



Lowering Your Electricity Costs for Your Church or Facility!

Is Your Church Paying Too Much per kWh for Electricity?



TES Energy Services, LP Saves Churches an Average of 30% on Their Electric Bill!

✓ Lower Your Electric Bill! Join our "Power Buying Pool"

By enrolling in our "Power Buying Pool" group rate, you will be leveraging the buying power of over 400+ churches and schools. Contracts can start in either 2014/2015/2016. Contact us to enroll your facility now!

✓ Contract Terms to Fit Your Church or School Needs

TES Energy Services, LP, partnering with the Church CO+OP, has special terms written into the contracts to benefit your Church or School!

✓ Relationship with Providers

Placing over 4 billion kWh, we have great buying power and very strong, positive relationships with over 25 qualified 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 church or school's specific needs into a "Hot Box" to push the price down.

Once your "Strike Price" has been negotiated, TES will present you with one or more contracts and strategies to choose from.

✓ As Your Consultant

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

CALL FOR A QUOTE:

Dallas office: (214) 697-0567 Houston office: (832) 516-8525 TOLL FREE: (866) 948-5720

X103

www.tesenergyservices.com



CONTENTS



MAY/JUNE 2015

FEATURE ARTICLE

Managing Your Resources Page 13

Identifying and implementing needed changes is not easy. But the effectiveness of an aligned team headed toward God's direction for your church will astound you.



Managing Your Thoughts

Discover how an app called Evernote can accompany you everywhere and combines multiple from attendees, useful features for organizing your ideas.



Texas Ministry ConferenceSM Recap

Share the afterglow of the TMC through photos, comments names of sponsors and creative and winners of door prizes.



Leading a **Creative Team**

Whether you're right-brained or left-brained. learn how mutual respect enables both analytical team members to work together productively.

Departments

Clean Sweep Page 6

God expects us to be faithful stewards of our church facilities.

Bank Notes Page 8

Get ready for big changes coming soon to U.S. credit and debit cards and the terminals that read them.

We've Got You Covered Page 34

Benefit from five tips to improve everyone's health, plus specific tips for women and for men.

Know Your Vendor

Ratliff & Associates Page 38

An experienced accounting firm specializes in churches and religious organizations.

Health Insurance Solutions Page 40

An independent agent helps her clients demystify Medicare coverage to find the best plan options for their particular needs.

Sherwin Williams Page 40

The third-largest coatings supplier in the world is ready to assist your church with painting and spraying needs.

Chamberlin Roofing & Waterproofing Page 42

Chamberlin installs, repairs and restores building roofing, sheet metal and waterproofing.

Due to rapid growth the CO+OP has relocated to the second floor to gain more office space. Our new suite number is 250.

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

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



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

AUTHORIZED ORGANIZATION Church Supplies & Services, Inc. **LOCATION** 9950 Cypresswood, Suite 250 Houston, TX 77070

TELEPHONE 832.478.5131 **INTERNET** www.churchco-op.org Issue Number 39 Subscription Price \$1.80

From the Director

My husband and I recently added a new roof and extended our back patio. We love spending the evenings and early Saturday mornings out on the swing as we watch the patterns of the various birds coming to bathe and eat.

A few weeks ago as we were having coffee on the deck, we noticed the weeds popping up, grass edging itself into the flower beds, and dead branches on some of the trees. My husband commented that some of the flowering bushes didn't make it through the freeze and as with every spring, he needed to attend to some weeding and pruning if we were going to enjoy a beautifully groomed yard this year.

Reflecting on his comment made me think about our mission in ministry. We can't just bring in the lost, build buildings, hire employees, and expect to be successful. We must manage the resources that God provides us for these purposes. Just as in tending to the garden, it takes work to maintain our facilities and manage people and assets. Some areas need pruning from time to time. Sometimes we need to pull the weeds or plant something new.

This issue provides some food for thought in the area of managing our resources. Don't miss our lead story by Tim Stevens on page 13. Chris Todd writes about managing your staff on page 26. If you still find yourself using those sticky notes and then forgetting where you put them, you'll be interested in managing your ideas through an application called Evernote. CJ Malott gives us a taste of some benefits of it on page 10.

