optimize diversity in your area of ministry. Grab a cup of coffee and visit us at www.TexasMinistryConference.org. You will go away blessed, empowered and encouraged. Don't be left out—workshops are filling up fast.

I look forward to seeing you there!

Together We Optimize Diversity . . .

Patti Malott
Executive Director



Connecting People and Resources

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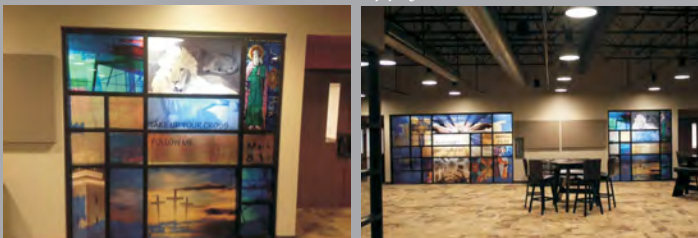
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Two Diverse Skill Sets Working Together for the Same Mission

Natalie Coffing



When I recently moved back to the Houston area, I was presented with an opportunity that was God-ordained for one so ministry-minded. Last fall I accepted the offer to serve a Christian organization whose mission was to help other non-profits save time and money on goods, services and education—the Church CO+OP.

As the newest employee of Team CO+OP and having been assigned the role of Conference Coordinator, it didn't take me long to dig in and get acclimated to the many facets of the organization. One of my first tasks was to help gather the speaker information and prepare for a Board Meeting. As I began learning the players within the CO+OP, I realized there were two "D. Reeds." Was this a mistake, or did we really have two team members with the same name?

After digging a little deeper, I discovered these were the two Reed brothers, and they have very diverse skill sets, yet work together for a common goal. I interviewed them and drew out several lessons that I thought were worth sharing with you.

1. Do you both work together?

David:

Over the past 25 years we have only worked at the same company for a few months as part of a startup of a new business. It is somewhat funny that one of my degrees is in Computer Science, yet it is my brother who got a Business degree and ended up running an IT Services firm. We are always looking out for the perfect opportunity to work together. We both facilitate teambuilding retreats and often exchange ideas with each other.

Doug:

Yes and No. We don't work side by side together every day, but we do work together in that we know intimately what each other does and can do. We are always looking for opportunities for each other. I know that David is a Salesforce.com application guru, so when I heard the CO+OP was thinking about migrating to Salesforce I knew he was a good candidate to facilitate that move.

We both believe that business is all about relationships. The power of connection fuels the growth in both our organizations. There is nothing better than a warm introduction to a new opportunity. We are constantly trying to do that for each other. This is very similar to the vision of the CO+OP. Connection Power is what drives success at the CO+OP with matching up vendors and members.

So in short, we don't work with each other shoulder to shoulder every day, but we do work together through networking and connecting.

LESSON #1: The lifeblood of organizations is relationships: the stronger the relationships, the more the connections; the more the connections, the more successful the organization.

2. Do you refer clients back and forth to each other?

David:

I know the quality of work performed by Doug's company and am very comfortable sending any contacts to them if I feel they could benefit from BEMA services.

Doug:

Yes, we try to refer to each other as much as possible. Most companies seeking to purchase services desire to partner with a known entity. Without a referral, I am at the door knocking. With a referral, I am in the Board Room making a presentation.

3. Are there more “D. Reeds” (i.e. siblings)?

David:

Yes. Our parents thought it would be fun to select names that all started with the letter “D.” Our older sister is Donna, and she is the one who started the Aggie tradition. Each of us has two degrees from Texas A&M University.

Doug:

Yes, there is one more to make up “The Three Ds,” as we were known growing up. Donna is our older sister and is also in the work picture. She plays an important role as the Recruiter for BEMA. The most important thing we do at BEMA is hire top-caliber, high-character engineers. Donna is responsible for searching and finding those hard-to-find Team Members. We do call them Team Members rather than employees, as everything is about team. If we find engineers that have a passion for what we do, they will not need further motivating.

LESSON #2: Put forth the time and effort to find people who have a passion for what you do and get them on board.

4. You appear to have a close sibling relationship. Have you always been a close-knit family?

David:

When we were growing up, it was common for Doug to be hanging out with my friends when we were playing football in the yard or “dingbat in the hole” in the neighborhood. It never bothered me, and it was nice to have someone there to hang out with. When Doug continued in the family tradition and attended A&M, we lived in dorms that were directly across a large courtyard. We didn’t see each other every day, but we knew we were both there if the other needed something.

Doug:

That is a simple and standard question, but also one that requires me to look under the covers. Of course we all know Google has the answer to everything, so I looked up the definition of *close-knit family*: “held tightly together by ties or a common bond.” By all means, we are a close-knit family. The common bond in our family is our personal relationship with Jesus. Nothing better than having forgiveness, unconditional love, grace and mercy extended from family members. We love knowing that we will spend eternity with each other.

LESSON #3: Romans 10:9: “If you confess with your mouth Jesus as Lord . . . you will be saved.”

5. Since you live in different cities, how often do you get to see each other?

David:

We don’t see each other that often, but we do talk on a regular basis. When I call Doug during the workday he always lets me know how busy he is even though I know he is probably playing ping-pong. (Just kidding—well maybe not, he does love ping-pong.) We are both in very busy stages of life with our own families (I have two kids, Donna has three and Doug has five) and kids in both high school and college.

Doug:

Being in consulting, David has clients across the U.S. and especially in Houston. Seems like David is in Houston on a monthly basis. The bigger point is that David travels quite a bit. The family jokes about David’s calling when he is driving from one city to the next. Sometimes it is a challenge if I am at my desk, but I have to hand it to him, he is intentional on fostering the relationship. I confess I rarely call him because he is so often reaching out to me. We stay in close communication because he is good at reaching out.

LESSON #4: Make time and be intentional in feeding relationships. They need care and feeding to grow.

6. You both are very people-oriented. Have you always been this way?

David:

Many of you don't realize that Doug was a cheerleader at our high school (Westchester Wildcats). He has always enjoyed being around others and still is a cheerleader at work or with others with whom he participates. (If you encourage him loud enough at the conference, we may get him to lead a cheer!) I feel that we both enjoy being around others, and I go crazy if I am by myself for more than a few hours without some social interaction.

Doug:

Interestingly enough, coming from a father who is a strong chemical engineer, we are all three very people-oriented. David is the rare breed among the three of us who is an engineer and yet also a people person. You don't find that often. All of us have had to work on our people skills over time. I do remember talking one holiday season about having to push ourselves to go to events on our own. After all, who likes to go to a party or conference by themselves? That changed for us when we realized that most other people at those same events did not want to be there by themselves either. A change of perspective helps me overcome my fear. In those events, I am now going not thinking of myself, but rather of who I can reach out to, making their day more enjoyable by having a friend.

LESSON #5: Change your paradigm. Be bold and go to events looking for someone who needs a friend.

7. You both seem to be really good at cultivating relationships and to be customer-service oriented. What made you each go in the direction you are in today?

David:

Customer service has always been important to both of us. My passion for service started in my early days as a consultant with Andersen Consulting. It was around then that I realized I wanted to spend my life helping others learn how to provide world-class service. I took a position at Walt Disney World in Orlando so that I could see behind the scene how a company known for great service does what they do. Like Doug's experience at BEMA, I have been blessed to have stayed very busy for the past 13 years without any sales or marketing effort. In a time when it is easy to duplicate a product or service, the way a customer is treated is often how they make their decision as to which company to support with their dollars.

Doug:

Being in the service industry, both of us have a deeply rooted understanding that *without the customer we have nothing*. The customer pays the bills. Period. At BEMA we have gone a step further. We refer to IT users as Salespeople. Each user we service is a potential salesperson for us. We want to delight our clients so they in turn will be our salesforce. I don't know of any other organization that is 13 years old and has just under 50 Team Members with no salesforce and that does not advertise.

LESSON #6: Serve your customers in such a way that they become your salesforce.

8. What are the highlights of your careers?

David:

During my Disney days, by enlisting the help of my top leaders, I was able to turn around a call center that was providing horrible service to its customers to become a role model for other similar call centers throughout the Disney network. I received a handwritten note from the president of Walt Disney World congratulating me on my team's achievement. I still have that note, and it reminds me of the power of a sincere word of encouragement to those you lead. More recently, I have been able to see the positive impact that implementing the Salesforce.com tool can have on an organization.

Doug:

Being the emcee at the Texas Ministry Conference (TMC) is definitely one of the highlights. I love this conference, as I see so many people from across the state reconnect and help each other out. My heart is warmed when I see ministries learning from each other and furthering the Kingdom. We are all on the same team, and the TMC is a great example of how people of all walks, races and locations come together for the good of those who love the Lord. The workshop speakers are so good at sharing knowledge, as well as practical ideas. I can't count the number of times I have heard attendees share how much they learned from the conference.

LESSON #7: Everyone is busy, but it is important to make time to improve yourself.

9. Was there a turning point or a specific event that caused you to take the path of serving ministries?

David:

I was named after my great-grandfather, David Emery Reed, who was a Methodist preacher around 1900. After I accepted Christ as my Savior in high school, I often wondered if I should consider a life of full-time ministry. I determined that the Lord needs strong Christians in every industry to be a light to those they work with or serve. I try to tithe my time and talents through pro-bono or reduced rates for services and speaking engagements. My book, *Business Meets the Bible*, is a biblical look at customer service and how those principles apply in the workplace today.

Doug:

Both David and I started out working for companies that did not focus on ministry. I was at a trucking company and David was at Disney. As we moved along further in our careers, we started asking the usual career questions, "What am I doing that is meaningful? What am I doing to help others?" Often, people midway through their careers wish they had become doctors or nurses instead, as they would have found more significance from helping people.

Both David and I have a passion for people in general. On top of that, we both have an eternal perspective in that we understand we are here on earth for a short amount of time, just passing through, if you will. Our home is in heaven and we want to take as many with us as possible.

LESSON #8: Develop a passion for people. It is time and effort well spent.

10. How did you both get connected with the CO+OP?

David:

I remember hearing about this group for whom Doug emceed a conference several years in a row. He always had positive things to say about the experience. Earlier this year Doug approached me about assisting the CO+OP with the implementation of Salesforce.com. The rest is history!

Doug:

Funny you should ask. I used to be afraid of the CO+OP. There were all these big named Church Administrators at this group, and I did not know anyone. At first I thought the group was led by a bishop. Then I finally found out his name was Dan Bishop. The CO+OP was and is closely affiliated with the Houston NACBA (National Association of Church Business Administrators) group. Once I got to know the pillars of the organization—Kay Alexander, Dianne Giroir, Nancy Smith, Harry Fritzenschaft, Patsy Caughman, Dale Hendrix, and others—things started falling into place.

I recall attending my first CO+OP Conference many years ago at Houston's First Baptist Church. I volunteered to put mints on the tables and helped serve by working the information table. I am so thankful for those first small steps in getting to know people and serving. It has led to many cherished relationships.

