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the page
in document
management



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God reminded me that He is the higher Power and I could love him not because He deserved it, but because God loved me when I didn't deserve it.



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Committed to Renewal

Implied in the very word "renew" is an acknowledgement that there is a reality that has existed before, and it can be restored or brought back to usefulness and life.



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Insurance One is an independent insurance agency offering product lines that are varied and comprehensive among all types of commercial businesses, as well as personal products such as auto and homeowners insurance.



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

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

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

AUTHORIZED ORGANIZATION Church Supplies & Services, Inc.

LOCATION 1880 S. Dairy Ashford, Suite 208, Houston, TX 77077

TELEPHONE 281.531.5629 **INTERNET** www.churchco-op.org

Issue Number: 19 Subscription Price \$0.00

A Time for Renewal....

Renewal is irresistible. When spring comes, the days get longer, the soil warms up and nature renews. We are all refreshed by the arrival of the daffodils, the bluebonnets and all the other decorations nature provides after winter. Even the old earth smells good when we till it. We see the beauty and smell the fragrances, and are restored by the arrival of the new season.



David talks about renewal in Psalm 29. You won't find the word 'renewal,' but you will find that the Lord speaks seven times and remarkable things happen that are renewing. We focus on renewal throughout this May issue. It's refreshing.

Turning toward summer, we follow our culture to the beach or the mountains, to the lake or the hammock, and we find opportunities to be refreshed again. The Lord knows what we are learning. Renewal takes time. We need to take the time to be renewed – even a nap.

As you take your break, browse through the CO+OP magazine. Find the potential in the articles and in the ads. Both are substantial. Be sure not to miss the coupon for residential carpet cleaning in the article from Blackmon Mooring on page 6. Tell them you found the coupon in the CO+OP magazine.

We are already preparing for the 2011 Texas Ministry Conference, Together We Simplify, on February 17. You can mark your calendar now so you won't miss what everyone is talking about in the recap on page 28.

Blessings for the summer....and renewal for always.

Dan Bishop
Executive Director

Renewal takes time.

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rbarnett@cfbc.org

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garyb@insuranceoneagency.com

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rick.burdon@faithbridge.org

Paula Burns
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pburns@insuranceoneagency.com

Dr. Donna Bowman
drdjbow@gmail.com

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rcadenhead@pinelake.org

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sconverse@kinsmenlutheran.org

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jodie.sell@coker.org

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awillcpa@yahoo.com

Your Marketing Reps

Ric Hobscheid, DFW, 817.320.3137
richobscheid@churchco-op.org

Mary Kaye McCoy, HOU, 281.755.4147
marykayemccoy@churchco-op.org

Production

Design
Elbe Creative
Dallas, Texas 972.658.2751

Publisher
Dan Bishop
Houston, Texas, 281.531.5629

Managing Editor
Patti Malott
Houston, Texas, 281.531.5629

Editor
Cynthia Gustava
Houston, Texas, 281.531.5629

Printer
Brodnax Printing
Dallas, Texas, 214.528.2622

NACBA

2010 Meetings

Alamo Chapter – San Antonio

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

Capital Chapter – Austin

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

Dallas Chapter

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

Fort Worth Chapter

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

Houston Metro Chapter

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

North Houston Metro Chapter

Meeting on the second Thursday of each month at 11:30 a.m.
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For more information on a Chapter meeting in your area, visit the NACBA website, www.nacba.net



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Why is HVAC Systems Cleaning Important?

By Cameron Blackmon

Have you found yourself, office staff, or family members more prone to allergic reactions and flare-ups recently? Does it always seem like you have nasal irritations, throat congestion, or watery eyes?

If so, you might be inhaling pollutants while inside the safety of your own home or office and not be aware of it. Your ventilation system could be a breeding ground for dust mites and a receptacle for millions of dust particles, pollen, dander, mold and mildew spores. When you inhale the air inside your house or office, you also inhale these contaminants, making you that much more susceptible to respiratory illnesses and allergy flare-ups.

This increased concentration of dust in your ventilation system can lead to the environment inside your home or office being up to 100 times more polluted than the outside environment. Whether you're at home, at the office, at school, at church or in any other enclosed space, the air contains contaminants that are invisible to the naked eye.

According to the National Air Duct Cleaning Association (NADCA), "Heating, ventilation, and air conditioning (HVAC) systems have been shown to act as a collection source for a variety of contaminants that have the potential to affect health... contaminants such as mold, fungi, bacteria, and very

small particles of dust. The removal of such contaminants from the HVAC system and home should be considered as one component in an overall plan to improve indoor air quality."

"Research by the U.S. EPA has demonstrated that HVAC system cleaning may allow systems to run more efficiently by removing debris from sensitive mechanical components. Clean, efficient systems are less likely to break down, have a longer life span, and generally operate more effectively than dirty systems."

How to Know When HVAC System Needs Cleaning

If you've noticed that the floors or furniture in your home or office seem to be attracting more dust than usual, you may have dust circulating through your air duct system. Additional factors to consider:

- You notice mold/mildew on registers and vents.
- You notice layers of dust on vents.
- Members of your family, office staff, or congregation frequently suffer from colds, red and watery eyes, throat and nasal congestion, nasal irritation, asthma or other respiratory illnesses.

How Frequently Should HVAC Systems be Cleaned?

According to NADCA, the frequency in which HVAC systems should be cleaned depends on several factors. Some things that may lead a home or business owner to consider more frequent cleaning include:

- Water contamination or damage to the home, office, or HVAC system.

- Home or office renovations or remodeling.
- Prior occupancy of the home or office.
- Smokers in the business or home.
- Pets that shed high amounts of hair and dander.
- Occupants with allergies or asthma who might benefit from a reduction in the amount of indoor air pollutants in the facility's HVAC system.

How to Choose an HVAC System Cleaning Company

The U.S. EPA suggests that consumers, when selecting an air duct cleaning provider, choose a professional company that is certified by and follows the guidelines established by NADCA, as well as utilize other criteria that validate the company's professional experience.

Below are just a few reasons why you should choose Blackmon Mooring as your HVAC System Cleaning Provider:

- Active member of NADCA in good standing.
- Over 61 years of experience in the industry.
- AAA-rated member of the Better Business Bureau (BBB).
- Experienced technicians licensed and bonded to perform HVAC cleaning services for both residential and commercial applications.
- Our service technicians clean all the way back to the HVAC unit, not just at the registers and vents. Only this can ensure a complete and thorough cleaning. Ignoring the depths of the HVAC unit increases chances that as soon as the system is switched on, the dust will be transported right back to the ductwork, eventually making its way back into the rest of the facility.
- Top-of-the-line HVAC cleaning equipment is used to perform all cleaning services.

Blackmon Mooring's Step-by-Step HVAC System Cleaning Method:

- First we vacuum all the register covers and vents, hand-cleaning them to remove all traces of dust.
- Then we use a Duct Sweeper or Air Whip to reach all the way into the ductwork through the vents to agitate and loosen dust particles. The dust particles are sucked out of the duct system by using negative-pressure equipment that ensures it is not dispersed into the air to re-contaminate the environment, but is sucked back into the equipment. The equipment that captures the dust particles utilizes a HEPA filtration system that filters the air that's blown out of it resulting in clean air inside the facility.
- We also offer the cleaning of the mechanical components of the unit including the blowing motor, the filters, drain pans and interior housing. Although this service is optional, we highly recommend it in order to ensure a completely clean HVAC system.