We have photos of our recent Texas Ministry Conference on pages 19 – 21. You can view more pictures on our conference website, www. TexasMinistryConference.org.

I am happy to announce that we have four new CO+OP Vendors who can help you manage your resources. You can read more about them in this issue. All four come highly recommended by CO+OP members who are already reaping the benefits of utilizing their services.

So grab a cup of coffee or iced tea, head to your favorite reading spot, and enjoy this issue as you consider your resources!

Together We Manage Our Resources . . .

Patti Malott **Executive Director**







Connecting People and Resources

Board of Directors | 2015

Randy Barnett

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

Carter Bliss

 $Memorial\ Drive\ Presbyterian\ Church,\ Houston,\ TX$ cbliss@mdpc.org

John Bohacek - Chairman Family Church of Houston, Inc., Houston, TX iohnbohacek@msn.com

Paula Burns - Vice Chairman Insurance One Agency, The Woodlands, TX $\,$ pburns@insuranceoneagency.com

Susan Converse - Secretary St. Mark Lutheran Church & School, Houston, TX sconverse@stmarkhouston.org

Cynthia Cox

Cynthia Cox, CPA, New Caney, TX ccox@cynthiacoxcpa.com

Bob Dyer Houston, TX bdyerhou@comcast.net

Dale Hendrix - Treasurer New Braunfels, TX cdalehendrix@icloud.com

Jeff Nuckols Frost Bank, Houston, TX jeff.nuckols@frostbank.com

Robert Painter Painter Law Firm PLLC, Houston, TX rpainter@painterfirm.com

Taunva Painter Painter Law Firm PLLC, Houston, TX tpainter@painterfirm.com

Doug Reed

BEMA Information Technologies, Houston, TX doug.reed@bemaservices.com

St. Luke's Episcopal Church, San Antonio, TX davidt@stlukes-sa.net

CO+OP Representatives

www.churchco-op.org 888.350.3264 | 832.478.5131

Charlotte Hughes - Connection Partner charlottehughes@churchco-op.org | 832.478.5131

Dan Bishop - Connection Partner danbishop@churchco-op.org | 832.478.5131

Leslie Gawthorp - Connection Partner lesliegawthorp@churchco-op.org | 888.350.3264

Dan Muckensturm - Connection Partner Danm@churchco-op.org | 832.478.5131

Dallas, Texas, 972.658.2751

Publisher

Houston, Texas, 832.478.5131

Managing Connection Editor

Houston, Texas, 832.478.5131

Eugene, OR 281.507.2707

Dallas, Texas, 214.528.2622

NACBA



Powered by NACBA

National Association of Church Business Administration

2015 Chapter Contact Info

Alamo Chapter - San Antonio

Contact: Dave Thomas 210.828.6425 davidt@stlukes-sa.net www.nacbaalamo.org

Texas Capital Area Chapter - Austin

Contact: Marshall Smith 512.476.2625 msmith@fbcaustin.org

Dallas Chapter #1

Contact: Greg Humphries 972.771.5500 ghumphries@fumcrockwall.com www.nacbadallas.org

Fort Worth Chapter

Contact: Leonard Harris 817.713.4796 harriswriter@att.net www.gfwnacba.org

Houston Metro Chapter

Contact: Jennifer Rea 713.528.0527 jrea@stpaulshouston.org www.nacbahouston.org

For more information on a Chapter meeting in your area, or on the 2015 National Conference, visit www.nacba.net

NACFM

National Association of Church Facilities Managers
2015 Chapter Contact Info

Contacts:

Rick Burdon, 713.303.0319, President president@nacfm.com

Jeff Galasso, 303.210.6911, Vice President vicepresident@nacfm.com

For information about membership, certification, or the 2015 National Conference, visit http://www.nacfm.org/



Top Ten Reasons to CO+OP

- 1. Save Money on things you are already buying
- 2. Save Time
- 3. Fully vetted vendors
- **4.** Texas Ministry ConferenceSM education
- 5. Networking with trusted associates
- **6.** 25+ years of experience helping ministries
- 7. People you can know
- 8. Products you can trust
- **9.** The original group-purchasing cooperative for churches, schools and other non-profit ministries
- 10. It's just good stewardship

www.churchco-op.org

Call 888.350.3264 to participate















"Stewardship" Is Not Just about Raising Money

I am a firm believer that everything on earth belongs to God. Our money. Our houses. Our cars. The word of God. Our families. The people we encounter ... and the facilities we worship in. I believe that God has entrusted us with the stewarding of all of these items. For me, I believe that stewardship is less about what we give and more about taking care of what we have been **GIVEN**: what has been **entrusted to us**!