LESSON #9: Step out of your comfort zone, volunteer with small steps and get plugged in.

11. How can our members and vendors of the CO+OP benefit from your services?

David:

In addition to working with organizations that want to implement Salesforce.com, I also speak at church functions and lead teambuilding events for schools and churches.

Doug:

BEMA provides IT services for churches, schools and ministries. Our mission is to relieve technology pains for churches, enabling them to minister to their members. By having current technology that works consistently, we believe ministries can more effectively fulfill their calling. We hire talented engineers who love using their career gifts to enhance the Kingdom.

We can assist CO+OP members in many ways: Ensure their IT environment is secure, implement public wireless, configure backups that work effectively, install anti-virus solutions, provide VoIP phone systems, enable Macs and PCs to play nicely together on one network, and more.

LESSON #10: Know your gifts/talents and utilize them to bless others.

12. Doug, I heard that you bring a number of your Team Members with you to the conference to serve for the whole event. Why is that important to you?

Doug:

It is indeed a large investment, but our Team Members really enjoy the day. Our engineers work hard every day. It is good to do something different once in a while. This event is an uplifting, encouraging day. Our engineers love serving behind the scene to ensure the wireless is working correctly and to relieve stress by assisting speakers with their setup in their rooms.

The thing I love to see is that our guys are technologists, but often I see them serving at the TMC in non-technical roles: posting signs, wheeling carts of food, setting up tables, etc. They are available to help in any way possible.

LESSON #11: Change of pace is a healthy thing. Come to the TMC and be rejuvenated.

LESSON #12: Make yourself available to serve. You never know how God will use you.

13. David, what would bring you all the way from Dallas to speak at an event like the Texas Ministry Conference?

David:

I have thoroughly enjoyed working with the entire team at the CO+OP and thought it would be fun to participate in an event with my younger brother. I am honored to be one of the presenters at this year's conference.

14. Have you ever thought about working together, since the two of you would be an unstoppable force?

David:

We both have entrepreneurial spirits and enjoy being in charge of our respective businesses. Being firmly grounded in two different cities, it would be difficult for us to consolidate our businesses, although we are always open to the right opportunity. From the early days, when Doug would falsely accuse me of hitting him just to get me in trouble with Dad, I have seen Doug grow into a hardworking businessman and am proud of what he has been able to accomplish at BEMA and how he treats his employees and customers. We are also connected through his business partner, who is my former college roommate and good friend.

Doug:

Well, truth be told, I am not sure David would be comfortable calling me "boss". :) From a heavenly view, we do work together, just not for the same earthly company. We work together by networking, sharing ideas, providing connection points, proofreading for each other, brainstorming ideas, etc., and most importantly by enhancing the Kingdom through our daily walk.

After interviewing the Reed brothers, I have a much better understanding of their roles within the CO+OP. More importantly, they were able to draw a clear picture of how important relationships are -- not only within the family, but in business as well. Doug and David are able to make connections for one another in their individual areas of business by supporting and making recommendations for one another. What a great example of the CO+OP's mission of connecting members to established resources. I hope you are able to stop by and say hello to the Reed brothers at the TMC in February! ✨

Natalie Coffing

Natalie Coffing, the interviewer, joined Team CO+OP the Fall of 2014. She serves as Conference Coordinator and Executive Assistant. You can reach her at Natalie@churchco-op.org or 832-478-5131 ext 305.

Note from the editor: David Reed will be speaking at the 2015 TMC in the Churches, Schools, & Non-Profits category. His workshop is titled "Even Churches & Schools Need World-Class Service". Doug Reed and his team from BEMA will be working behind the scene to ensure the wireless is working correctly and to relieve stress by assisting speakers with the setup in their rooms. Doug also is the conference emcee.

Working with Diverse Personalities

Stephen Trammel

God loves variety. Take a snapshot of creation and behold the beauty and the majesty of all that God has created. The whole earth is filled with variety and simplicity and complexity. The more we discover about God's creation, the more we realize the significance and uniqueness of God's handiwork. Variety moves the heart of God. Now think about your work environment. Consider the people you work with and serve with. How would you describe them? Are they just like you or different from you? Is each of them easy to talk to and a delight to connect with? Do you have others in your sphere of influence who may, at times, present more of a challenge? Diverse personalities in the workplace are a reality to embrace for God's glory.

How do you work with diverse personalities in a way that brings honor to God and benefits those on your team? Let's explore a few essentials to employ.

Pray beyond yourself.

Prayer is the gateway to moving into other-centered living. In his letter to the church at Philippi, Paul writes, "Let each of you look not only to his own interests, but also to the interests of others" (Philippians 2:4 ESV). What if you began to pray for those you work with? Ask God to help you see them through His eyes and to help you look at the person behind the behavior. As you pray, your compassion for them will increase and your sensitivity to their needs will expand.

When you choose to pray beyond yourself, God enables you to celebrate the differences that are featured among the diverse personalities in your sphere of influence. Even if you are navigating the friction caused by the motion of difficult people, remember that the more specific your prayer becomes, the more dynamic the results. Pray for your co-workers by name. Pray for your boss by name. If you are an employer, pray for your employees by name. Embrace Paul's admonition, "Do not be anxious about anything, but in everything by prayer and supplication with thanksgiving let your requests be made known to God. And the peace of God, which surpasses all understanding, will guard your hearts and your minds in Christ Jesus" (Philippians 4:6-7 ESV). Bring your work environment to the Lord in prayer by praying specifically and passionately for those you work with.

Place the same value on others that God places on them.

I want you to think about the value God places on each person you have the opportunity to work with. God deeply loves each one of them just as He deeply loves you. God also has a plan for their lives just as He has a plan for your life. If you want to know how much they are worth, simply revisit what God did for you and for them 2,000 years ago when He allowed His One and Only Son, Jesus, to die for you and for them. Their value was established by that generous act of unconditional love.



As we journey through life it becomes clear that we view life through our own personal lens. It is natural to be self-absorbed and self-centered in our approach to life. We don't even have to put forth effort to live at that level. Selfishness is our natural proclivity. How can we move beyond this natural tendency? Consider the antidote to selfishness given to us by the Apostle Paul when he wrote, "Do nothing from selfish ambition or conceit, but in humility count others more significant than yourselves" (Philippians 2:3 ESV). Becoming considerate of others and living in such a way as to be sensitive to the needs around us requires the power of the Holy Spirit living inside of us.

Practice contentment in your context.

Do you look forward to going to work each day? Perhaps you long for a relationship to be strengthened or for a strained relationship to be restored. Sometimes the work environment becomes unfavorable due to a difficult person, and sometimes we ourselves can become the difficult person in the midst of our fellow workers. God knows the people you work with better than you do; He sees what you don't see and He knows what you are facing.

Be encouraged by the insights Paul gleaned while under house arrest in Rome for two years chained to a Roman guard. He wrote, "Not that I am speaking of being in need, for I have learned in whatever situation I am to be content" (Philippians 4:11 ESV). If Paul can learn contentment in prison, then there is hope for you as you learn to practice contentment in your context.

Working with diverse personalities generates a canvas upon which you can join God in His activity on a daily basis. Make room for God's grace to be featured in your life and through your life so that you can be a blessing to those you work with. Your workplace is your mission field, and God wants to shine His light through you and He wants to share His love through you. Are you available for His use? Would you be willing to place your "yes" on the altar? You may be the only Jesus others see! ✦

**Dr. Stephen Trammel, Lead Pastor
Champion Forest Baptist Church**

Stephen and his wife, Tonya, live in Houston and have two children, Tori, a junior at LSU, and Austin, a sophomore at Klein High School.



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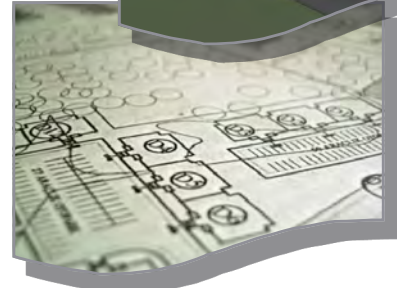
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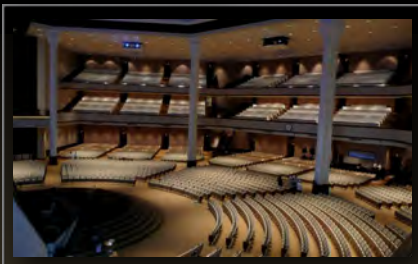
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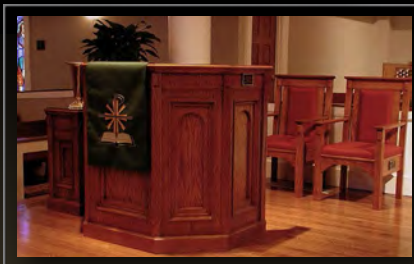
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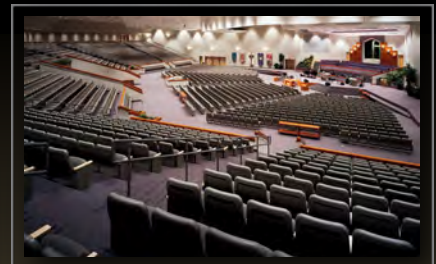
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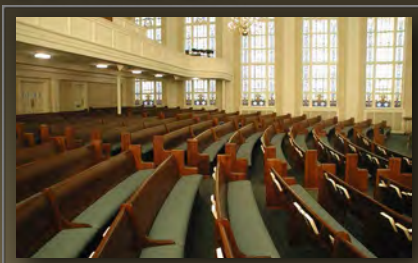
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Galatians 3:28*

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Keynote Speaker



Afshin Ziafat

Afshin Ziafat is the lead pastor of Providence Church in Frisco, TX. He is also the founder of Afshin Ziafat Ministries and travels nationally and internationally proclaiming the gospel of Jesus Christ in churches, retreats, camps, conferences and missions.

Personnel & Human Resources

Religious Employers Beware: Your Legal Risks Are on the Rise – Gayla Crain

This workshop will provide up-to-date information on employment law issues and risks that church employers face. Changes are occurring every day. We will address handbook and policy updates, Title VII exceptions to protect the church from claims, and best practices for religious employers.

Wage and Hour Update: Of Course Your Church Is Covered by This Statute; and New Problems with Social Media for Employers – Gayla Crain

This workshop will cover two of the toughest areas of employment law today: wage and hour laws and social media. Attendees will learn how to audit a Church's competition practices to ensure the church is in compliance, what do to when non-compliance is discovered, and major risks with improper use of social media.

Good Grief! They Said What???? – Cheryl Reed

How many times have you cringed when you heard a manager say things that you knew were inappropriate? This session will explain the difference between appropriate and inappropriate comments under the various discrimination laws, how to respond legally and ethically to complaints by conducting investigations or inquiries, and the importance of confidentiality and retaliation.