- Once all the dust and pollutants have been removed, it's time to disinfect the system. We offer an optional system fogging, using an EPA registered anti-microbial agent to kill mold, bacteria, and other germs that may still remain in the system after all the ducts have been cleaned.

Church CO+OP Members & Blackmon Mooring

Blackmon Mooring is committed to providing Church CO+OP members and staff with exceptional quality and attention to detail at a fair price. Church CO+OP Members that utilize Blackmon Mooring's HVAC Cleaning Service will receive "Preferred Vendor" pricing for all projects performed for the member church. Additionally, church staff may utilize the attached coupon for the cleaning of their own residences by simply referencing the special offer code included on the coupon. ✦

Cameron Blackmon



Cameron Blackmon, grandson of founder William Blackmon II, works as the Corporate Programs Director at Blackmon Mooring. While he is involved in many areas of the company, his primary responsibility is to oversee the various cooperative purchasing and insurance programs that Blackmon Mooring is involved with. His main initiative is to ensure that customer service, quality, and compliance with program requirements remain a central focus throughout the entire organization.

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Breathing Room A Blackmon Mooring Testimonial By Patti Malott

This past year has been the worst ever for Houston allergies. After the completion of a few rounds of allergy testing, my doctor told me that allergy shots and the removal of carpeting in our home would greatly improve the air quality.

After my husband and I discussed the huge task of replacing carpet with hardwood floors, we decided to go the extra measure and have our air ducts cleaned. We have lived in the house since 1999 and to our knowledge, the vents had not been cleaned since it was built in the late 1980's.

I inquired into a few companies and decided to use Blackmon Mooring since they had such a high satisfaction rating from their customers. Little did we know how much of an impact that decision would make on our overall health.

The crew came out and worked for about 4 hours. They were incredible. They explained each step that would be taken, assured us that they would cover furniture and clean the ducts in such a way that we would not know they were there. That is exactly what they did.

The two men wore shoe coverings so they wouldn't track in dirt from the outside. They covered furniture, painted the vents and brought them back to their original state. The last thing they did was spray an antibacterial solution into the vents and ducts that is guaranteed for one year to prevent bacteria from building up and posing a threat to health.

We can't say enough about this company—we are totally impressed. We could tell the difference in air quality immediately. The sneezing was brought to a minimum overnight. I wish we would have had them out years ago.

One does not usually have the cleaning of vents high on a priority list. However, now that we experienced the difference and know the importance of this task, we will invite Blackmon Mooring back every three years to keep the air quality high.

Thank you, Blackmon Mooring, for your excellent work, good communication skills, and wonderful customer service!

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morepower^{to}you

by Michael Bernstein

It's May already, and TES Energy Services has been very busy working with providers to keep your electricity costs the lowest in the marketplace. For those churches that have chosen to use our services, we thank you!

This article will focus on some areas of interest on the websites of some of TES' providers and which we hope you will find helpful.

These providers have been picked because of their commitment and service to the churches of the CO+OP. They have agreed to the stringent terms that are part of the contracts with the CO+OP...terms such as no meter fees, extended payment plans, lowest cost electricity and many other valuable services.

Please read the following excerpts from our vendor websites to learn about:

- Money saving tips from Cirro Energy
- Types of industry contracts from Champion Energy
- Green Mountain's efforts with their corporate initiative to make sure that they "walk the talk" for green energy
- Timely hurricane preparedness suggestions from StarTex and First Choice Energy

These excerpts are just a small portion of the wealth of information that is on our provider's websites.

Always remember that the rates to CO+OP churches are usually lower than what is sold directly by the providers. This is as a result of careful negotiations with the providers by TES's energy experts...experts like John Blunt, myself, and all the others at TES Energy Services, LP. So be sure to contact your TES representative to start negotiations on your behalf with any of these fine providers.

We hope that you enjoy these article picks and we look forward to discussing your energy needs with you.

Energy and money saving tips from Cirro Energy...

Get more from your electricity and pay less for it! By applying these easy and inexpensive energy-efficient tips, you can cut your bills 10% to 50% and help reduce air pollution.

- (1) Use the energy-saving settings on your household appliances.
- (2) When you can, wash your clothes in cool or warm water.
- (3) Replace regular light bulbs with long-lasting fluorescents. They can save you up to 75% over standard light bulbs.
- (4) Plant trees and shrubs around your home's south and west sides to help cool your home in the summer.
- (5) Remove old appliances and air conditioning units and replace them with newer, more energy-efficient models. Newer, more energy-efficient units often pay for themselves in a year or two.
- (6) Upgrade old windows to new, energy-efficient models or add weather-stripping to reduce energy leaks.
- (7) Add additional insulation to your attic and walls.
- (8) Examine exterior doors to ensure there are no air leaks and install weather-stripping if necessary.

Electric Energy Deregulation...

In the markets Champion Energy serves — Texas, Illinois, Pennsylvania — deregulation has prompted countless consumers, like you, to exercise their legal right to select a Retail Electric Provider and an electric plan that meets their specific needs. Competitive commercial electricity rates, superior customer care and customized solutions position Champion Energy as the go-to electric energy provider for thriving businesses and churches. Champion's knowledgeable commercial team works with you to customize a creative energy solution that keeps your church's unique electric power needs and specific interests paramount. Learn about the following money saving solutions!

- Fixed-Rate Solution – a fixed price per kilowatt hour for the term of the contract with no hidden fees or “gotchas”

- Variable-Rate or Indexed-Based Solution – floating price contract
- Heat Rate Electricity Index Contract – fixes conversion ratio of natural gas to electricity with a floating natural gas price
- Customized Solution – an energy solution aligned with your volumes and risk tolerance
- 100% Renewable Energy Option – green energy components are incorporated to further customize unique solutions

Walking the Talk...

Green Mountain Energy Company shares our customers' commitment to the environment. In addition to pursuing our mission to change the way power is made through the power of consumer choice, we believe in operating our company in a sustainable way.

We are also committed to product integrity. In order to reinforce our commitment, Green Mountain hired an independent third-party auditor to ensure our renewable energy and carbon offset purchases accurately matched our retail sales volumes. The audit included examination and testing of our records, including our customer sales records, renewable energy credit and carbon offset purchase contracts and attestations, as well as product content labels.

Here are a few examples of how we “walk the talk”:

- We estimate the CO2 emissions from all of our key business activities and act to reduce or offset them.
- We pledge to offset 100% of our corporate emissions with green power purchases for the EPA Climate Leaders program, a commitment we've made through 2010.
- Green Mountain Energy Company achieved the Silver certification level for the U.S. Green Building Council's Leadership in Energy and Environmental Design (LEED) certification for the interior space of its corporate headquarters in downtown Austin, Texas. Our office is only the second LEED Silver Commercial Interior rated space in Texas.
- A group of Green Mountain employees, the “Green Ambassadors,” promotes environmental stewardship, enforces the environmental policies throughout the company, and sponsors sustainable events such as trail cleanups.

Hurricane Preparedness Guidelines for Evacuation Planning

When a hurricane threatens, evacuating is the smartest move. When local officials call for an evacuation, get going without delay.

- Discuss evacuation plans with your family BEFORE hurricane season, which is June 1 to November 30. Make a checklist of what you need to do before you leave town and review it.
- Monitor NOAA weather radio and local TV and radio broadcasts during storm season.
- Prepare an emergency supply kit including: radio, flashlight, extra batteries, extra eye glasses, bottled water, non-perishable food, dry clothes, bedding, insurance information, important documents, medications, copies of prescriptions and special products for babies, the elderly and medically fragile family members.
- Learn your evacuation routes before storm season. Make sure you have a FULL TANK OF GAS before you leave. Expect traffic delays.
- Dial 2-1-1 to register if you have special health care needs or if you simply do not have transportation: Gulf coast residents in evacuation zones with special health care needs -- who do not have friends or family to help -- should register in advance for a ride by dialing 2-1-1 in the event of a threat.