According to dictionary.com, entrust is defined as follows:

ENTRUST: to charge or invest with a trust or responsibility; to commit (something) in trust to; confide, as for care, use, or performance.

What does that mean to you? To me it means that when something (or someone) is entrusted to me, I am responsible to care for it, to be in charge of its well-being, to be responsible for it: to *steward* it.

If you have grown up in the church or been involved in church for any period of time, you have heard the term "stewardship," and I am sure that in many instances, it revolved around money or raising money. In these cases we are generally talking about financial stewardship, which is a critical element of our spiritual life as well as the life of our ministries. But stewardship is not just about money and finances, but more largely refers to (as its definition above indicates) the caring for or oversight of something that belongs to someone else.

So how do we apply this to our ministry facilities? Do we really believe that God has entrusted these to us, thus making us stewards of their care and oversight? I have witnessed churches and ministries spend millions of dollars on the construction and renovation of their facilities, but then fail to maintain them (i.e. steward them). They wave the banner of "stewardship"

when raising money to build facilities, but after the dedication they neglect to steward them (i.e. their care, management and maintenance).

Given the above, we should not be surprised that a very large number of churches do not have a proactive, effective and efficient way of managing the use and care of their facilities. Do we not believe that the care of our facilities is an important aspect of our stewardship initiatives? Do we not believe that we will be held accountable for how we steward all of the blessings God has entrusted to us? I would argue that Facility **Stewardship** is actually a key component of Financial Stewardship. That is why we believe so passionately that having the right tools and means/methods to plan the use of our facilities as well as manage their care is critical to the short-term and long-term financial and physical health of a ministry. Facilities are intended to be used, which requires planning and coordination. I am thrilled when I see a church's calendar jam-packed with ministry activities, but that requires planning and coordination. It also requires physical care and attention.

(**Side Note**: If you use the NIV translation of the Bible, the word "entrusted" is used 55 times, and the word "entitled" is never used. That would indicate that God has entrusted to us our facilities, plus all we have . . . and we are not entitled to any of it. Your church is not entitled to your facilities. They have been entrusted to you, to serve as their stewards.)

To add complexity to this, it is critical to understand that all facilities deteriorate, **PERIOD**, and because of this, we need to be vigilant with their care. If we are not, we will end up with facilities that do not properly reflect our mission, vision, culture, and story or do not align with ministry initiatives. They will become functionally

and physically obsolete, and who does that serve? In far too many cases, the facilities become a deterrent to reaching others instead of a tool to enhance ministry.

So if *stewardship* is important to your church, don't neglect your **Facility Stewardship**. \updownarrow

Tim Cool

Tim Cool is Chief Solutions Officer at Cool Solutions Group. He has assisted more than 350 churches throughout the United States with their facility needs. He is also the author of "Why Church Buildings Matter: The Story of Your Space" and co-authored "Church Locality" with Jim Tomberlin. Tim has been married to his best friend, Lisa, for 30 years, and they reside in Charlotte, NC with their 18-year-old triplets. They are active members at Elevation Church. Tim can be reached at tim@coolsolutionsgroup.com, and his website is Cool Solutions Group.







Are Your Credit/Debit Card Readers Putting You at Risk? Managing Ministry Dollars

I was surprised recently when our bank replaced one of my unexpired credit cards with one that had an embedded chip! "That's cool!" I thought. Well, it turns out there's more to it, and churches with debit/credit card readers need to know what I recently learned. Not knowing can carry some heavy penalties.

Change Is In The Air

Credit and debit cards are usually processed at terminals in the United States by swiping them through a device that reads the magnetic stripe on their back. This methodology is vulnerable to fraud, and so a methodology was developed in Europe in the mid-1980s and formalized in the mid-1990s. This new methodology, or standard, has grown in ability and fraud prevention, and is now known as EMV (which stands for Europay, MasterCard, Visa). The new standard uses a chip embedded in the credit (or debit) card, and improves fraud prevention (especially for counterfeit and lost/stolen cards) while also improving worldwide processing for those who travel.