Performance Management vs. Performance Appraisal: What's the Difference? – Cheryl Reed

Do managers really understand the difference between performance "management" versus performance "appraisals"? This session will provide information on how to strategically plan for managing performance, how to appropriately review and rate performance, and how to set future goals to enhance performance.

Terminations: How to Fire Graciously – Cheryl Reed

Terminating someone's employment is a difficult thing for any manager to do, tactically, physically, and emotionally. This session will provide information on how to terminate employment appropriately, how to protect your organization, and how to preserve dignity and integrity for all involved.

HR Roundtable – Sue Washburn, Karen Winship, Narda Weierbach, Elaine Welcome, facilitated by Cheryl Reed

This workshop will cover relevant topics that Churches, schools, and other non-profit organizations face in the area of Personnel and Human Resources. Bring your questions with you or submit them in advance to info@TexasMinistryConference.org. Our panel of experts will share their experience.

Managing Generational Diversity – Karen B. White

The workshop will review the influences and traits of each generation, introduce and define Generational Personality, bring understanding behind the talent gap, and identify four clashpoints.

Finance, Tax & Legal

Accounting Q&A Roundtable – Ashley Voss and John Ratliff (Limited to 10 attendees per workshop session)

Accounting, internal controls and reporting can be challenging activities for your Church bookkeeper or administrator. Have you ever wanted the opportunity to discuss your questions and issues with a CPA? In this roundtable format, attendees to this workshop will be given an opportunity to ask their questions, share their “war stories” and discuss with the presenters strategic, real-life solutions.

Donor Restricted Funds – Ashley Voss and John Ratliff

Contributions may be restricted temporarily, permanently or not at all. How does your Church ensure that a donor’s intentions are met in a manner that is consistent with your mission? Attendees to this workshop will be enabled to understand the accounting requirements, legal implications, and best practices for Churches who receive, manage and administer donor-restricted funds.

He Said, She Said: The Sommervilles’ Tax and Legal Update – Frank Sommerville and Elaine Sommerville

The Sommervilles are back to discuss and debate all the year’s hottest topics with updates on employment law, IRS exemption rules, health care rules, property taxes and more. Come for the show, but leave with more information than you can comprehend.

Caring for Executive Staff through Compensation Planning – Elaine Sommerville

Too many churches approach compensation for their key staff members without thought to tax effects or plans for the future. Through a review of key elements of compensation, learn how to maximize dollars dedicated to executive compensation packages. The session will discuss base compensation, housing allowances, retirement planning and key fringe benefits.

Texas Sales Tax: The Hidden Liability – Elaine Sommerville

There are few exemptions from the responsibility of collecting sales tax, so many churches are unknowingly creating a liability year after year that may be assessed at any point in time. Explore the ins and outs of a church’s responsibility to collect and remit Texas sales tax. Learn which sales are exempt and when an item is really offered for a “donation” rather than sold.

Avoiding Lawsuits: Cheaper to Avoid Than to Defend – Frank Sommerville

Lawsuits consume valuable assets including money, time, and emotional energy from church staff. While no church actively looks for a lawsuit, certain actions or lack of actions can create an atmosphere inviting lawsuits. Learn the areas of concern that need specific attention to avoid a lawsuit. An ounce of prevention is worth a pound of cure.

Contract Labor: What You Do Not Know Can Hurt You – Frank Sommerville

One of the biggest risks that churches and ministries face is related to their misclassification of workers. Learn how to correctly classify workers, respond to an IRS payroll tax exam, and learn how this misclassification can affect the application of other laws and create additional penalties.

Creating an Effective, Yet Concise, Chart of Accounts – Cynthia Cox

Do you find yourself struggling to create a chart of accounts that keeps your finance committee happy, your staff reporting expenses properly, your budget well managed, and your finance statements in compliance with accounting standards? In this session we will explore options for setting up your chart of accounts in the most effective format for your situation.

We Have Agreed to an External Audit; Now What? – Ann Williams

Churches and other not-for-profit organizations are often required to have an annual audit. If this is your first audit or you are considering an audit and do not know what is required, then this is the workshop for you! We will overview the audit process, identifying the internal controls and other related processes the organization should have in place, as well as the documents needed to get started.

Vendor Agreements: What Every Decisionmaker Should Know – Cory Halliburton

There’s nothing standard about “standard terms and conditions.” This session will provide a focused look at overlooked or ignored terms of contracts with outside vendors and service providers. The session will assist participants to understand contract areas ripe for negotiation, risk and reasonableness.

Faith and Finances – Bradley Vinson

We live in a world where bondage to student loans, car payments, credit cards and other forms of debt is common. But it doesn’t have to be that way for you. You can BE FREE! During the Faith and Finances session, you will discover a world of freedom by using a biblically based, proven process to break free from financial bondage and live victoriously.

*“This is the best conference and the best
valued conference we attend.”*

Additional workshop content and speaker
biographies can be found online.

Operations & Facilities

Creating Capital Reserves – Tim Cool

How does your church address capital replacement? Do you cross your fingers and hope for the best? Do you have to do a capital campaign to raise funds every time an HVAC system goes down? There is a better way: [Capital Reserve Planning](#). Learn means and methods of proper planning, life cycle management, baseline calculations and how to use tools.

Church Locality: Church Facilities of Tomorrow – Tim Cool

This workshop is based on Tim Cool's latest book, *Church Locality: New Rules for Church Buildings in a Multisite, Church Planting, & Giga-Church World*, co-authored by Jim Tomberlin. We will unpack some practical tools to use when thinking about buildings and site selection for new campuses and church plants.

Why Church Buildings Matter – Tim Cool

The church campus tells a story. Stories are all around us, in virtually every aspect of our daily experiences, which means that our church and ministry facilities also tell a story. This workshop addresses how the church space supports the story of the people, primes the hearts, minds, and emotions of your guests, and brings people into the story of the church.

The Ins and Outs of Mitigating Fire Damages – Brad Murff and Rachel Barnett

This workshop will address the many facets of fire damage restoration such as HVAC systems cleaning and decontamination, restoring electronics and documents, magnetic media recovery, and dehumidification. We will discuss the restoration of both structures and content.

The Ins and Outs of Mitigating a Water Loss – Brad Murff and Rachel Barnett

This workshop will cover the many facets dealing with water and loss. We will cover what water can do, how to restore wet carpet, when to dehumidify, dealing with soft goods, and secondary damage.

Tips and Tricks of Facility Managers (Panel Discussion) – Carter Bliss, Rick Burdon, Randy Barnett, Dean Johnson

This panel of Facility Managers will lead in discussing tips and tricks that have helped them in managing facilities. Whether you have questions that you would like addressed, or have tips for sharing your experiences with others, come be a part of this dynamic group.

The Ministry of Maintenance – Dean Johnson

"All work and no play make Jack a _____!" You fill in the blank. The key phrase here is "all work." What we do, whether in facilities, business administration, pastoring, food service, media, whatever, should be our ministry. All too many times we come to view it as "work." In this session we'll look at the answers to questions that I will ask and see what we need to do to get back on a ministry track.

Church Construction: Identifying a Building Partner – Rich Ruiz and Troy Davenport

This workshop will provide an overview of the different construction services roles, the different types of contracts, benefits of a construction team, and the role the construction services team plays as an interface with client, architects, engineers and consultants.

Optimize Your Energy Savings – Don Oprea

Are you concerned about energy costs in your facility? This overview will educate you on the basics of lighting, what's driving your costs, and some remedies available to lower your costs. We will cover lighting terminology, fixtures, energy consumption, and tips to optimize your energy use.

Understanding and Implementing Necessary Safety Practices in Your Church – Nathan Parr

Safety is a major concern for any church. Fortunately for us there are resources available to help guide and direct us on our path. Resources such as OSHA, NACFM, and NACBA, as well as the Internet, allow us to become more informed than ever. Participants will learn of common OSHA regulations that affect churches, necessary safety policies, and ways to present safety needs to the church body.

Maintaining the Life of Your Building and Equipment – Nathan Parr

From the moment the first shovel breaks ground, your facility and all that is in it begins a countdown to failure. God has entrusted us with the physical upkeep of our facilities. This session will concentrate on the need for long-term life cycle planning, practical ways to get started, and how to use the information to budget both for the short term and the long term.

Using Security Products in Your Facility to Minimize Risk – Nathan Parr

Increasing the level of security in your facility does not always require more personnel. This session will explore the difference between active and passive security solutions, as well as discussing many of the systems that a facility can purchase and install in-house.

"This conference is a nonstop information machine!"

Additional workshop content and speaker biographies can be found online.

Leadership, Ministry Development & Stewardship

The Missing Values of Exploration and Discovery – Les Herron

The leader is often seen as the person who has the answers and sends others away with good ideas. Others expect us to tell them what to do. How would things be different in your organization if you, instead of giving answers, helped others explore and discover solutions on their own? This session will provide strategies in how you can lead others to explore and discover best solutions.

Seven Things Every Leader Should Know about Money – Bradley Vinson

As a leader you can't lead a financially healthy church if your own personal finances are not solid. In this session you'll get practical and biblical advice that you can implement immediately. We will discuss a proven process to help you save money, build a legacy, and make wise financial decisions that will affect your family, church and more.

Being a Leader Worth Following – Tim Stevens

Every week you hear another story of a church leader who becomes disqualified because of a personal choice or failure. This could happen to any of us. There are some simple (but not easy) personal disciplines every leader needs to consider in order to build their ministry on a foundation of integrity.

Building Your Staff and Your Culture – Tim Stevens

Many leaders spend way too much time dealing with staff conflict and hiring replacements. From 19 years' experience at the same church that has grown from five staff members to more than 100, Tim Stevens will share from his learnings, both good and bad.

Effective Time Management – Jonathan Smith

Gain control of your schedule, enjoy life and ministry, and maximize your effectiveness. In this session you will learn how to do more with your time, distinguish "effective" from "busy," control interruptions, and communicate with your co-workers.

Cultural Intelligence I for Leaders – Michael Euliss and Dr. Dee Stokes

Have you or your staff ever been challenged to work with someone from a different culture? Do you see the term "diversity" as being confusing and sometimes divisive? For a 21st century leader to be most effective, they must be highly culturally intelligent and transformational. In this session participants will gain an overview of the importance of Cultural Intelligence from a leader's perspective.

Cultural Intelligence II for Leaders – Michael Euliss and Dr. Dee Stokes

In this session, picking up from Session 1, participants will gain an in-depth look of the importance of Cultural Intelligence from a leader's perspective and discuss in depth the four subscales of CQ: cognitive (knowledge), metacognitive (strategy), motivational (drive), and behavioral (action).

How to Analyze Your Data: Trends in Your Data That Will Surprise You and Give You Practical Steps to Elevate Your Giving – Mark Slabaugh

Church intelligence is a growing area. The more we know about giving patterns, the more we can grow givers and increase giving. Ignoring your data will limit your ability to lead and have ministry impact. You can know where your giving really stands so much sooner than what is typical. Learn how to get the numbers, read the numbers, and take action on what is really going on.