Staying Safe During a Hurricane

First Choice Power, a Texas electric provider, recommends you consider these important safety considerations if you could be impacted by a hurricane:

- Avoid all downed utility lines. It is difficult to distinguish between power, cable and phone lines. Assume any line you see on the ground is energized and remain a safe distance away.
- If someone in your home is dependent on continuously operating electric-powered medical equipment, make arrangements for backup power or to relocate.
- Before lowering a television antenna or satellite dish, look for power lines. If you can't avoid a power line, don't do the work.
- Turn off all swimming pool pumps and filters and wrap them in waterproof materials.
- Turn your refrigerator and freezer to their coldest settings the day before the storm to keep food fresh in the event of a power outage.

- If the power goes out, your electric garage door will not open. If you evacuate your home, be sure to have a door key with you so you can re-enter. To operate your garage door manually, pull on the emergency release cord and push the door up using the lift handle.
- Before the storm, turn off or unplug any unnecessary electrical equipment, especially sensitive electronics such as computers and televisions.
- Check that emergency equipment such as flashlights, battery-operated radios, and backup generators are in working order. ✦



Michael Bernstein
Account Manager
TES Energy Services, LP

John Blunt
Energy Consultant
TES Energy Services, LP

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Committed to Renewal

By John Lockhart

Renewal Is Possible!

The idea of renewal is wonderful. Implied in the very word “renew” is an acknowledgement that there is a reality that has existed before, and it can be restored or brought back to usefulness and life. Renewal implies still seeing worth even if one is considering a magazine subscription or a marriage vow.

Everything valuable needs to be renewed. Vows and contracts, relationships and tools... you name it, and if it is of value, it needs attention for its future life. A sharp knife must be renewed or sharpened after use. The edge may have been very useful, but for future use, the edge needs sharpening again. You may not know this, but a dull knife is more dangerous than a sharp one. It is easier to work with a sharp blade, whereas the dull blade calls for more effort and creates more mishaps.

From a spiritual standpoint, the good news is that God is interested in renewal. Actually, more than being "interested," God is committed to renewal. God is willing to take a past, even one that has been misdirected and as Redeemer, place value on the prospect of renewing the future. God knows that the image in which we were made, though tarnished, is still able to be active in a new relationship.

Recently, I found some old saddles in a barn. Someone had left them there, for they saw no value in the future of those saddles. God seems to have such a deep vision of who we can be and what we can do, that there is rarely the declaration "No future; no value," and then just puts us in the loft of a barn for mice and dust to corrupt.

Renewal Is Resisted

With all this good news, there is also some discouraging news. Renewal is not always wanted. After all, it calls for change. In a culture that worships comfort and things that are new, the invitation to the responsibilities of renewal is not always accepted. One must be willing to enter evaluation, confession, and development of a new mind, and the establishment of new disciplines. That can be difficult. Comfort, many perceive, is much easier. Yet, we must remember, a dull knife is dangerous. A newer version is desired anyway, so why do the work of renewal?

Also, rather than facing the tasks of renewal, we would rather justify ourselves, or so we think and say. Most of the time we actually do not justify ourselves, we just blame others or our circumstances for our current condition. We acknowledge the condition, but we do not accept responsibility for it. In most cases, when we "justify ourselves," we actually never make ourselves right, even in our own minds. We simply explain why we are not better, blaming what someone did to us, did not do for us, or some other unfair circumstance that kept us from our potential.

Renewal Is Grounded in Fundamentals

If you are at all familiar with a twelve step recovery program, you know that in the first steps of their renewal work, the participant gives up blaming anyone and admits that the problem is within.

God seems to have always known that we would need times of renewal. It is beautiful that Psalm 103:14 states that God remembers that we are made from dust. God remembers that without the breath of life, we cannot live well at all. Our commandments for our community life with God and each other are very realistic. One of the ten commandments deals with renewal through the gift of the Sabbath day. God knows that after six days, we are not as sharp as we need to be. God knows that after six days of work, we need to review our creation story (Exodus 20:11) and our salvation story (Deuteronomy 5:15). We wear out. We lose sight of our great goals. We confuse priorities. We become dull. We are tempted to take on a lesser role rather than participating in a role in God's Kingdom. We need to come back regularly to the foundations of being created in God's image in order to participate in a living relationship with others and God. We need to come back to remembering the great salvation of God that overcomes all obstacles, especially our own resistance.

Living in the Houston area, we see professional athletes on television all the time. A team is always in competition or preparing for it. It is interesting to see that these gifted women and men are always coming back to fundamentals in their practice. Most championships are won through the execution of the fundamentals. They keep their knives sharp.

Renewal Is Seasonal

Renewal needs to be recognized within the seasons of our lives. The movement between our calendar seasons can be graphic. Heat can be great in summer, and then the chill of autumn ushers in the cold of winter. As the cold recedes, out comes the growth of spring. It is wonderful to see these seasons.

It is reported in one southern California town where the weather is supposed to be perfect nearly every day, that the suicide rate is one of the highest in America. Having visited this city, I was surprised to see advertisements for suicide hotlines on nearly every lamp post of every high bridge.

02

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*Renewal needs to be recognized
within the seasons of our lives.*

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Psychologists and sociologists think that one of the reasons for the high suicidal rate is that the weather is so perfect, it never gives a sign of grace to be withdrawn or an opportunity to rest. There are no Sabbaths. "You should be doing 'such and such' on this perfect day," people say to one another. The perfect climate can be unforgiving to our imperfect human condition. The weather never says "Stay inside." Never does the weather pattern show the dormancy of winter; spring color is around every day. In that city, it seems that one should just live all the time in a perpetual spring of life. But we are not made for perpetual motion. We are not made for full-time spring. We do our best within a rhythm of preparation: beginning, working, reflection and rest... or in other words, winter, spring, summer and fall.

Even if the people and opportunities are perfect, we must develop a cycle that allows for the body, mind, and spirit to be renewed.

Renewal Is God's Work

In one of the simple, yet quite profound verses in the Bible, Psalm 46:10, God says "Be still, and know that I am God." It is by God's grace that we are renewed. It is part of our work to put ourselves where the flow of God's grace is likely to touch us. For centuries, followers of Christ have held to some holy habits that have renewed them.

It is gratifying to learn from these foremothers and forefathers. They have traveled a long road and have wisdom to share with us. One of the gifts from these folks is a practice called fixed hour prayer, or the daily office. There are records in scripture showing that many of the significant followers of God followed some form of a discipline of prayer throughout the day. The idea is that you place yourself before God throughout the day to remember God's worth, desire, value and redemption. Though there are many plans for this renewal through prayer, one popular prayer guide calls for The Office of the Dawn, Morning Prayer, Midday Prayer, Evening Prayer and Night

Prayer. In this format, the first thing in the morning, before sunlight if possible, is simply to pray for the light to dawn on the day. As the morning's work begins for the day, it is greeted with Morning Prayer. Most of us are ready for lunch around midday. As the body needs renewal, so does the soul, so there is Midday Prayer. We are not made to work all the time... Evening Prayer helps us end the day's work. As we began the day with prayer being our first words, one then enters the night's rest with Night Prayer.