On October 19, 2014, President Obama signed an executive order to speed the adoption of EMV in the United States, the last major market in the world where businesses still primarily use magnetic-stripe card readers. Financial institutions strongly recommend that U.S. businesses begin using EMV processing terminals this year, though they won't require the upgrades. (More on that in a minute....)

Is This New Standard Really Better?

A few vulnerabilities have been demonstrated to the new standard. But proponents (the financial institutions) insist the risk for fraud is dramatically lower using cards with embedded chips vs those that only have the traditional magnetic stripe. So, as is always true, our data – and funds – are still at risk. That won't change. But if we believe the experts, this new standard reduces the risk.

What If You Don't Change Your Terminals?

Here's where the banks put some teeth into their strong recommendation that businesses upgrade all of their processing terminals. Effective October 1, 2015— that's this year!— United States financial institutions will shift the liability of fraudulent transactions done on swipe-only terminals from the financial intuitions to the business using the swipe-only terminal.

Said another way:

- Currently, fraudulent credit/debit card transactions are solely the banks' responsibility; businesses and consumers are protected.
- Effective October 1, 2015:
 - Financial institutions will have shifted the costs of fraudulent transactions to businesses using traditional swipe readers; consumers will still be protected. And so will the financial institutions!
 - Financial institutions will only be responsible for fraudulent transactions at businesses where the new EMV terminals are in use. So if you change over all your terminals to EMV devices, you will still be protected from fraudulent transactions; and consumers will be protected either way.

So, as is always true, our data – and funds – are still at risk.

How much could not changing your terminals cost you? We don't know; it depends on whether fraudulent transactions can be traced to your church as the point of origin, and how large those transactions are. It stands to reason, however, that the cost of not changing is potentially much greater than the cost of changing your terminals.

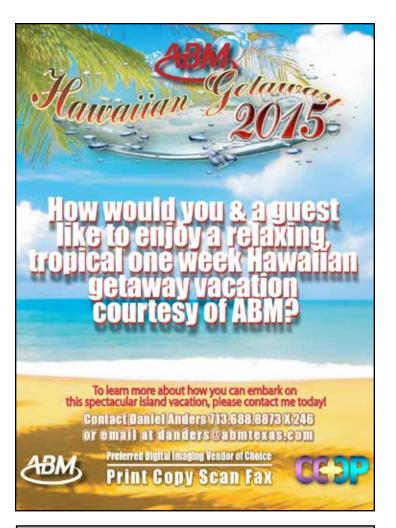
What Should You Do?

Contact the vendor or vendors who supply your credit/debit card terminals and find out if your devices are ready for this shift. This has not caught your vendors by surprise; they have known about it for months (since President Obama's executive order, at least!) and should have transition protocols in place for you. Remember: it impacts every credit/debit card processing terminal—even Square! If your terminals are not EMV compliant, put a plan in place ASAP to be ready before October 1st. The sooner, the better!

This is an easy fix with a small price tag that can potentially save you thousands! +

Nick B. Nicholaou

Nick Nicholaou is President of MBS, an IT consulting firm specializing in church and ministry computer networks, VoIP, and private Cloud-hosted services. You can reach Nick at nick@mbsinc.com, and may want to check out his firm's website (www.mbsinc.com) and his blog at http://ministry-it.blogspot.com.







Managing Your Thoughts

by CJ Malott

I'm pretty sure that I was the only sixteen-year old that was worried about where to place my Franklin Quest when getting into my first car as a licensed driver. You read that correctly, I was sixteen and carrying around a personal organizer. Go ahead, judge me all you want, I can live with it, but back then I couldn't live without my Quest. So why the need for an organizer?

I have always been one to have to-do lists, reminders of deadlines and appointments, a desire to write down thoughts that might be forgotten for hours or days. I have always enjoyed capturing a nugget of truth in a sermon or a catchy phrase in a conversation with a friend. Having the ability to keep all these things in one place drove me to check out that three-ring binder I lugged around for years.