How to Increase the Front Door of First-Time Givers and Shrink the Back Door of Givers Who Stop Giving – Mark Slabaugh

Why does it take so long for people to start giving? We have created a pattern that actually reinforces not giving an initial gift. If we can accelerate first-time giving, the reward for the giver and the church is enormous. And why do people stop giving? We will learn how to identify givers who have stopped and how to re-engage them in giving before they leave your church.

The Essential, Under-the-Radar Habits of Churches That are Abundantly Funded – Mark Slabaugh

We will look at the emerging and innovative best practices of churches that abundantly give: not tips and techniques, but a behind-the-curtain look at how churches inspire givers.

Innovations in Giving: What's New and Working That Will Increase Your Giving – Brad Leeper

Churches today tend to rely on the default giving culture that has driven most churches for decades. Learn how to break out of that default pattern to realize much better giving. Curious as to what the default giving pattern is? You will be surprised to understand those practices and how we can change them without negative reaction from your church.

Innovations in Capital Campaigns: No Longer Bound by the Same Old Same Old – Brad Leeper

The current capital campaign model is decades old and not necessarily the best option in today's church culture. Learn a new campaign option of engaging givers in your mission that will change the giving culture of your church beyond the capital campaign. This new option is much more organic, holistic and healthier for your church. Engage far more givers, elevate sustained giving and grow leaders. Can you really break out of the mold? You bet.

"The Texas Ministry Conference was not only relevant and on point for current issues that we dealt with in a variety of ministries, but it was incredibly encouraging and helpful in equipping us with how to better handle those issues."

Social Media, Communications & Technology

Social Media Strategy: Let's Get Started! – Tonya Frye

If you feel intimidated about social media and where to begin, this is the workshop for you. We will focus on the three top social media platforms: Facebook, Twitter, and LinkedIn. Attendees will learn how to get started without becoming overwhelmed and how to use social media platforms effectively!

Diversify Your Audience on Social Media – Priscilla Arteaga and Reynel Oliva

This workshop will demonstrate how to utilize social media as a marketing avenue to broaden and capture your intended target audience. Attendees will learn how to best utilize social media platforms based on the needs of their respective organizations.

Making an Impact with Social Media – Jonathan Smith

Learn how to use social media to reach folks around you and avoid contributing to the noise that is online. You can use social media to get into the White House, gain access to secure government installations, and impact Christ's Kingdom. You will learn how to be effective and not just loud, and whether or not you need a full-time social media director or staff position.

What's New in Technology: How IT Can Enable Your Ministry – Chris Green

Attend this workshop to learn how staff can work remotely in a safe and confidential manner, what technology collaboration tools there are for churches, how secure your data is if you open up wireless access to all, and whether or not you can have a private and public environment or if you should move everything to The Cloud. This workshop will answer questions about The Cloud and Macs, and BYOD.

The Future Arrived Yesterday – Rob Long

This course blends insightful new knowledge about the values and skills needed to succeed in today's socially connected economy with "how-to" details for practical application. Participants will learn how technology is revolutionizing business, how to leverage diversity for advantage, and how to live a life of meaning.

Say "No" to So-So: A Non-Profit Communication Case Study Show-N-Tell – April Canik

Sit in on this interactive discussion of how other nonprofits, schools and churches have communicated about events, stewardship and capital campaigns, and how they are approaching "prospects" and cultivating donors. We will dissect several award-winning communication campaigns to reveal goods and results, and include real-life communication examples that boost effectiveness through creativity.

IT: Common Mistakes to Avoid & Current Trends – Nick Nicholaou

Many ministries make costly IT mistakes. These include hardware, software, and staffing strategies. We'll look at some of the most common and costly, and talk about where IT is heading to help you make decisions that will save money, facilitate ministry, and reduce stress.

Prioritizing Church Communications, Bob Wolfe & Phil Elmore

This workshop will address building and maintaining a consistent and dependable communications strategy. Attendees will learn how to develop best practices for understanding church communication in terms of audience needs, overall strategy, content and implementation. We will cover developing the role and discipline of communication leadership within a church environment, as well as evaluating communication tools and systems for optimal effectiveness.

Churches, Schools, & Non-Profits

The 3 Ds of Destination – Les Herron

As leaders we are called upon to fulfill obligations and take on tasks that are not suited to us. Often these are diversions that move us in the opposite direction of where we were headed. Attendees will discover why we continue to focus on what is urgent rather than on what is truly important, and the most effective path to managing our time based on where we want to end up in life.

Avoiding Burnout and Staying Stoked for Ministry – Arlen Busenitz

Have you lost your drive for ministry? Are your volunteers burning out? Discover how to stay energized and motivated in ministry. Understand why burnout happens and how to prevent it. Learn specific ways to motivate, encourage, and stir up passion for ministry in your volunteers. Get refocused and re-energized as you discover the purpose of your ministry and God's calling for your life.

Unmuting the Children: Empowering Their Voices – Coretta Turner

This workshop is designed to equip adults with the tools that will promote effective communications skills (both verbal and nonverbal) that empower the voices of children and increase their self-confidence and self-esteem. Attendees will participate in activities that can be used to change the way families communicate using positive reinforcement.

What Are We Trying to Sell? – C. J. Malott

In a world full of "noise" and information overload, it is easy to be missed, forgotten, or seen as insignificant. How are we supposed to keep up with all the promotions, advertisements, and gimmicks and be effective in selling our ministries to others? In this session we will discover the importance of understanding exactly what we should be trying to "sell" so others will know who we are and why they need us.

Additional workshop content and speaker biographies can be found online.

Churches, Schools, & Non-Profits, Contd.

Reaching Outside the Church Using Sport and Recreation – Dave Bundrick

Sport and recreation serve as a common language, reaching across all divides (socioeconomic, racial, gender, etc.). When utilized properly, these activities can serve as tremendous tools to reach those that the church could not otherwise. By the end of this workshop, attendees will understand how to best utilize these tools to reach their community, regardless of facilities and budget.

Defending Your Ministry from Five Critical Risks – Gary Benson and Paula Burns

This interactive workshop will provide practical tools to assist in reducing five critical risks to ministries today. Attendees will learn how to identify risks regarding Youth Parental Consent Forms, Building Use Agreements, Sexual Abuse Coverage Gaps, Communicating with Social Media, and Transportation.

Defending Your Body, Not Just Your Beliefs – David Moran

This workshop will discuss simple techniques for self-defense in the current environment that surrounds us today. The workshop will provide insight into methods of self-defense. Taught by former military and current law enforcement professionals, participants will have a working knowledge of how to implement self-defense measures in their daily routines.

Firearm Familiarity Course – David Moran

This workshop will familiarize the inexperienced or novice shooter with a firearm, to build confidence in their ability to employ it properly during an urgent situation if non-lethal self-defense is no longer an option. We will address the proper handling and loading of weapons, safety rules, cleaning and storage of handguns, assembling and disassembling a firearm, types of weapons, and much more.

Cultural Intelligence I for Those Who Are Not in Charge – Michael Euliss and Dr. Dee Stokes

Have you or your staff ever been challenged to work with someone from a different culture? Do you see the term “diversity” as being confusing and sometimes divisive? Cultural intelligence (CQ) is defined as “an individual’s capability to function and manage effectively in culturally diverse settings.” In this session, participants will get an overview of the importance of CQ for everyday use.

Cultural Intelligence II for Those Who Are Not in Charge – Michael Euliss and Dr. Dee Stokes

In this session, picking up from Session I, participants will get an in-depth look at the importance of Cultural Intelligence for everyday use and discuss the four subscales in depth. Participants will learn about knowledge, strategy, drive and action.

Even Churches and Schools Need World-Class Service – David Reed

During this engaging presentation we will explore the importance of Customer Service in the Non-Profit World. Attendees will learn how to defuse angry customers, the Top 10 Customer Turnoffs, how to better communicate between teams and customers, and service skills that result in better relationships with every group of customers.

Understanding Social Security and Medicare – Andrew Hardwick

This workshop will cover the basic understanding of the different benefits Social Security provides to retirees, individuals with disabilities, and survivors of deceased workers. Attendees will be able to distinguish parts A, B, and D of the Medicare program, including how to apply and who is eligible, and will be able to use SSA’s online tools to expedite filing for benefits.

Personal & Spiritual Development

The Iceberg Principle: How to Connect Habits to Vision and Change Your Life – Les Herron

How much more quickly and easily would you accelerate towards your vision if your habits were connected to what you see for yourself and your ministry in the future? In this session attendees will discover how to connect habits to vision and change their future, how the right habits can consistently and smoothly move them towards their vision, and a simple strategy to connect habits to vision.

Ministry Lessons from Jesus – Arlen Busenitz

Feel overwhelmed and overextended? Imagine what Jesus’ ministry was like. You’ll discover principles from His life which help you stay recharged, focused, effective, and making good decisions. By the end of the session attendees will be able to stay recharged by applying principles from the life of Christ, and have a realistic view of ministry and learn the power of “no.”

How to Thrive in Your Personal and Ministry Life – Arlen Busenitz

Are you thriving, or do you feel like you’re drowning under the pressures of ministry and life? In this practical session you’ll learn four practical principles to help you thrive in your personal life and ministry. Find God’s purpose for your life. Take control of your time and your life.

A Farmer’s Life: Caring for the Field – Coretta Turner

A “musing” spin on the good soil parable found in Matthew 13, this presentation challenges attendees to consider their strengths and gifts and to plant their “strength seeds” in soil that will produce good fruit.

How to Get Along with Almost Anyone – At Home and at Work – Roy Wooten

We are told to “love one another.” Not everyone is as easy to get along with as you. Learn skills to help you with your most challenging coworker, boss, employee, church member or family member. In this interactive workshop participants will discover why staff leave churches, learn the difference between healthy and unhealthy workplace relationships, and identify the four killers of all relationships.

Personal & Spiritual Development, Contd.

Courageous Conversations – Roy Wooten

This workshop will show attendees how to move through fear to having the hard conversations they need to have. Whether in the office or at home, hard conversations are a necessary part of every relationship. Participants will discuss what gets in the way of difficult conversations, the key to setting up courageous conversations, and a formula for moving through the barriers to having conversations.

Healthy Relationships for Successful Outcomes – Roy Wooten

This session will help you deal with relationships and marriages as a person and a minister/leader. Learn how you can reach your maximum potential by strengthening healthy relationships in your world. In this interactive workshop participants will learn how to talk so that people will hear what they are saying, and will identify key activities that strengthen healthy relationships.

Uncovering Your Strengths for Maximum Impact – Roy Wooten

God gave everyone strengths, but sometimes they are well hidden beneath other things. In this interactive and inspiring workshop participants will uncover hidden strengths within themselves, will learn how to become a discoverer of strengths, and will develop a road map for putting strengths to full use for maximum impact in their life purpose and goals.