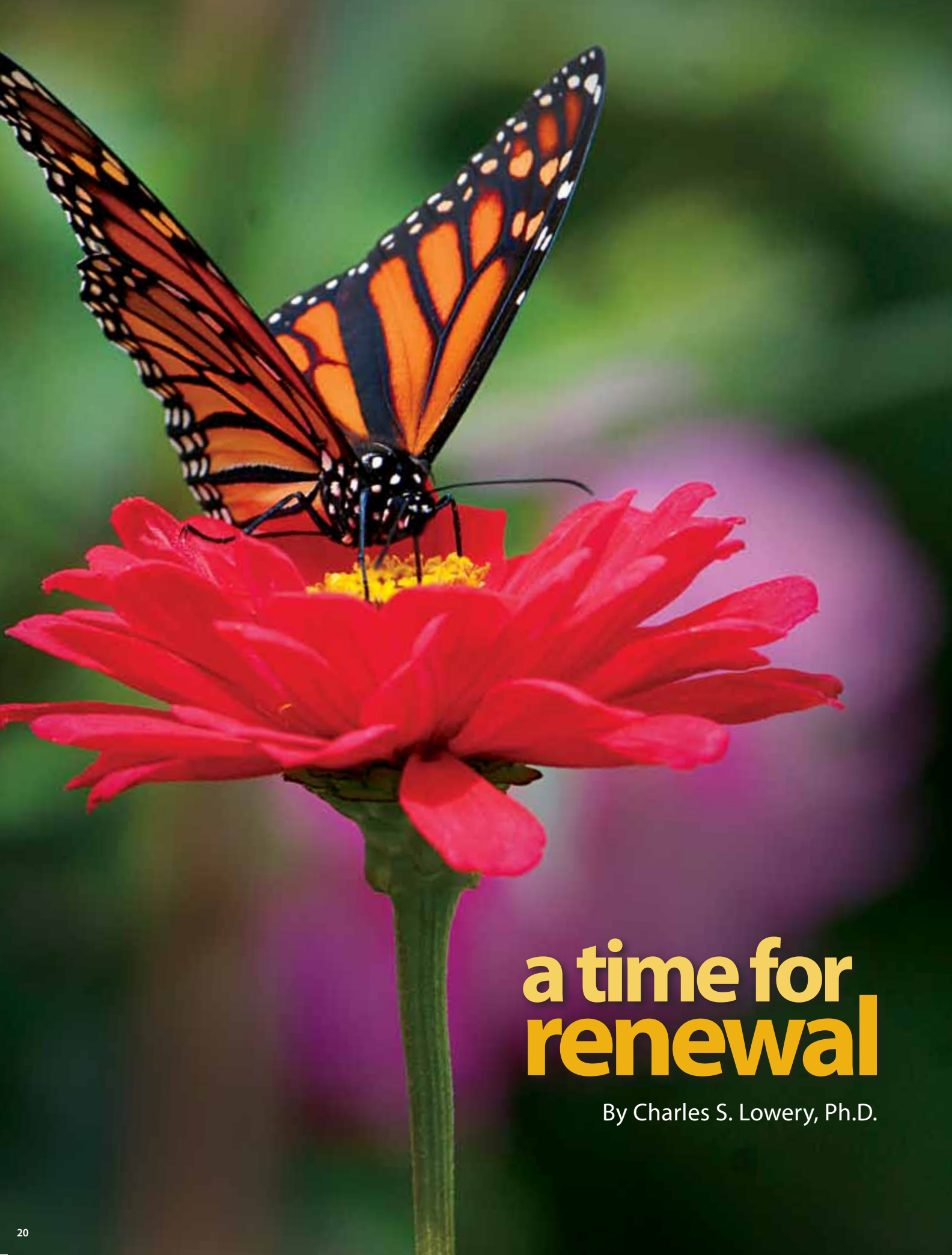
Jesus told us that we can only manage one day at a time, teaching that each day has enough troubles of its own (Matthew 6:34). We know this is true! Renewal can come by stopping our work for the day and moving into quiet rest for the night. Evening prayer, signalling that work has stopped, may be one of the hardest prayer times for us to accept. We are determined to put more work into the problems of tomorrow! We overload one day with too many days of problems, and we are not renewed.

When we join God in prayer, we are renewed. We become aware that we have God! We can celebrate God's love for us. We can celebrate that there is a Kingdom, an influencing and even controlling of our lives that God does. We are brought to peace to remember that we only need one day's bread at a time. Being still with God reminds us that we still have God! With God's commitment to us, and ours to God, we can be renewed. +

John Lockhart



John is the senior pastor of First Baptist Church, Richmond, Texas. He holds a Bachelor's degree from Mississippi College, a Master's of Divinity from Southwestern Seminary in Fort Worth, Texas, and his doctorate from Southwestern. John also received his two-year certification from The Academy for Spiritual Formation where he now serves on the leadership team. You can reach him at (281) 342-8664 or john@fbcrichmond.net



a time for renewal

By Charles S. Lowery, Ph.D.

The Bible tells us that we must continually renew our mind.

Do you remember the first time you swam in the ocean without parental supervision? I love the ocean! I'm quite sure God called me to preach, teach, and go to the beach. My first time in the ocean with my parents on the beach was memorable. I looked back to the shore and noticed that my parents had moved the umbrella and towels about 50 yards down the beach. I thought they were trying to lose me. I looked again and saw that the hotel had also moved down the beach. Then I realized that I had moved. I had drifted and I didn't even know it.

The Bible tells us that we must continually renew our mind. Otherwise, we drift in our thinking and eventually in our living. We need to live in a constant state of renewal. In our busy world, that usually involves getting away from our daily lives to think about how we live. We must evaluate where our lives are headed.

There are four areas to evaluate: physical, emotional, relational and spiritual. Let's start with the physical. What is your body telling you? Now I'm not talking about your achy breaky heart. I'm talking about body symptoms. What is going on right now? Are you tense? Do you have a headache? Is your lower back hurting? Are you just physically tired? Are you exhausted? What is going on? Are you taking a lot of medication to mask the pain of something else? How should you be dealing with the problem and not just the symptom? Now how are you feeling emotionally? Christians often have a hard time with this. If we are angry and a friend asks us about it, we often deny the anger. We have a difficult time admitting that we are angry. There is something eating away at us, but we have a hard time acknowledging this. We must first acknowledge it.

When we act on the outside in a different way from what we are feeling on the inside, we are out of congruence. We are then headed for trouble. Emotions are like a Coke bottle that we shake up. When we don't

deal with our emotions, it's like the Coke bottle being shaken and shaken, and eventually it explodes. When we pile and pile bricks onto a wheelbarrow, it eventually topples. As we continue to stuff and stuff our emotions, we fill the wheelbarrow to overflowing. What happens when the last brick is added? It can be just a simple comment by another or a small annoyance, but it causes the whole wheelbarrow to collapse from the weight! AAAAGGGGH-we explode! Your husband, wife, and kids look on in wonder... the problem is, they were the last brick.

Renewal is time for a spot check. How are we doing physically? Emotionally? Relationally? We find that the physical, the emotional, and the relational all work together. How do we work with other people? I worked in a mental health clinic prior to directing a counseling center in a church. Some churches traditionally vote for a new staff member. In this church, this was the case and the members voted whether I should be the psychologist. One man voted against my coming because he didn't believe a psychologist should work for a church. He wasn't at the vote, so he made sure to vote absentee ballot. Not only that, he discussed it around the city. I joined the staff anyway.