Franklin worked for me throughout college, and then came a technology push that introduced the world to a hand-held device called the Palm Pilot. Who in the late 90's didn't want a handheld computer with this new inkless pen called a stylus? I bought one as soon as I got out of seminary and could justify the cost to my sweet wife. Now I had all my stuff in electronic form although the battery life in those things was just awful.

A decade later the smartphone industry began and everyone was talking about apps and truly mobile computing. Syncing information between one's personal computer and handheld device took off and completely changed the market. That is when I learned about Evernote. This program began as a web-based application allowing me to take notes and have them in an electronic format that wouldn't get lost in the filing cabinet or desk drawer. No longer was my backpack weighed down with the Franklin Quest binder or multiple notebooks. Evernote was not only convenient, but it also allowed me to lead a paper-free life and the chance to be organized without extra stuff to carry around.

I use Evernote for much the same reasons I started using a Franklin Quest when I was sixteen. I still have to-do lists for many different areas of life: home, church, personal, etc. Through the use of Evernote, I can make one click and immediately start a new list which includes boxes to officially check when I have completed a task (this includes the "Honey Do" lists). I love setting reminders through Evernote that sync with my calendar and keep me on task throughout a busy season. I am also enjoying Scannable, a free app that automatically scans handheld notes and documents into an Evernote notebook so I can keep the piles off of my desk.

There are many practical uses for Evernote, more uses than I have space for here, but one of my favorite things is the ability to organize my thoughts. My wife would politely say I tend to mentally wander; I call it multitasking while she calls it being easily distracted. No matter what you call it, the thoughts come and go and I hate losing them before they are written down. This is where Evernote has become so valuable to me.

The overall accessibility means no matter if I am working at my desk, sitting in a meeting, or standing in line at the store, I can make a note of my thoughts and sync them throughout all my devices. It is not just written notes that I can create. I may be sitting at a red light and notice a billboard or sign that sparks an idea. I can take a quick picture and begin a new note that integrates that picture. Maybe that picture spurs on a thought that later drives me to a Google search on my desktop. At that point I can take a web clipping of the search and add it to the picture I previously took. I might add a couple of original thoughts before sharing the Evernote I created with others for brainstorming purposes. If a colleague has a good quote that I don't want to forget, I can use Evernote's audio-capturing abilities to record their voice and save it within the same note. The ideas are almost endless and all are organized into one neat and tidy note.

Looking for a way to capture your thoughts for the next time you sit down to write? Need a place to store those pictures and captions that are waiting to hit social media? Interested in taking snippets from your favorite blogs and gathering them in one place? Want to annotate an interesting PDF and store it for later? All these and many more can be done in Evernote. If those features aren't enough to make you want to try it, it's free. Give it a try. Go paperless and compile all of your ideas into one place that can be accessed from anywhere you are. Nothing against the three ring binder, I've just found a better and easier way.

CJ Malott

CJ Malott is the Family Pastor at Fielder Church in Arlington (Texas), where he oversees the Preschool, Children's and Student Ministries. He has spent 21 years serving local churches across Texas and is always looking for new and innovative ways to be effective in juggling several ministry areas, his family and life. Feel free to contact CJ at cjmalott@fielder.org, or follow him on Twitter @cjmalott.



Champion Forest Air Conditioning & Heating Inc.

"The Mechanical Contractor for Houston Churches and Non-Profits"



- Custom maintenance agreements
- No overtime with contract
- Available 24/7
- All commercial equipment
- Repairs, replacement, and maintenance on chillers, boilers, and furnaces
- New construction and remodels
- Specializing in Energy Management Controls







www.cfacservice.com belinda@chfac.com P: 281.350.2665 | F: 281.350.1231







www.gulfcoastsecurity.net

Integrated Access Control and Security

Managing a facility accessible by multiple groups of people at different times can present a variety of access control and security concerns. Our integrated access control systems are economical and provide enormous security benefits and peace of mind, without sacrificing access flexibility. We take the time necessary to ensure that the system we design and install addresses your unique issues. We have access to the best technologies, and specialize in non-proprietary systems that keep you in control.