Dealing with Difficult People – Dr. Stephen Trammell

Where there is motion, there is friction. This workshop addresses two questions: Why does God allow difficult people into your life? How do you forgive them? Overcoming the friction of difficult relationships will be explored with an engaging PowerPoint presentation, a listening guide, and a Q&A session. Participants will gain clarity on dealing with difficult people in a way that honors Christ and promotes unity.

Pastors-Only Track

Juggling Responsibilities as a Solo Pastor/Staff (Small Church) – Arlen Busenitz

Solo pastors juggle multiple responsibilities, wear different hats, are pulled in different directions, and are expected to deliver a quality sermon each week. Learn what to eliminate and delegate. Discover practical steps for dealing with responsibilities and keeping the joy in ministry.

Seven Things All Pastors Should Know about Money – Bradley Vinson

As a pastor, you can't lead a financially healthy church if your own personal finances are not solid. In this session you'll get practical and biblical advice that you can implement right away. Find a proven process to help you save money, build a legacy, make wise financial decisions that will affect your family, church and more.

Balance...Yes, but How? – David Fleming

Balancing the demands of a full time ministry is a constant challenge. It is all important, but is it equally as important? Does my life and ministry calendar actually reflect my values? Or am I consistently finding myself... out of balance? In this session, we will identify practical steps to prayerfully establishing, strategically calendaring, and fiercely protecting the things that matter most in ministry.

Building Your Staff and Your Culture – Tim Stevens

Many leaders spend way too much time dealing with staff conflict and hiring replacements. From 19 years' experience at the same church that has grown from five staff members to more than 100, Tim Stevens will share from his learnings, both good and bad.

Being a Pastor Worth Following – Tim Stevens

Every week you hear another story of a church leader who is disqualified because of a personal choice or failure. This could happen to any of us. There are some simple (but not easy) personal disciplines every leader needs to consider in order to build their ministry on a foundation of integrity.

Succession Success – Doug Halcomb & Chuck Williams

Most churches are not prepared for succession in key roles, especially for the Senior Pastor. In this workshop we will present practical steps for developing a plan to help achieve succession success by sharing the lessons learned from our experience with our own succession.

Joseph Who? Making a Name for Yourself Someone Else through Mentoring – Doug Halcomb

In this workshop, attendees will be given a mentoring role model of someone from the Bible, the main reasons why they might not think of themselves as mentors, why they need to think of themselves as mentors, and a simple mentoring plan that they can start today and practice for a lifetime.

Should a Pastor Know What a Person Gives? – Brad Leeper

This session will tackle the red-hot topic of whether leaders should or should not know giving patterns of people. Our thinking on this topic has an enormous bearing on your giving outcomes. Learn how to settle on your thinking and how you can live with that position and still be intentional about growing giving.

How to Disciple Higher-Capacity Givers – Brad Leeper

How are we really to instruct those who are rich in this present world? What if you had a group of people in your church that had surplus to give? Why would they give that surplus to your church? Learn how to appropriately engage with surplus givers, disciple them in their gift area, and inspire them to invest in your church mission.

Additional workshop content and speaker biographies can be found online.

Hispanic Track

Income Taxes for Churches and Ministers – Carlos O. Granda

This workshop provides an overview of the tax laws for churches, religious organizations and ministers. We will cover topics such as understanding the process to gain exemption from income taxes at the federal, state and local level, what happens when the church employs people to carry on ministry, and how best to handle the pastor's compensation.

Diversify Your Audience on Social Media – Priscilla Arteaga and Reynel Oliva

This workshop will demonstrate how to utilize social media as a marketing avenue to broaden and capture your intended target audience. The presenters will consult each attendee on how to best utilize social media platforms based on the needs of their respective organizations.

Understanding Social Security and Medicare – Andrew Hardwick

This workshop will cover the basic understanding of the different benefits Social Security provides to retirees, individuals with disabilities and survivors of deceased workers. Attendees will be able to distinguish Parts A, B, and D of the Medicare program, including how to apply and who is eligible, and will be able to use SSA's online tools to expedite filing for benefits.

Real Estate Purchase Basics for the Local Church – Daniel E. Lopez

Every church will eventually have to face the decision of how best to accommodate the congregation's growth. We will explore the most common options available, such as leasing, purchasing land to build on, or purchasing an existing building. Learn how to prepare to buy, apply for a loan, explore financial products available from banks, and talk about the factors that influence the banks' decisions.

Office Applications

Windows, Mac, and Office Tips and Tricks – Jonathan Smith and Nick Nicholaou

Come learn how to overcome computer challenges that will shape the way you work for years. Nick Nicholaou is all about the Mac, while Jonathan Smith is a Windows guy. These two will share their tips and tricks in this workshop as they help us explore common operating system shortcuts and office shortcuts and will answer users' questions.

3M Ergonomics: Workplace Solutions and Office Productivity – Corbin Knoll

This workshop will provide attendees with ergonomic solutions for their workspace while working, relaxing at home, or even driving in the car. We will also cover key 3M office products, break room supplies, and Post-it Dry Erase surfaces to save time and money.

Saying Death to the Sticky Note and Hello to Evernote – C. J. Malott

They come in different sizes and colors, but are sticky notes really all that effective? Learn about an application that is growing in popularity and more so in productivity: Evernote. Maybe you already use it, but need tips and tricks on using it more effectively. Come learn about a tool that will help you say goodbye to sticky notes.

Conquer the Perplexing Publisher Monster: Don't Worry, It's Really Not Scary! – Nita Townsend

Is Publisher your monster under the bed? Don't let the self-doubt of "I am not that computer savvy" stop you from using Publisher. The truth is . . . once you expose what appears to be scary, you will quickly master flyers, brochures, bulletins, and much more like a pro! Join us as we discover how to conquer the Perplexing Publisher monster.

Best Practices Using Shelby Systems' New Cloud Financials – Alfred Johnson

Alfred Johnson will discuss best practices for churches using new Cloud-based financial packages. While the presentation will be based on current best practices, Shelby Systems' new Cloud-based program will be used during the discussion. Attendees will gain insights into the advantages and disadvantages of web-based accounting programs and much more.

Life-Saving Tips for the Drowning Executive Assistant – Lindsey Lyons

Ever feel you are out at sea without a flotation device? Drowning in paper work, to-do lists, stacks of files, and people calling your name every second? This workshop will reveal tips to stay afloat and discuss how to survive and juggle the many aspects of being an executive assistant.

How to Be Successful Using Membership Software Tools – Mark White

Mark White will discuss best practices for churches using any of the new Arena Membership tools. While the presentation will be based on current best practices for any church and its software, Shelby Systems' Arena program will be used during the discussion.

Tracking and Reporting Ministry Effectiveness, Part 1 – Dave Bundrick

We should take time to evaluate each ministry's effectiveness as it contributes to the church's overall mission. At the end of this workshop, attendees will be able to better identify "Ministry Opportunities," learn how to track them, and use this information to evaluate each ministry's effectiveness as it relates to your church's mission.

Tracking and Reporting Ministry Effectiveness: Dashboards, Part 2 – Dave Bundrick

This workshop will focus on the specifics of building a "dashboard" to visually evaluate and communicate ministry effectiveness. Attendees will learn practical examples of which information should be reported, the best way to report, and the do's and don'ts of dashboarding. Attendance in Part I is encouraged to gain understanding of the concepts and language associated with this topic.

Schedule

7:30 - 8:30

Registration, Coffee, Continental Breakfast

8:30 - 8:45

Kick-Off, Welcome, Door Prize

9:00 - 10:15

Session A

Workshop Topics

A-1	Religious Employers Beware: Your Legal Risks Are on The Rise
A-2	Good Grief! They Said What ????
A-3	Prioritizing Church Communications
A-4	No Workshop This Session
A-5	Accounting Q&A Roundtable
A-6	Caring for Executive Staff Through Compensation Planning
A-7	Contract Labor: What You Do Not Know Can Hurt You
A-8	No Workshop This Session
A-9	We Have Agreed to an External Audit. Now What?
A-10	Vendor Agreements--What Every Decision Maker Should Know
A-11	Faith & Finances
A-12	Why Church Buildings Matter
A-13	The Ins and Outs of Mitigating Fire Damages
A-14	No Workshop This Session
A-15	No Workshop This Session
A-16	Understanding and Implementing Necessary Safety Practices in Your Church
A-17	The Missing Values of Exploration and Discovery
A-18	No Workshop This Session
A-19	Being a Leader Worth Following
A-20	Effective Time Management
A-21	Cultural Intelligence I For Those Who Are Not in Charge
A-22	Tracking and Reporting Ministry Effectiveness, Part 1
A-23	How to Analyze Your Data: Trends in Your Data That Will Surprise You & Give You Practical Steps to Elevate Your Giving
A-24	Should a Pastor Know What a Person Gives? (Pastors Only)
A-25	No Workshop This Session
A-26	No Workshop This Session
A-27	No Workshop This Session
A-28	Say "No" to So-So: A Nonprofit Communication Case Study Show-N-Tell
A-29	Juggling Responsibilities as a Solo Pastor/Staff (Small Church) (Pastors Only)
A-30	A Farmer's Life: Caring for the Field
A-31	What Are We Trying to Sell?
A-32	IT: Common Mistakes to Avoid and Current Trends
A-33	Defending Your Body, Not Just Your Beliefs
A-34	No Workshop This Session
A-35	Understanding Social Security and Medicare
A-36	No Workshop This Session
A-37	Courageous Conversations
A-38	No Workshop This Session
A-39	No Workshop This Session
A-40	Succession Success (Pastors Only)
A-41	Income Taxes for Churches and Ministers (Hispanic Track)
A-42	No Workshop This Session
A-43	No Workshop This Session
A-44	3M Ergonomics: Workplace Solutions and Office Productivity
A-45	No Workshop This Session
A-46	No Workshop This Session
A-47	How to Be Successful Using Membership Software Tools
A-48	No Workshop This Session

Speaker

Gayla Crain
Cheryl Reed
Bob Wolfe & Phil Elmore
Lindsey Lyons
Ashley Voss & John Ratliff
Elaine Sommerville
Frank Sommerville
Cynthia Cox
Ann Williams
Cory Halliburton
Bradley Vinson
Tim Cool
Rachel Barnett & Brad Murff
Dean Johnson
Don Oprea
Nathan Parr
Les Herron
Karen White
Tim Stevens
Jonathan Smith
Michael Euliss & Dr. Dee Stokes
Dave Bundrick
Mark Slabaugh
Brad Leeper
Tonya Frye
Chris Green
Rob Long
April Canik
Arlen Busenitz
Coretta Turner
C.J. Malott
Nick Nicholaou
David Moran
David Reed
Andrew Hardwick
Paula Burns & Gary Benson
Roy Wooten
Stephen Trammell
David Fleming
Doug Halcomb & Chuck Williams
Carlos O. Granda
Priscilla Arteaga, Reynel Oliva
Daniel Lopez
Corbin Knoll
Nita Townsend
Alfred Johnson
Mark White
Rich Ruiz & Troy Davenport