The first time I encountered this gentleman, I saw him at the end of the hall. I wanted to turn and go the other way, but I kept walking. I did have to talk to the Lord. I told Him that this man was down the hall and I am sure that God knew I loved the man. He just laughed. I then told Him that I liked the guy. He laughed again. So I finally got spiritual and told Him that I loved him in the Lord. And he gently told me not to blame Him; He knew I didn't like the guy. Yes, He was right. I didn't like him, in fact I couldn't stand him and wasn't sure why God created him in the first place. Now God could work through me. I had given this man power in my life. God reminded me that He is the higher Power and I could love him not because he deserved it, but because God loved me when I didn't deserve it. Well, since He put it that way... He taught us that there would be people we didn't love and that we should love our enemies. There are jerks everywhere, even in the church.

As we renew our minds, we ask ourselves if we are relying on Him. Galatians 6:4 says, "But let each one examine his own work, and then he will have rejoicing in himself alone, and not in another." We

examine our lives to see what it is that is keeping us from being what God wants us to be. There is a difference between conviction and guilt. The Holy Spirit brings conviction so we can see what is keeping us from enjoying life, from being the person God wants us to be. It has nothing to do with who you are. Guilt does not come from the Holy Spirit. Guilt comes from Satan. He attacks Christians and tries to convince us that we aren't Christians and that we have no status with God. Don't take a guilt trip, but understand that there is a time when God convicts us of areas of life that we must deal with.

Why do we need renewal? An old proverb says, "Man who gets too big for his britches is exposed in the end." There will come a time when we think we have it all together. 1 Corinthians 10:12 says, "Therefore let him who thinks he stands take heed lest he fall." When we think we have it all together it will fall apart. We aren't on our own and we can't handle it.

Jeremiah 33:3 says, "Call to Me and I will answer you, and show you great and mighty things, which you do not know." We need meditation, chewing the cud...not rumination. We don't think and dwell on the negative things of this world, nor do we meditate like the New Ager sitting and contemplating in the lotus position. That is not meditation – it's weird. Meditation is getting quiet, slowing down long enough to absorb God's Word. Let Him talk to us. Listen to His Words. Satan wants us in the crowd, in the noise, and in the busyness of life. He loves the busyness and confusion. He knows that in that still, small voice the Power reigns and we can draw on the Power.

If we try to fill our cars with gas as we drive by, we don't get much gas. We just circle and circle, but never stop. Can you imagine that? That is how we often deal with God. We circle and circle telling Him we need His power, but we don't take the time to slow down, to stop. As we drive by we get a small amount, but never fill the tank. We tell him that we need a little power as we drive by again and again. Eventually we use all the power we have and run out of gas. That's burn out – running out of gas. God tells us that we need that time of meditation and it leads to inspiration.

We also need education. Not public school education, but His education. Psalm 132:8 says "Cause me to hear

**God reminded
me that He
is the higher
Power and I
could love him
not because
he deserved it,
but because
God loved me
when I didn't
deserve it.**





**He knows
that in that
still, small
voice the
Power reigns
and we can
draw on the
Power.**



Your loving kindness in the morning, for in You do I trust; cause me to know the way in which I should walk, for I lift up my soul to You. Teach me to do Your will, for You are my God; Your Spirit is good. Lead me in the land of uprightness.”

Renewal is the comfort of God and it is clarity from God. It is the process of making clear the path we are to follow. It is a time to look in His book and know His Spirit to find our path.

Many people try to accomplish this, but they don't know how. They open the Bible and ask God for a verse. As they flip through the pages, they put their finger on a verse and say this is it. This is what I should do. There was a man who was down on his luck economically. He was tired and haggard. The pastor came to see him and asked him what the problem was. He told him that he was going to lose his business. He had done well, but was losing the business; he was in trouble. The pastor told him to just read the Bible. God would tell him what to do. About a month later, the pastor saw the same man who was really doing great. He was wearing a Rolex and a designer suit. In wonder, he asked what had happened. The man told the pastor that he had followed his advice and gone to the Bible. He opened his Bible and pointed down and there it was...Chapter 11. Now that is not the right strategy.

There is a strategy that comes from constant contact with God and His Word. It isn't just pointing to verses, but it is a strategy for living our lives. We put on new habits and replace the old habits. If we don't replace the old with the new, the old will return. The change will be temporary, we will relapse and old habits will return. Here's an example. Think of the Number 10. Do you see it? Just concentrate on 10. Do you have it in your mind? Now stop thinking about 10. Get 10 out of your mind. Remove the 10. Is 10 gone? Let me give you another exercise. Take 10 and multiply it by 8. Now divide it by 4. Now divide by 3. Divide by 3 again. Now you are down to decimals. Multiply that by 5. Where is the Number 10? It's gone. You have removed the old and replaced it with the new. God's way is through constant renewal with Him.

We want to make progress, not perfection. We will not be a complete mess today and Mother Teresa tomorrow. It is a slow process and there will be some

disappointments and mess-up's. It's slow going. Just as we have trash in our homes, we have trash in our lives. We have to take it out on a regular basis. Unless we do, the trash stinks up our houses and our lives. The difference may not be evident today or tomorrow, but next week, next month we will see the difference. Coaches say that a football team is not made or broken on the two-yard line with two minutes to play. They are only revealed. They are made or broken in the summer when the players run along the same roads day after day, getting into shape, and learning the plays. The crisis, the tight spot in the game, reveals how much they have already practiced and learned.

Renewal is the time to practice and learn the plays God has for us. Let me sum it up. I took my kids to see "The Empire Strikes Back" when they were young. Do you remember when Luke Skywalker met Yoda, his teacher and mentor in that gloomy and dismal place? As Luke Skywalker landed, his ship sunk in the mud. Yoda was teaching Luke how to use the Force. He tried to follow Yoda's instructions, but he still sank in the mud. The spaceship just sat there in the muck and mire. Finally Yoda looked at Luke and said, "Luke, you are trying to use the Force and you can't use the Force. You have to let the Force use you." Luke caught on and was able to remove the spaceship from the mud. Now that is Hollywood psychobabble, unless you understand that the real Force is Jesus.

Renewal is when we move from what we know in our heads to knowing it in our hearts. Jesus understood it very well. He said "Not my will, Father, but Your will be done." Renewal is more about renewing our faith than redirecting our effort. It is a time to stop. Put on how God wants for our lives and put off how we want to use God. Let's don't wait until we are stuck in the mud to begin the process of renewal. ✦

Charles S. Lowery, Ph. D.



Charles S. Lowery, PhD., is president and CEO of Lowery Institute for Excellence, Inc., a non-profit educational organization. Dr. Lowery's diverse background includes private practice, college professor, management consultant, corporate motivator and pastor. Charles' unique style of humor, encouragement, and motivation has made him one of the most sought after speakers in the country.

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Conference Recap

February 18, 2010

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Churches and church-related businesses are no exception. A visitor to a Sunday worship service may follow the words to the day's hymns on a PowerPoint presentation rather than a hymnal. Workers in a church office or a church-related business routinely use computer information systems to spread news about pastoral activities and perform the calculations that are necessary to run business operations.

With our increasing dependence upon computer-based information systems, however, come concerns about the privacy and security of sensitive information stored in digital form. As an employer, your organization gathers and stores information that your employees may regard as highly personal in nature. An employee's confidence in his or her employer depends in part upon the employer's ability to keep the employees' confidences.