Over 25 years of local ownership, operation and service to the greater Houston area

Bringing customers an unmatched commitment to service, excellence, and lower costs



We also specialize in the installation, monitoring and maintenance of:

- Electronic Security and Fire Detection Systems
- Video Surveillance
- Communication Systems: Telephone and audio/video intercom systems
- Asset Theft Protection, like lacing A/C units to detect theft or vandalism

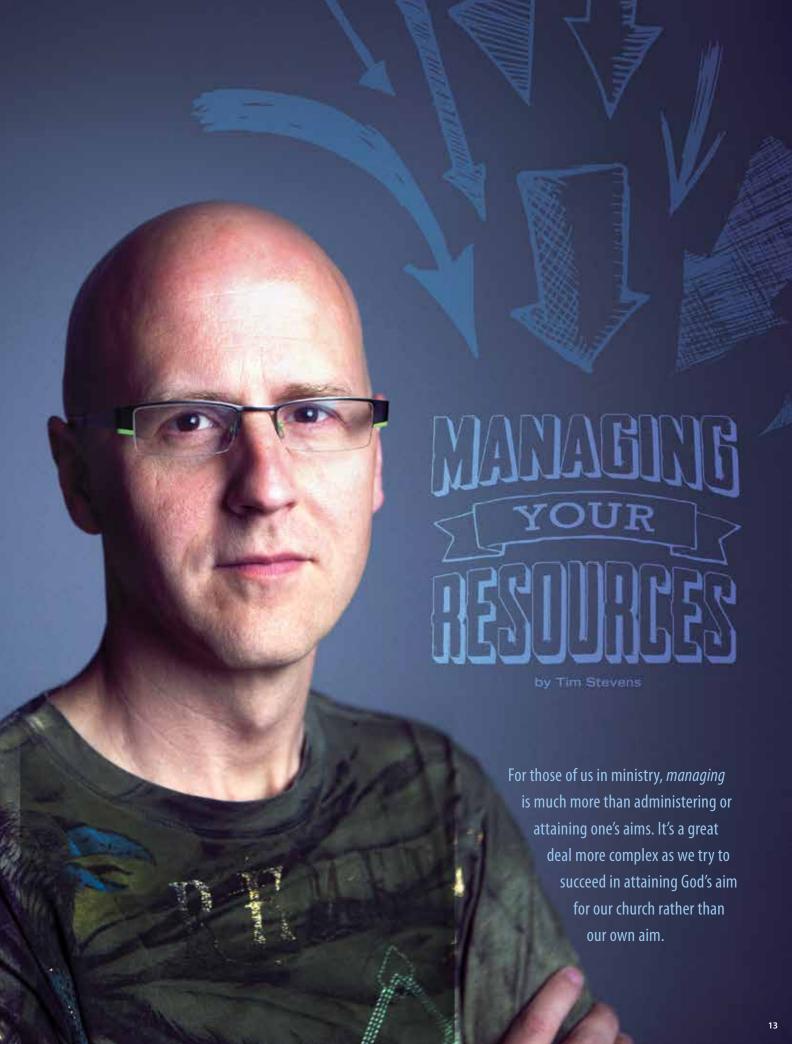


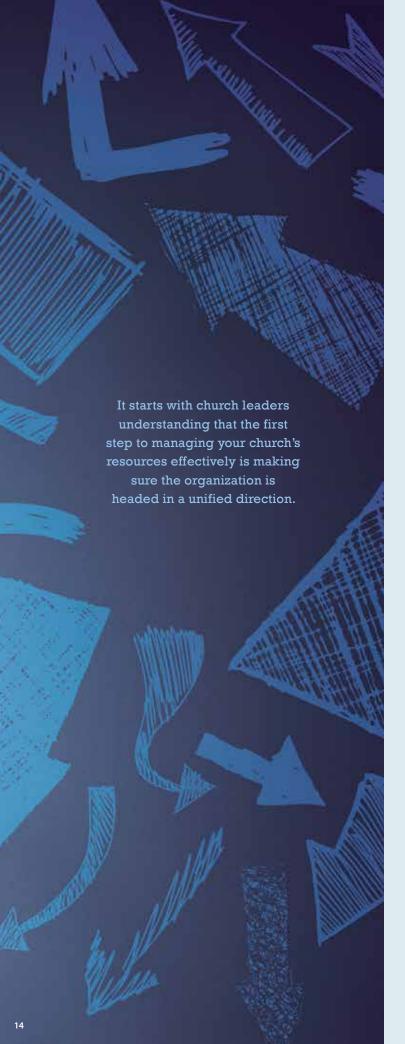
Serving church communities, home and business





info@gulfcoastsecurity.net | 713-936-4888





To manage means to be in charge of, administer; run. Another definition is to succeed in surviving or in attaining one's aims, especially against heavy odds; cope.