10:15 - 10:45

Coffee & Snack Break

10:45 - 12:00

Session B

Workshop Topics

Speaker

B-1	Religious Employers Beware: Your Legal Risks Are on The Rise	Gayla Crain
B-2	Performance Management vs. Performance Appraisal: What's the Difference?	Cheryl Reed
B-3	Prioritizing Church Communications	Bob Wolfe & Phil Elmore
B-4	No Workshop This Session	Lindsey Lyons
B-5	Accounting Q&A Roundtable	Ashley Voss & John Ratliff
B-6	No Workshop This Session	Elaine Sommerville
B-7	He Said, She Said - The Sommervilles' Tax and Legal Update	Frank & Elaine Sommerville
B-8	Creating an Effective, Yet Concise, Chart of Accounts	Cynthia Cox
B-9	No Workshop This Session	Ann Williams
B-10	No Workshop This Session	Cory Haliburton
B-11	Seven Things Every Leader Should Know about Money	Bradley Vinson
B-12	Creating Capital Reserves	Tim Cool
B-13	The Ins and Outs of Mitigating Fire Damages	Rachel Barnett & Brad Murff
B-14	The Ministry of Maintenance	Dean Johnson
B-15	Optimize Your Energy Savings	Don Oprea
B-16	Maintaining the Life of Your Building and Equipment	Nathan Parr
B-17	The 3 Ds of Destination	Les Herron
B-18	Managing Generational Diversity	Karen White
B-19	Building Your Staff and Your Culture	Tim Stevens
B-20	Windows, Mac, and Office Tips and Tricks	Jonathan Smith & Nick Nicholaou
B-21	Cultural Intelligence II For Those Who Are Not in Charge	Michael Euliss & Dr. Dee Stokes
B-22	Tracking and Reporting Ministry Effectiveness: Dashboards, Part 2	Dave Bundrick
B-23	No Workshop This Session	Mark Slabaugh
B-24	How to Disciple Higher-Capacity Givers (Pastors Only)	Brad Leeper
B-25	Social Media Strategy: Let's Get Started!	Tonya Frye
B-26	What's New in Technology: How IT Can Enable Your Ministry	Chris Green
B-27	The Future Arrived Yesterday	Rob Long
B-28	No Workshop This Session	April Canik
B-29	How to Thrive in Your Personal and Ministry Life	Arlen Busenitz
B-30	A Farmer's Life: Caring for the Field	Coretta Turner
B-31	Saying Death to the Sticky Note and Hello to Evernote	C.J. Malott
B-32	No Workshop This Session	Nick Nicholaou
B-33	Firearm Familiarity	David Moran
B-34	No Workshop This Session	David Reed
B-35	Understanding Social Security & Medicare	Andrew Hardwick
B-36	No Workshop This Session	Paula Burns & Gary Benson
B-37	How to Get Along With Almost Anyone--at Home and at Work	Roy Wooten
B-38	No Workshop This Session	Stephen Trammell
B-39	Balance... Yes, but How? (Pastors Only)	David Fleming
B-40	Joseph Who? Making a Name for Yourself Someone Else Through Mentoring (Pastors Only)	Doug Halcomb
B-41	No Workshop This Session	Carlos O Granda
B-42	Diversify Your Audience on Social Media (Hispanic Track)	Priscilla Arteaga, Reynel Oliva
B-43	No Workshop This Session	Daniel Lopez
B-44	No Workshop This Session	Corbin Knoll
B-45	No Workshop This Session	Nita Townsend
B-46	No Workshop This Session	Alfred Johnson
B-47	How to Be Successful Using Membership Software Tools	Mark White
B-48	Church Construction: Identifying a Building Partner	Rich Ruiz & Troy Davenport

12:00 - 12:30

Lunch in FLC & Networking

12:30 - 1:00

Special Events & Door Prizes

1:00 - 1:45

Keynote Address by Afshin Ziafat

Schedule

2:00 - 3:15

Session C Workshop Topics

- C-1 Wage & Hour Update: Of Course Your Church Is Covered by This Statute; & New Problems with Social Media for Employers
- C-2 Terminations: How to Fire Graciously
- C-3 No Workshop This Session
- C-4 No Workshop This Session
- C-5 Donor Restricted Funds
- C-6 Texas Sales Tax- The Hidden Liability
- C-7 Avoiding Lawsuits: Cheaper to Avoid Than to Defend
- C-8 No Workshop This Session
- C-9 We Have Agreed to an External Audit. Now What?
- C-10 No Workshop This Session
- C-11 Seven Things All Pastors Should Know About Money (Pastors Only)
- C-12 Church Locality: Church Facilities of Tomorrow
- C-13 The Ins and Outs of Mitigating a Water Loss
- C-14 Tips and Tricks of Facility Managers (Panel Discussion)
- C-15 Optimize Your Energy Savings
- C-16 Using Security Products in Your Facility to Minimize Risk
- C-17 The Iceberg Principle: How to Connect Habits to Vision and Change Your Life
- C-18 Managing Generational Diversity
- C-19 Building Your Staff and Your Culture (Pastors Only)
- C-20 Windows, Mac, and Office Tips and Tricks
- C-21 Cultural Intelligence I for Leaders
- C-22 Reaching Outside the Church Using Sport and Recreation
- C-23 How to Increase the Front Door of First-time Givers and Shrink the Back Door of Givers Who Stop Giving
- C-24 Innovations in Giving: What's New and Working That Will Increase Your Giving
- C-25 No Workshop This Session
- C-26 What's New in Technology: How IT Can Enable Your Ministry
- C-27 No Workshop This Session
- C-28 No Workshop This Session
- C-29 Avoiding Burnout and Staying Stoked for Ministry
- C-30 Unmuting the Children: Empowering Their Voices
- C-31 What Are We Trying to Sell?
- C-32 No Workshop This Session
- C-33 No Workshop This Session
- C-34 Even Churches and Schools Need World Class Service
- C-35 Understanding Social Security and Medicare (Hispanic Track)
- C-36 Defending Your Ministry from Five Critical Risks
- C-37 Uncovering Your Strengths for Maximum Impact
- C-38 Dealing with Difficult People
- C-39 Balance . . . Yes, but How? (Pastors Only)
- C-40 Succession Success (Pastors Only)
- C-41 No Workshop This Session
- C-42 No Workshop This Session
- C-43 No Workshop This Session
- C-44 No Workshop This Session
- C-45 No Workshop This Session
- C-46 Best Practices Using Shelby Systems' New Cloud Financials
- C-47 No Workshop This Session
- C-48 No Workshop This Session

Speaker

- Gayla Crain
- Cheryl Reed
- Bob Wolfe & Phil Elmore
- Lindsey Lyons
- Ashley Voss & John Ratliff
- Elaine Sommerville
- Frank Sommerville
- Cynthia Cox
- Ann Williams
- Cory Haliburton
- Bradley Vinson
- Tim Cool
- Rachel Barnett & Brad Murff
- Dean Johnson & Panel
- Don Oprea
- Nathan Parr
- Les Herron
- Karen White
- Tim Stevens
- Jonathan Smith & Nick Nicholaou
- Michael Euliss & Dr. Dee Stokes
- Dave Bundrick
- Mark Slabaugh
- Brad Leeper
- Tonya Frye
- Chris Green
- Rob Long
- April Canik
- Arlen Busenitz
- Coretta Turner
- C.J. Malott
- Nick Nicholaou
- David Moran
- David Reed
- Andrew Hardwick
- Paula Burns & Gary Benson
- Roy Wooten
- Stephen Trammell
- David Fleming
- Doug Halcomb & Chuck Williams
- Carlos O Granda
- Priscilla Arteaga, Reynel Oliva
- Daniel Lopez
- Corbin Knoll
- Nita Townsend
- Alfred Johnson
- Mark White
- Rich Ruiz & Troy Davenport

3:15 - 3:45

Afternoon Snack in CO+OP Alley

Register & Pay Online at www.TexasMinistryConference.org

3:45 - 5:00

Session D Workshop Topics

D-1	Wage & Hour Update: Of Course Your Church Is Covered by This Statute; & New Problems with Social Media for Employers	Gayla Crain
D-2	HR Roundtable	Cheryl Reed & Panel
D-3	No Workshop This Session	Bob Wolfe & Phil Elmore
D-4	Life-Saving Tips for the Drowning Executive Assistant	Lindsey Lyons
D-5	Donor Restricted Funds	Ashley Voss & John Ratliff
D-6	No Workshop This Session	Elaine Sommerville
D-7	He Said, She Said - The Sommervilles' Tax and Legal Update	Frank & Elaine Summerville
D-8	Creating an Effective, Yet Concise, Chart of Accounts	Cynthia Cox
D-9	No Workshop This Session	Ann Williams
D-10	Vendor Agreements: What Every Decision Maker Should Know	Cory Halliburton
D-11	No Workshop This Session	Bradley Vinson
D-12	No Workshop This Session	Tim Cool
D-13	The Ins and Outs of Mitigating a Water Loss	Rachel Barnett & Brad Murff
D-14	The Ministry of Maintenance	Dean Johnson
D-15	No Workshop This Session	Don Oprea
D-16	Using Security Products in Your Facility to Minimize Risk	Nathan Parr
D-17	The 3 Ds of Destination	Les Herron
D-18	No Workshop This Session	Karen White
D-19	Being a Pastor Worth Following (Pastors Only)	Tim Stevens
D-20	Making an Impact With Social Media	Jonathan Smith
D-21	Cultural Intelligence II for Leaders	Michael Euliss & Dr. Dee Stokes
D-22	Reaching Outside the Church Using Sport and Recreation	Dave Bundrick
D-23	The Essential, Under-the-Radar Habits of Churches that are Abundantly Funded	Mark Slabaugh
D-24	Innovations in Capital Campaigns: No Longer Bound by the Same Old Same Old	Brad Leeper
D-25	Social Media Strategy: Let's Get Started!	Tonya Frye
D-26	No Workshop This Session	Chris Green
D-27	The Future Arrived Yesterday	Rob Long
D-28	Say "No" to So-So: A Nonprofit Communication Case Study Show-N-Tell	April Canik
D-29	Ministry Lessons from Jesus	Arlen Busenitz
D-30	No Workshop This Session	Coretta Turner
D-31	Saying Death to the Sticky Note and Hello to Evernote	C.J. Malott
D-32	No Workshop This Session	Nick Nicholaou
D-33	Defending Your Body, Not Just Your Beliefs	David Moran
D-34	Even Churches and Schools Need World Class Service	David Reed
D-35	No Workshop This Session	Andrew Hardwick
D-36	Defending Your Ministry from Five Critical Risks	Paula Burns & Gary Benson
D-37	Healthy Relationships for Successful Outcomes	Roy Wooten
D-38	No Workshop This Session	Stephen Trammell
D-39	No Workshop This Session	David Fleming
D-40	Joseph Who? Making a Name for Yourself Someone Else Through Mentoring (Pastors Only)	Doug Halcomb
D-41	No Workshop This Session	Carlos O Granda
D-42	Diversify Your Audience on Social Media	Priscilla Arteaga, Reynel Oliva
D-43	Real Estate Purchase Basics for the Local Church (Hispanic Track)	Daniel Lopez
D-44	3M Ergonomics: Workplace Solutions and Office Productivity	Corbin Knoll
D-45	Conquer the Perplexing Publisher Monster: Don't Worry, It's Really Not Scary!	Nita Townsend
D-46	Best Practices Using Shelby Systems' New Cloud Financials	Alfred Johnson
D-47	No Workshop This Session	Mark White
D-48	No Workshop This Session	Rich Ruiz & Troy Davenport

Speaker

5:00

Door Prizes and Evaluation Prize Drawing

Schedule at a Glance

7:30 - 8:30

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

8:30 - 8:45

Welcome & Door Prizes

9:00 - 10:15

Session A Workshops

10:15 - 10:45

**Morning Snack Break
& CO+OP Alley**

10:45 - 12:00

Session B Workshops

12:00 - 12:30

Lunch & Networking

12:30 - 1:00

Special Events & Door Prizes

1:00 - 1:45

Keynote Address by Afshin Ziafat

2:00 - 3:15

Session C Workshops

3:15 - 3:45

Afternoon Snack & CO+OP Alley

3:45 - 5:00

Session D Workshops

5:00

Evaluation Drawing & Door Prizes

What others are saying about the Texas Ministry Conference...