Nowhere is the desire for confidentiality more evident than in matters relating to employees' private health information. In February 2009, Congress passed the Health Information Technology for Economic and Clinical Health Act (the "HITECH Act") as part of the American Recovery and Reinvestment Act of 2009. The HITECH Act strengthens the requirements of the Health Information Privacy and Accountability Act of 1996 ("HIPAA") with respect to the privacy and security of easily identifiable health information created and maintained in connection with group health plans. In particular, HITECH requires group health plans to provide notice to an individual whose protected health information has been unlawfully accessed or disclosed, and imposes significant penalties on those involved in certain violations of HIPAA's privacy and security rules.

If your organization provides group health insurance to employees, you should consider whether your group health plan may be a "covered entity" that is required to comply with the rules set forth in HIPAA and HITECH with respect to the privacy and security of individually identifiable health information. Even "church plans" that are exempt from the Employee Retirement Income Security Act of 1974 ("ERISA") or other components of HIPAA are nonetheless required to protect the privacy and security of their participants' health information. As a practical matter, this means that a group health plan is generally not permitted to use or disclose information that relates to a participant's health and could reasonably be expected to identify the participant. Certain limited exceptions permit a group health plan to release an individual's information to an outside party (for example, in cases when an individual has consented to the use or disclosure of the information or in the event that the information must be disclosed for purposes relating to treatment, payment or operations of the group health plan). However, in general, a group health plan must safeguard individually identifiable health information.

Since many of the requirements enacted as part of the HITECH Act became effective in February 2010, it is an excellent time to review your group health plans to insure that sufficient technical, administrative, and physical safeguards are in place to protect your employees' privacy. If your group health plan is fully insured, your insurance provider may assume responsibility for the bulk of HIPAA compliance. To the extent that your group health plan offers self-funded benefits, however, you may have to take a more vigorous role in monitoring HIPAA compliance. In either case, you should consult your attorney, information

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technology experts and service providers to help you create and implement a plan for compliance with HITECH and HIPAA. Protecting the privacy and security of health information is a complicated task that requires expertise in information technology, the administration of group health plans, and the details of numerous laws and regulations.

Here are five questions to help you gather the information you will need in order to evaluate your group health plan's compliance with the privacy and security rules of HIPAA.

1. Which vendors and third-party administrators provide services in connection with your group health plan? It takes a village of service providers to operate a group health plan. These service providers, known as "business associates," provide a wide range of services that may involve the use or disclosure of protected health information. Identify each person (or entity) that performs or assists in the performance of a function involving the use or disclosure of individually identifiable health information. Examples include service providers in areas such as claims processing, data analysis, utilization review, billing, or quality assurance. An entity that provides legal, actuarial, accounting or similar services may also be a "business associate" of the group health plan.

2. Does your group health plan have a written business associate agreement in place with its business associates? A group health plan is required to maintain a written "business associate agreement" with each business associate. Under the HITECH Act, business associates are directly responsible for complying with the rules governing the privacy and security of individually identifiable health information. Now is the time to find and update your business associate agreements.

3. Does your group health plan document contain language that permits the employer, as plan sponsor, to receive data in certain limited circumstances? A group health plan is a separate legal entity that is distinct from its plan sponsor. Information that is created or maintained by the group health plan is generally not available to the employer. A group health plan may authorize the employer, as plan sponsor, to receive certain limited information from time to time in order to evaluate the cost-effectiveness of the plan or perform other administrative activities. This language should specifically identify the persons to whom information may be released and the purposes for which it may be used. Consult your employee benefits advisor to make sure that the appropriate language is in place.



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4. Do you know where and how individually identifiable health information that is created or maintained in connection with your group health plan is stored?

Take a physical inventory of the places where individually identifiable health information may be hiding. Your first step should be to consult your information technology expert, who should be able to help you understand how your electronic data is stored and transmitted and how your organization's current security system protects that data. In addition, consider whether printouts of data are left on desktops or stored in unlocked file cabinets. You will need to formulate a strategy for protecting individually identifiable health information that may be located in each of the virtual or physical spaces you identify.

5. What will you do if there is a breach of unsecured protected health information?

HITECH imposes strict notification requirements in the event that certain protected health information is deliberately or inadvertently accessed or exposed. The procedures for breach notification range from providing notice to an individual whose information has been breached to notification of the mass media in the event of a breach affecting 500 or more individuals. You should develop a policy regarding notifications in the event of a breach so that you will be ready to respond in a timely and professional manner.

This Spring, consider making a resolution to renew your understanding of HIPAA, your relationships with your service providers, and your commitment to your employees' privacy. Compliance with HIPAA and HITECH is critical to your group health plan and important to your overall compensation strategy. Taking the time to understand how your plan works is a prerequisite to effective HIPAA planning. ✦

Alison Sulentic



Alison M. Sulentic is an employee benefits lawyer with Baker Botts L.L.P. A graduate of Harvard Law School, Ms. Sulentic has published extensively on issues relating to business ethics and compensation planning for religiously affiliated organizations.

Take a physical inventory of the places where individual identifiable health information may be hiding.

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banknotes

by Dale Rahlfs

Spring is typically considered to be a time of renewal, growth, and revitalization.

Renewal brings new meaning to us today, as we have suffered through a “winter” of economic recession. The economic and financial hibernation of the past is shifting to an attitude of growth and revitalization and we continue to experience a continued thawing in the credit markets as financial institutions return to normalized operations and attitudes towards new business. However, do not anticipate a return to the same banking relationship or market that you enjoyed in the past. There are three important areas to consider now:

The Financial World has Changed

The financial world has changed dramatically in the last two years. Bank failures, increased regulatory oversight, and higher capital costs for banks have altered the attitudes of credit committees. Continued concern over commercial real estate values and dragging unemployment has made many banks reluctant to approve new building expansions. It may be a church loan to you, but banker’s and their regulator’s will classify this as an owner-occupied commercial real estate loan and most banks are not looking to increase their exposure in this classification as real estate values continue to lag in the recovery. Anticipate lower loan to value requirements and more detailed financial and reporting covenants in loan agreements. Audited or reviewed financial statements will become standard on many transactions and you should factor in a longer loan approval period in your building timeline. Banks will be taking a more conservative view on projected capital campaign receipts and membership growth.

Credit committees are asking more detailed questions and requiring the lending officers to provide more detailed loan presentations and supporting documentation.

If you are building a new sanctuary to accommodate your growing church, will you really experience the demographic membership growth in your projections if the surrounding community is not growing? Is there new residential construction in the area to support your anticipated growth? What are the demographics of your neighborhood and congregation? Does your membership consist of young growing families or retired couples?

Refinancing your existing debt can be just as challenging, as last year's tithes may have declined. Higher requests for assistance from your membership and a depletion of your cash reserves will provide challenges and obstacles that will need to be addressed with your lender's credit committee. Don't be surprised if the appraised value of your current facility has decreased. The empty commercial office/warehouse building or vacant retail building down the street may not be a church, but it is having an impact on the appraised value of your facility. These facilities can typically be converted for use as a worship center for a smaller growing church, and the current owner of the property is probably willing to assist with the renovations in order to have an occupied or sold property.

The Yield Curve is Back

The interest rate yield curve is back. For several years preceding the recession, the yield curve was essentially flat, which translated into churches being able to lock into longer term credit facilities at short term rates. The interest rate spreads that the banks required on loans became narrower as credit quality at most banks was very good and the default rate was very low. Higher default rates on commercial real estate loans and a traditional yield curve have pushed loan pricing back to more historical norms. Banks are requiring a higher interest rate spread on loans as the cost of capital has increased and there is more emphasis on profitability. Banks are willing to lend again, but it has to be a profitable transaction for your banker.