In the ministry realm, I'm not sure either of these definitions suits the responsibility we as pastors and church leaders have in managing the resources God has put into our care. For those of us in ministry, *managing* is much more than administering or attaining one's aims. It's a great deal more complex as we try to succeed in attaining God's aim for our church rather than our own aim. It is true that many of us work against heavy odds, as the average church in America is underresourced with overworked pastors.

When I think of the word *manage*, the first thing that comes to mind is money. But in ministry, it's much more than that, isn't it? As church leaders we are managing not only financial resources but also time, people, buildings, services, teams, volunteers, parking lots, systems, environments, and so much more. And because we are managing resources in a community context to which our attendees have sacrificially given, we are constantly hearing feedback on ways our community would like to see the funds used, more often than not in a critical way.

The weight of Christ's words is heavy and overwhelming. If caring for the stranger, widow, and fatherless is the end goal of the church, how do we manage our congregation's resources in a way that is godly and efficient, and reach those in need of Christ's love, both inside and outside the walls of our church building? How do we effectively manage all that God has placed before us as church leaders and keep our staff and congregation happy in the meantime?

It starts with church leaders understanding that the first step to managing your church's resources effectively is making sure the organization is headed in a unified direction.

Work On Alignment

In my work as an Executive Search Consultant for Vanderbloemen Search Group, I consult and coach hundreds of church leaders across the country on how to identify key staff members and how to run effective teams. Before I joined Vanderbloemen Search Group, I served as the Executive Pastor for Granger Community Church in Granger, Indiana, for over twenty-three years. I can tell you from years of first-hand experience that your team is what will make you successful as a church leader managing your church's resources.

Have you ever driven a car that had its tires out of alignment? You might not know it at first, but before long you find yourself constantly fighting to keep the car on the road. It wears you out and causes tension in your neck and shoulders as your hands keep a constant pressure on the steering wheel. And all the while, your car is being damaged.

That's exactly what happens when you have an individual or an entire part of your ministry that is out of alignment with the direction of the vision of your church.

In Chapter 51 of my book *Fairness Is Overrated: And 51 Other Leadership Principles to Revolutionize Your Workplace*, I discuss the three types of alignment you will see in your church.

1. Same Direction

This is when everyone is heading in the right direction. There is peace and harmony on your team. Your church is clear about where it's headed and all staff members, volunteers, and programs are moving toward that clear direction. When everyone is headed in the same direction, churches spend more time talking about how to reach people rather than about the specifics of the church constitution or people's likes and dislikes of particular methods.

2. Polar Opposite

Sometimes you will find that someone or something in your church is headed in the exact opposite direction of your church's vision. It is obvious to everyone. It's not a major deal though, because the individual is so far off that no one is being influenced. In this case, managing your church effectively probably means having a tough conversation with the individual, but it won't be hard to convince the person that he or she is not headed in the right direction, and no one else on the team will question your decision. Sometimes this is not just one individual but a subset of the church or a program that might have been a great idea in the beginning but is no longer a good use of the church's resources. While it might be a tough conversation, it will be worth the overall health of your church to cut the program before you continue wasting time, money, and energy on running an ineffective program.

3. Just a Little Off

The third type of misalignment is very dangerous. If unaddressed, it can destroy the unity of a church and sometimes split it apart. The misaligned individual is just slightly off. She isn't advocating doctrines that are diametrically opposed to the church's statement of faith. He doesn't want to take the business in an entirely different direction. She just wants the leadership to move a few degrees. You've listened, asked clarifying questions, and heard her concerns. Even though you have restated the mission and vision, he continues to question methods, principles, values, staff motives, and decisions. The misaligned individual never seems happy or satisfied, and you've never done quite enough to please her.