"We have been privileged to be a CO+OP vendor for the past 9 years. Over the years we've seen the Texas Ministry Conference grow to an extraordinary level and one we're proud to be associated with. The learning opportunities are numerous and as a vendor, it's also a time we get to visit with many of our clients and a chance to meet new friends."

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At the Door - \$139

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Non Members call 832.478.5131 for pricing

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- Each person registering needs to submit the completed registration form from this brochure or register online at www.TexasMinistryConference.org.
- Make additional copies of this form as needed or download from www.TexasMinistryConference.org.

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Cancellations received in writing by February 2, 2015 will be refunded less \$25.00 for processing. After February 2, all registrations including "no shows" are subject to the full conference fee. An organization may substitute one individual for another at any time prior to the start of the program.

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Select Your Workshops (One Per Session)

Session A: 9:00 - 10:15

Title _____

Session B: 10:45 - 12:00

Title _____

Session C: 2:00 - 3:15

Title _____

Session D: 3:45 - 5:00

Title _____

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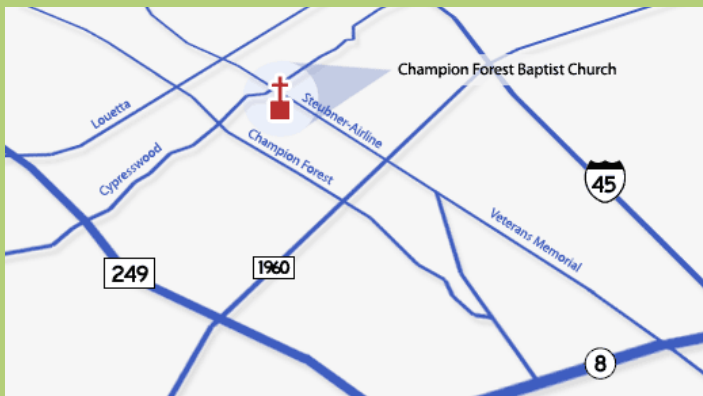




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Speaker Bios, Workshop Summaries,
and Registration now available online at

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Workable Unity

Rob Long

Five hundred years ago, Renaissance Man discovered that the world was round. Three hundred fifty years later, Organization Man developed the practice of management. But as his practice evolved, he forgot that his world was round. He built a management world of hierarchy that boxed people and functions in squares and rectangles on organization charts, forming the famous pyramid. Leaders sat on the pointed top looking down as the workforce looked up. For the next one hundred fifty years, rank equaled authority.

Now we live in a period of profound change—the convergence of technology, media, and mobile spheres—connecting employees, customers and partners to organizations and to each other in new ways. There is a miraculous openness today. The barriers are down. We see organizations working in fluid and flexible and self-organizing structures. We are learning from one another in a wondrously circular exchange that calls us to work with its diversity.

Diversity and inclusion are *de rigueur* for most organizations today. Yet while all the talk about appreciating diversity is important, much of it overlooks Scripture's underlying claims about what it means to be formed in the image of God, and how human flourishing can be nurtured in the workplace. This carries tremendous implications for any Christian leader.

The Christian leader's distinct view of humanity in the workplace offers an antidote to the fragmentation and cynicism many workers associate with diversity—precisely because it begins with the glory and greatness God intended so that persons would participate in creation through their work. Work now becomes a marvelous polishing of intellectual and spiritual and emotional faculties. It is a process of learning who we are. And it asks that we enrich the meaning and capacities of our organizations through our differentness.

If we fail on the key challenge of diversity and inclusion, our efforts in every other area may falter. It does little good to formulate a brilliant strategic plan or change our effort unless we affirm that each individual has more to contribute than job skills. Each has unique experiences and knowledge, insights, creativity, the capacity to encourage others, the capacity to share, and so on. In the end, diversity and inclusion is all about valuing relationships, about valuing people as individuals.

How can leaders make this actionable? Let me propose four qualities to practice.

Leadership Quality 1: Know your team.

I mean really know them. Know them as people. Know their past work experiences. Know what skills and talents they possess. Ask them about their aspirations, their short- and long-term goals. Sometimes people do not even recognize their own potential and sell themselves short. Good leaders will look for that potential, nurture it carefully, and help employees grow. Many of us are where we are today because someone saw the potential in us and took an interest in helping us develop that potential.

Leadership Quality 2: Make shared ownership a priority. This quality reaches beyond “Let’s put our differences aside,” or “Look at all we have in common.” It values these truths, but when we stop there, our differences are not even recognized as advantageous kindling to ignite the kind of creative problem-solving and innovation that we want in people. To create shared ownership, employee engagement has to be the primary goal. The focus: continuous improvement. We see a need. We join with others. We find the necessary information and resources. We respond creatively, quickly. We create a solution that works.

Leadership Quality 3: Use the tools of respect. Effective leaders personify good manners and civility. Manners have to do with rules of social behavior; civility has to do with respect for other people. Both are indispensable. This is how we build the healthy, inclusive and embracing relationships that unleash the human spirit. We can dismiss this as soft management, but I challenge us to measure the performance of a team whose work is underscored by trust, civility, and good manners against a team where mistrust, disrespect, and lack of consideration are the rule of the day. No contest.

Leadership Quality 4: Establish mutualism as perpetual practice. This quality adds a new guide for decisions, problem-solving, products, services, profit-making. Building a foundation on mutualism is a new way of thinking about our responsibilities. It demands that we consciously make a routine practice of evaluating our every behavior and every communication with a thoughtful inspection of their implications and benefits for all concerned. This means that achieving results is the task of everyone. We can anticipate what is required of us, connect with those we need, and respond intelligently. Everyone benefits; no one is harmed. I win, you win, we all win.



If we really believe in the added value of these four qualities to everyone in our organization and those we serve, how can we put them into effect? The answer is not complicated: We deliberately make them priorities, every single day. We go to work looking for opportunities to put them into practice, and we seek out and open ourselves to the input of team members and customers, clients, or members. We will be rewarded with input that we might never have gotten without having created this climate of respect and collaboration. In this way we support the cornucopia of gifts and talents in our organization with wholehearted appreciation for human authenticity because it becomes clear to everyone that we celebrate God's mix—that we are all made in his image. ✦

Rob Long

Rob Long is a leadership coach, change consultant, coffee drinker, disciple, husband, father, Texan (not necessarily in that order). He is Managing Director of CoVenture Consulting LLC and co-founder of Encordis Inc.



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Comparing HRAs, FSAs, HSAs and MSAs: Which Approach Is Best?

Kim Whaley

Employers are increasingly looking to consumer-driven health plans to help soften the blow of continually rising health care costs. Depending on the model, these plans typically include:

- Health Reimbursement Arrangements
- Flexible Spending Accounts
- Health Savings Accounts
- Medical Savings Accounts

Some plans allow employees to use these accounts to pay for medical expenses that are not covered by insurance, while employers use others to provide employees with a fixed dollar amount with which they can purchase health care services. This article provides some basic information about the similarities and differences between HRAs, FSAs, HSAs and MSAs.

Medical Savings Accounts

The original consumer-driven health plan, the Archer MSA, was an account that allowed year-to-year rollovers and was designed to be combined with a high-deductible health insurance policy. The high-deductible policy protected the insured from catastrophic loss, such as a prolonged illness or hospitalization. The savings account was controlled by the individual, and was intended to pay for routine health care services.

MSAs contained restrictions that reduced their practicality and appeal to employers and employees. For example, tax-free MSAs were only available to the self-employed and the employees of small businesses (under 50 employees). Large and medium-sized employers and employees of companies that did not provide health insurance were not eligible for an Archer MSA. The employer and employee could not both contribute to the employee's MSA in the same year.

While MSA accounts already established may continue to be used and receive contributions, no new accounts may be established.

Health Savings Accounts

The Medicare Prescription Drug, Improvement and Modernization Act of 2003 established a tax-favored health savings account (HSA). HSAs are much like MSAs, but the rules applicable to HSAs are less restrictive.

An individual that is (a) covered by a high-deductible health plan, (b) does not have other health insurance coverage (with some exceptions) and (c) is not claimed as a dependent on another person's tax return may establish an HSA. An HSA may be established by an individual, including the self-employed, or it may be employer-sponsored. Unlike MSAs, the employer and employee can contribute to the HSA in the same year, subject to annual limits.

Like the MSA, the high-deductible health plan is designed to protect the individual against catastrophic loss, but allows the individual to roll over unspent funds in the HSA from year to year. Since the HSA is a tax-exempt trust owned by the individual, they may keep the account upon termination or retirement.

Flexible Spending Accounts

In 1986, the Internal Revenue Code Section 125 introduced the Flexible Spending Account. FSAs provide a means for employees to considerably reduce their income tax liability through salary reduction. Employees can contribute a portion of their own salary to an account designated to pay for health care expenses. These pretax contributions are exempt from income and payroll taxes.

Several inherent design flaws have resulted in low participation in FSAs. The tax code requires that only employers may set up these accounts for their employees, leaving self-employed individuals and millions of other employees unable to set up their own accounts. In addition, the FSA has a use-it-or-lose-it provision. Employees are required to elect a specific amount of salary deduction at the beginning of the year, and then must use every dollar in the account by the end of that year. Because annual medical expenses are hard to predict, employees often overfund the accounts and then spend unnecessarily at the end of the year to avoid forfeiting the money in their accounts.