Fixed rate pricing on borrowing is currently limited, as short term rates remain at historic lows, but the financial markets are anticipating higher interest rates in the future and many lenders will be unwilling to lock into a long term borrowing rate. Floating rate credit structures are being required by most credit and pricing committees.

Many churches with excess cash or cash reserves are not willing to put money into a fixed rate, five year certificate of deposit in anticipation of higher interest rates. Your banker will probably be just as reluctant to lend to you at a fixed rate for five years.

Relationship Matters

Having a strong relationship with your banker should have reaped benefits for both of you during this time period. If your banking needs have always been decided based upon the lowest priced provider of banking services, you may have discovered that you didn't have a friendly voice on the phone when you contacted your lender with a problem. Transaction-oriented service providers are generally focused on the next transaction versus maintaining a strong

relationship with an existing client. A transaction-based lender may have forced you to refinance your debt with another lender at a difficult time resulting in a higher priced credit facility and less than desirable terms. A relationship-priced credit facility may have been a few basis points higher than the transaction lender, but was it worth it when you had to refinance into a higher interest rate deal because you had a technical or financial covenant default?

Maintaining an active, honest line of communication allows the borrower and the lender to stay informed of each other's needs, problems and challenges, and allows both parties to react in a prudent and responsible manner during difficult times. Early disclosure and identification of problems allows the parties involved to achieve a mutually agreeable solution.

Renewal is meaningful and it energizes us to achieve more, but remember, one of the constants in our life is change and the world around us is awakening to a new economic environment full of change. +

Dale Rahlfs

Dale Rahlfs is a Vice-President with First Victoria Bank and has 23 years of banking experience. He and his wife live in The Woodlands, Texas, and attend Grace Crossing Church, a community Church of Christ where he is a member of the finance committee.



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by Gary Benson

Renewal Check-Up

No matter what type, the renewal of an insurance program is typically met with some form of anticipation. Will the cost go up? Will it go down? Will there be any changes in coverage or values? How will this impact our strategy or budget?

Planning for that part of the renewal process will likely not change, for each is a valid question. However, perhaps this renewal year, you should use this time to make a careful review of your insurance coverages, especially if you've not done this in a while. Now is a great time to do so.

There are numerous things to consider and we will not be able to encompass or elaborate on all of them, but we thought that we might just provide a brief checklist of items to review and at the same time, provide more details on something often overlooked – international medical and accident insurance – a consideration for many who will be participating in foreign missions this summer.

Your Renewal Checklist...

- **Look Beyond Cost in Making Any Insurance Decision:** Your insurance considerations should include: company stability, insurance expertise, service, claim handling, coverage and price.
- **Determine the Right Amount of Insurance:** The proper amount of insurance is what it would actually cost to replace your buildings and contents – not what the market value of your property is. Your agent can assist you with using modern cost estimator programs to arrive at the proper values.
- **Blanket Insurance:** Normally a policy will list a limit of insurance for each insured building and a limit for contents of each building. Consider, especially if you have multiple buildings, having coverage written on a blanket basis. This simply means combining your buildings and its contents under one limit of insurance. For example, if you have three buildings insured for \$200,000 each and one burns down, you would receive \$200,000 even if it were found at that time that it was worth more. However, on a blanket form, the total amount of coverage in our example would be \$600,000 and this is the amount applied to a loss at any one location. Therefore, if a building burned down and it was determined to be worth \$240,000, you would receive a check for \$240,000. Because there are coverage advantages, the insurance company may charge a higher premium for this option.
- **Deductibles:** While many non-profits may opt for a small deductible, ideally an organization should choose the largest deductible it can safely afford. Dollars not spent to cover fairly routine and reasonably budgetable losses are usually better spent to cover higher limits of insurance or even additional insurance coverages – those that could protect you against true catastrophic events. Also, please be aware of separate wind and/or hail deductibles that may be included in your policy, and be sure to understand what those translate to in dollars should you have such a loss.
- **Liability Protection:** The limits of liability can vary but generally speaking, you should consider \$1,000,000 to be the minimum acceptable limit.
- **Sexual Abuse/Molestation Liability:** A constant and ever increasing problem, this coverage should not be taken lightly. We generally recommend the highest limit of protection you can afford, but be aware that to be approved for higher levels of coverage, most companies will require specific screening methods, and often formalized policies and procedures.
- **Hired and Non-Owned Liability:** If you ever rent or borrow a vehicle or ask someone in your organization to drive on your behalf, this coverage is essential and should be included on all policies.

- **Directors, Officers, and Trustees Liability:** Quite simply, to protect those who serve your organization that could be additionally named in a lawsuit, you should include this coverage.
- **Employment Practices Liability:** As an employer, you are exposed to lawsuits from employees alleging wrongful termination, discrimination, sexual harassment, etc. Even smaller non-profit organizations or congregations should consider this coverage; larger ones should not be without it.
- **Educators Legal Liability:** Generally available to schools, this coverage provides liability protection for lawsuits alleging issues such as failure to educate, inappropriate financial aids or admission policies, etc.
- **Broadcasting/Publishing:** Your biggest exposure, if you actively participate in these areas, is personal injury such as libel and slander. This generally does not refer to your weekly bulletin or mailed newsletter – assuming of course that your policy covers personal injury coverage – which it should. But especially if you are involved in radio or television broadcasting or more involved publishing efforts, a separate policy or endorsement may be needed.
- **Alcohol:** If your church is one that serves alcoholic beverages of any kind, your policy should include “host liquor liability” coverage.
- **Umbrella Liability:** This provides additional layers of liability coverage beyond your other limits of liability. Coverage limits generally start at \$1,000,000 and are sold in multiples of \$1,000,000. There is no exact formula to determine how much coverage is appropriate, but consideration should be given to property values, amount of assets, etc.
- **Workers Compensation:** Although this coverage is not required in Texas, your organization will still be held liable to an employee for work-related accidents or illnesses, and you will have no legal defense to argue your case.
- **Theft of Money and Employee Dishonesty:** Although offerings typically include very little cash, coverage for theft of money is still generally recommended at a limit equal to about half of your weekly offering. And to further protect your interests against theft of money by employees or more precisely but typically, against loss by embezzlement or improper use of funds, an employee dishonesty bond may be purchased according to the level of exposure.
- **Extensions of Coverage:** Most companies that cater to providing coverage for churches and non-profits will include numerous coverage extensions or extra coverages. Some that you want to be familiar with and their coverage limits include: (1) coverage for property that is taken off your premises; (2) coverage applicable to appurtenant buildings and property in the open; (3) personal property of ministers and also the property of others; and (4) extra expense for continuing operations after a loss and also should there be a loss of income due to a covered peril.
- **International Medical/Accident Insurance:** The standard misconception is that an individual’s health insurance will cover

in the event of an illness or injury while out of the country on a mission trip. The most likely scenario is that existing insurance will not perform or will be inadequate should this contingency arise. Even if the individual traveling has a health care provider that will extend coverage while traveling out of the country, there may be coverage limitations to be aware of.

Let’s assume the church is taking a mission trip to a third world country. If available at all, health care is typically limited. Often the church member cannot walk into the hospital and hand them an insurance card for payment. We have all heard that “money talks” and cold, hard cash is often the acceptable means of payment, often causing a financial hardship on the church member with hopes of receiving reimbursement from their insurance carrier. Additionally, the portion due the individual from the health insurance carrier may be considered “out of network” and any payment could be reduced by the percentage listed in the coverage contract. This can be as much as a 50% reduction in coverage. REMEMBER, health care coverage normally is only extended for a two-week period of time while traveling out of the country. If your church is taking a trip longer than two weeks, this is very important to consider.

What to look for when purchasing international medical/accident insurance:

- Be sure that the coverage will extend on a primary basis.
- Does the carrier have wire transfer services available to wire funds to the medical provider?
- Does the policy pay for repatriation in the event that medical facilities are not adequate and the individual has to be transported to another area, or country, for treatment?
- Can accidental death and dismemberment (AD&D) be purchased?
- Are there hotline contact numbers in the event of an injury available? Is this service available 24 hours a day?
- Can they include kidnap and ransom coverage?

Important Note: International packages are available to the church and will cover all members and staff traveling on mission trips for their international medical and worker’s compensation coverage. The coverage territory for standard General Liability and Worker’s Compensation policies include the United States, Canada, and their territories. When traveling out of the country, normally none of the operations of the church are covered due to the geographical exclusions in the policy. An International Package Policy can fill those gaps in coverage and many times is much more cost effective than each church member purchasing their individual medical/accident coverage collectively. ✦

Gary Benson

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

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A recent addition to our agency is Paula Burns, who brings an additional 25 years of experience with a specific focus on insuring large churches and nonprofit organizations. Paula recently earned the prestigious designation as a Certified Insurance Counselor (CIC). Her career began in property and casualty claims laying a foundation for Paula to be an advocate for clients when they need her the most, during a claim or crisis. Having attended seminary at Christian Life School of Theology, now Beacon University, Paula has a heart for serving those who serve. She is a supporter and active member of both Houston NACBA (National Association of Church Business Administrators) chapters.

Other team members include Gary Benson, a 26-year insurance veteran who partners with Paula Burns in The Woodlands (Texas) office of Insurance One and Rick McCrary in Desoto, Texas. Rick has over 36 years of experience and is also a managing partner of the Insurance One agency.

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John Davis 832.590.5731 HOU
jdavis@accuratesusa.com

Roofing, Repairs, Maintenance & Waterproofing

Carlson Roofing Company, Inc.

www.carlsonroofingco.com

Mark Carlson 281.374.7657
mark@carlsonroofingco.com

Waste Management

TES Energy Services, LP

www.tesenergyservices.com

Pat Teague 972.447.0447
pricing@tesenergyservices.com
Michael Bernstein 972.447.0447 x105
mbernstein@tesenergyservices.com

FINANCES

Upright Ministries

www.uprightministries.com

Patti Malott 281.797.8619
patti@uprightministries.com

FOOD SERVICE & SUPPLIES

Food, Coffee, Beverages, Soft Drinks, Water, Breakroom, Snacks, Paper Products, Cleaning Products

Sysco/PointSource

www.pointsourceservices.com

Dieter Kadoke 214.336.0935
dkadoke@pointsourceservices.com
info@pointsourceservices.com

Creative Coffee

www.creativecoffee.com

Terry Lampman 281.579.2224 HOU
creativeci@aol.com

Office Depot Business Solutions Division

www.bsd.officedepot.com
Gigi Hill-Margoni 713.996.3148
gigi.hill@officedepot.com

INSURANCE

Property, Casualty, Workers Comp.

Insurance One Agency

www.insuranceonewoodlands.com

Gary Benson 800.896.8218 HOU
garyb@insuranceoneagency.com

Rick McCrary 800.364.1277 DFW
rick@insuranceoneagency.com

Paula Burns 832.285.4785 HOU
pburns@insuranceoneagency.com

INFORMATION TECHNOLOGY

Computer Systems

IT Fidelity

www.itfidelity.com

Mike Beckham 832.476.3188
mike.beckham@itfidelity.com

VOIP, ROIP, AOIP

Network Wiring Installation & Wiring Components

Communications & Emergency Products, Inc.

www.cepisystems.com

Ron Smith 281.499.7681 HOU
ron.smith@cepisystems.com

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

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

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

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

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

Vendors with a national presence include:

- Blackmon Mooring
- Church Interiors
- Euliss Consulting
- Accurate Comfort Systems
- Complete Security Investigations
- Hillyard
- Mity-Lite
- Flexible Benefit Group
- National Signs
- Office Depot
- Insurance One
- Upright Ministries

How to participate: Join online at www.churchco-op.org or phone 888.350.3264 to enroll.

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



New Members

Clear Creek Community Church,
League City, TX

Cornerstone Christian Academy,
Granbury, TX

Cornerstone Church, Plano, TX

Cross Bend Christian Academy, Plano, TX

Cross Bend Christian Church, Plano, TX

Cypress Family Fellowship, Houston, TX

Easthaven Baptist Church, Houston, TX

First Baptist Church - Alvarado ,
Alvarado, TX

First Baptist Church of Lakeside,
Fort Worth, TX

Living Innovations, Fort Worth, TX

Manara Academy, Coppell, TX

Partnership Psychotherapy,
Fort Worth, TX

Second Baptist Church - Baytown,
Baytown, TX

Shoreline Church, Austin, TX

St. Matthew Christian School,
Burleson, TX

St. Paul Christian School, Plano, TX

St. Paul Lutheran Church, Plano, TX

The Waters Church, Katy, TX

University Christian Church
Weekday School, Fort Worth, TX

20+
YEARS
...AND COUNTING
CHURCH SUPPLIES & SERVICES INC.





TES Energy Services, LP presents:

Lowering Your Electricity Costs at Your Church!



A Proud New CO+OP Vendor!

TES Energy Services, LP will negotiate the lowest cost electricity contract for your Church facilities!

✓ **Why are electricity prices being quoted at 3 year lows both for residential and commercial!**

With a simple Letter of Authorization (LOA) our team of energy experts will go to work to offer you an honest, "apples to apples" comparison of savings among providers.

We will present your organization with an "indicative price" based on a broad spectrum of strategies and pricing models that match your energy goals.

✓ **Individual Attention**

By customizing a provider's contract terms to fit their buying strategies, TES Energy Services, LP has significantly added value to many of our property managers' portfolios.

✓ **Relationship with Providers**

Placing over 2 billion KWH, we have great buying power and very strong, positive relationships with all Texas Retail Electric Providers.

✓ **Market Timing**

Today's marketplace is a fast changing, commodity-based playing field. We are constantly monitoring the marketplace - "every hour" - for buying patterns, enabling you to focus on your specific business issues.

✓ **Competitive Negotiations**

TES Energy Services, LP brings the providers that are interested in your specific needs into a "Hot Box" to push the price down.

Once your "Strike Price" has been negotiated, then you are presented with one or more contracts and strategies to choose from.

✓ **As Your Consultant**

As your consultant, we will represent you for any issues in the future with your contracted provider (billings, meters etc.).

TES Energy Services, LP will bid your church's electricity among these low cost providers!



**CALL FOR A QUOTE:
972-447-0447 X105
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"Integrity, Knowledge, Experience"



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When the design of the Co-Cathedral of the Sacred Heart was commissioned, Bishop Joseph A. Fiorenza's instruction to the architect was simple — "Build a church that is beautiful, prayerful, reflecting noble simplicity, and conducive to lifting the mind and heart to God." Their vision was most certainly accomplished. When they needed a sign that would match the architecture and heart of their parishioners, they called National Signs. We were honored and ready. When you need to share your own joyous message, call us.



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