In 2005, the IRS announced that cafeteria plans could be amended to allow participants to access unused amounts remaining in an FSA at the end of the plan year to pay for expenses incurred during a grace period of up to two and a half months after the end of the plan year. It is important to note that when a plan with a general purpose health FSA provides a grace period, participants will not be eligible to contribute to an HSA until the first day of the first month following the end of the grace period, unless the employee has a zero balance in the FSA at the end of the plan year, or if a qualified HSA distribution of the entire remaining balance is made as of the end of the plan year.



Critics of FSAs also note that they are difficult and confusing to set up and administer, causing many small and midsize employers without adequate resources to forego their use. In addition, filing claims for reimbursement can sometimes be difficult and time-consuming for the employee.

Health Reimbursement Arrangements

Funds within a Health Reimbursement Arrangement (HRA) may be rolled over from year to year. HRAs allow employees to use employer contributions only for medical expenses or to pay health insurance premiums.

Unlike FSAs, unused HRA balances may accumulate from year to year, thus providing a personal stake for the consumer in the financial outcome of his or her health care spending decisions.

Because HRAs are group health plans, they are subject to laws such as HIPAA and COBRA. If an employee leaves an employer, he may continue to access unused funds within the HRA by electing COBRA. Under COBRA, the employer may also be required to continue its contributions during the COBRA coverage period. The requirement to continue contributions and comply with HIPAA is a deterrent for employers' HRA.

Deciding on the Right Approach

Introducing consumerism into your health plan requires an evaluation of the benefits and disadvantages of HSAs, FSAs and HRAs. No one solution is right for every employer. In light of the complexities of choosing the right consumer-driven health plan, many employers continue to take a wait-and-see approach.

If your organization is considering implementing a consumer-driven health plan, your Core Benefit Services, Inc. representative can help you decide which plan is best for you.

A chart comparing the tax-advantaged accounts discussed in this article follows on the next page. ➔

Kim Whaley

Kim Whaley has been in the industry since 1991 and with Core for almost eight years. In her role as a Benefit Specialist with Core and as a Registered Health Underwriter, Kim has focused on understanding ACA regulations and advising small group employers with as few as two employees in the areas of health, dental, life and disability insurance as well as directing employers in areas such as Section 125 Plans, legislative updates, payroll deduction plans and other supplemental group benefits.

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Comparison of Tax-Advantaged Accounts

	HSA	MSA	HRA	FSA
Name of account	Health Savings Account	Medical Savings Account	Health Reimbursement Arrangement	Health Flexible Spending Account
Who owns the account?	Individual/Employee	Individual/Employee	Employer	Employer
Who may fund the account?	Employer or employee; can be both in the same year Employee can contribute pre-tax dollars through Section 125 plan	Employer or employee, but not both in the same year Must be small employer or self-employed individual	Employer*	Employer/Employee* Typically the employee contributes pre-tax dollars through a Section 125 plan
What plans may be offered with the tax-advantaged account?	An HDHP as follows: <u>Minimum Deductible</u> \$1,250 Ind.; \$2,500 Family (2014) \$1,300 Ind.; \$2,600 Family (2015) <u>OPM</u> \$6,350 Ind.; \$12,700 Family (2014) \$6,450 Ind.; \$12,900 Family (2015)	An HDHP as follows: <u>Minimum Deductible</u> \$2,150 Ind.; \$4,300 Family** \$2,200 Ind.; \$4,350 Family*** <u>Max. Deductible</u> \$3,200 Ind.; \$6,450 Family** \$3,250 Ind.; \$6,550 Family*** <u>OPM</u> \$4,300 Ind.; \$7,850 Family** \$4,350 Ind.; \$8,000 Family***	Effective for 2014 plan years, an employer must offer a health plan and the HRA must be considered integrated with group health plan coverage. Stand-alone HRAs are not permitted unless they are limited to excepted benefits or fall under an exemption to the Affordable Care Act (ACA).	Effective for 2014 plan years, health FSAs must qualify as excepted benefits to satisfy ACA reforms. To qualify as an excepted benefit, the FSA must meet a maximum benefit requirement and other group health plan coverage must be offered by the employer.
Is there a limit on the amount that can be contributed per year?	\$3,300 Ind.; \$6,550 Family (2014) \$3,350 Ind.; \$6,650 Family (2015) Catch-up contributions: \$1,000/year—age 55 by end of tax year Reduced by MSA contributions in same year	65% of individual deductible 75% of family deductible	No, there is no IRS prescribed limit	Effective for taxable years beginning after Dec. 31, 2012, employees may not elect to contribute more than \$2,500 per year to a health FSA offered through a cafeteria plan. This amount will increase in future years to reflect cost-of-living increases. For 2014, the amount remains at \$2,500.
Does the uniform coverage rule apply?	No	No	No	Yes
Can unused funds be rolled over from year to year?	Yes	Yes	Yes	No, with two exceptions. If the FSA allows, unused amounts may be used for expenses incurred during a grace period of 2½ months after end of plan year. Also, if the FSA does not incorporate a grace period, it may allow employees to carry over up to \$500 in unused funds into the next plan year.
What expenses are eligible for reimbursement?	Section 213(d) medical expenses Effective 12/31/10, OTC medicine or drug expenses cannot be reimbursed unless they are prescribed or are insulin. - COBRA premiums - QLTC premiums - Health premiums while receiving unemployment benefits - If Medicare-eligible due to age, health insurance premiums except medical supplement policies	Section 213(d) medical expenses Effective 12/31/10, OTC medicine or drug expenses cannot be reimbursed unless they are prescribed or are insulin. - COBRA premiums - QLTC premiums - Health premiums while receiving unemployment benefits	Section 213(d) medical expenses Effective 12/31/10, OTC medicine or drug expenses cannot be reimbursed unless they are prescribed or are insulin. Health insurance premiums for current employees, retirees, and qualified beneficiaries, and QLTC premiums Employer can define "eligible medical expenses"	Section 213(d) medical expenses Effective 12/31/10, OTC medicine or drug expenses cannot be reimbursed unless they are prescribed or are insulin. Expenses for insurance premiums are not reimbursable Employer can define "eligible medical expenses"
Must claims submitted for reimbursement be substantiated?	No	Yes	Yes	Yes
May account reimburse non-medical expenses?	Yes, but taxed as income and 20% penalty (no penalty if distributed after death, disability, or age 65)	Yes, but taxed as income and 20% penalty (no penalty if distributed after age 65, death or disability)	No	No
Is interest earned on the tax-advantaged account?	Yes, accrues tax-free	Yes, accrues tax-free	Yes, paid to the employer	No

*Self-employed individuals, including partners, and more than 2% shareholders in a subchapter S-corporation cannot contribute. ** For 2013; ***For 2014

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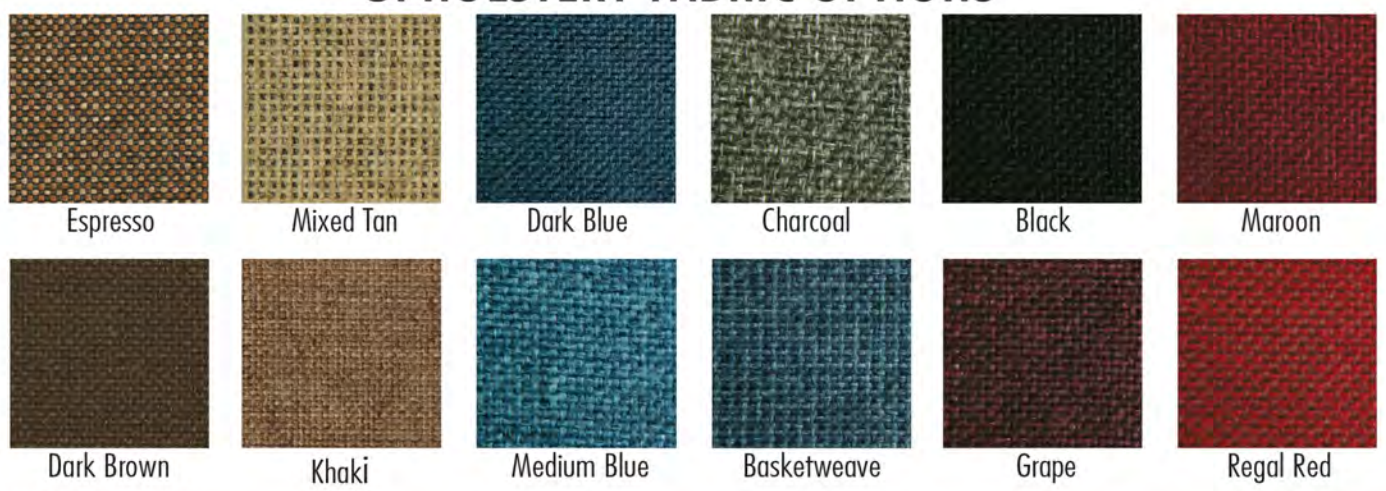
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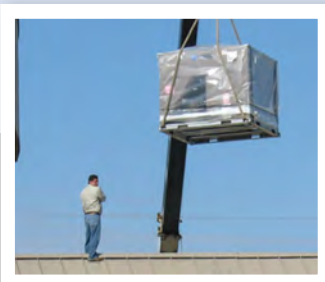
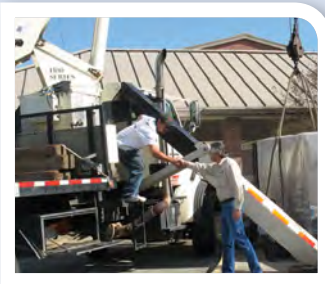


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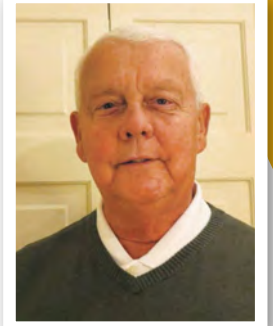


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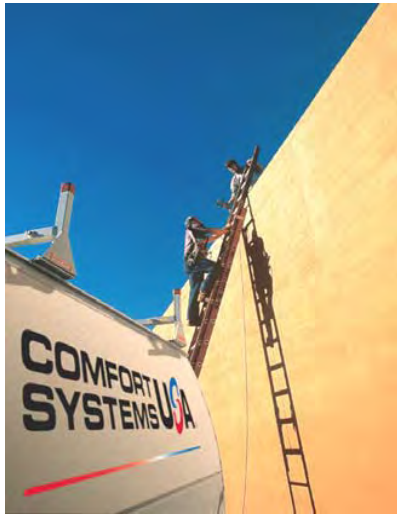
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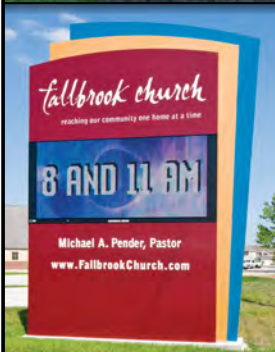
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