Before you even begin to start managing the tangible resources of your church, you must evaluate if your team, program, and overall ministry is aligned, cohesive, and headed in the right direction.

As a leader, ask yourself, "Is there an individual or a subset of my church that comes to mind as I'm reading about misalignment? What must I do to address it?" and "Am I the crooked arrow who is causing misalignment in my church? Is God prompting me to move someplace new?"

Misalignment rarely goes away. You will need to address it head on. Yes, do it with grace, asking questions and seeking to understand. But once the talking is done, ask for support or encourage the individual to find another place to serve or work.

Leading Change

I don't care what anyone else says, change is hard. The reason people stay where they are is because they are comfortable there. And except for a few maniacs who think the Ironman triathlon is fun, most people like staying comfortable.

When I was the Executive Pastor at Granger Church, we made many changes through the years, and I have some scars to show for them. We canceled services, changed locations, ended women's ministry (gasp!), discontinued a weekly gathering that had nine hundred people regularly attending, built buildings, released staff, and shifted the church toward a new vision.

It's not easy, but change is good. Change may be hard for those ingrained in the institution, but change attracts new people. Go to any store and look at products, and you will see phrases such as "New and improved" and "33 percent more." Change attracts attention, gets people talking about what you are doing, communicates that you aren't done growing, focuses people outwardly rather than inwardly, and generates and sustains momentum.

Do I suggest changing something just for the sake of change? Not very often, but sometimes yes. Sometimes change is what will get people out of a rut and help them get to a new place so they can see things differently and think about things with a new perspective. Sometimes you can't change your worship services until you move them out of your sanctuary and into your gym. Sometimes you can't break a pattern of decline until you change up the team and infuse it with new leadership.

Change is messy, and change is risky. But most of all, change is a process. Once you understand the changes that need to be made to realign your church toward its mission and vision, you will need an action plan for how to implement and manage those changes effectively.

Here are six steps for beginning to manage the process of change in your church.

- 1. Make the case for change. You have to clearly describe why it is important to change. What will be lost by staying where you are? What will be gained by making the change?
- 2. Create urgency for the change. You never want to bend the facts or skew the stats, but you do want to clearly show that you can wait no longer for the change.
- 3. Make the decision for the change. There comes a point when the time for waiting for additional buy-in is over, and the decision must be made.
- 4. Communicate the change. This is so crucial that I've devoted an entire chapter in my book *Fairness Is Overrated* about this issue.
- 5. Implement the change. Many leaders lose the battle here.
 They like casting vision for change and getting people excited, but they don't like the daily grind of implementation.
 Find someone who can carry the ball all the way to the end zone with methodical consistency.

6. Consider changing the change. After going through all the work of change, it's easy to convince yourself that the new way is sacred. It's not. And perhaps a few years down the road, it will be time to consider another change.

To effectively manage change in your church, you need all hands on deck. You can't make a big change with one eye on the change and the other eye on something else. Everyone needs to focus on it at the same time.

The former head of General Electric, Jack Welch, said, "Anytime you start something new, put your very best person on the job. Otherwise it will fail." That's good advice for a large company. For a church, I would say, "Anytime you change something major, put all your best people on the change."

The Pain of Growth

A pastor asked me to talk to his staff and answer this question: "If our church is going to double in the next two years [from five hundred to one thousand members], what will it take?" I like this question because he was basically asking, "How do we prepare for growth?"

When you have identified the misalignment in your church, determined the changes that need to be made, and begun to implement those changes, the goal is that you will see growth within your church community. And growth is so much more than merely numbers. When your ministries and programs are aligned, you will see the spiritual depth of your community grow. When volunteers understand the *why* behind their tasks, the number of people plugged into small groups and community will grow.

However, that growth is accompanied by pain. Here are six principles that I hope will inspire you as you manage the painful points of growth within your church staff and the greater context of your church body.

- 1. Some of your staff members won't have as much access to the senior leader as they once did. This has to be okay.
- 2. Some of your staff and volunteers are doing okay as leaders in the church today, but it's possible that what you are currently doing won't cut it when the church has doubled in size. Leaders must be willing to step into another role.

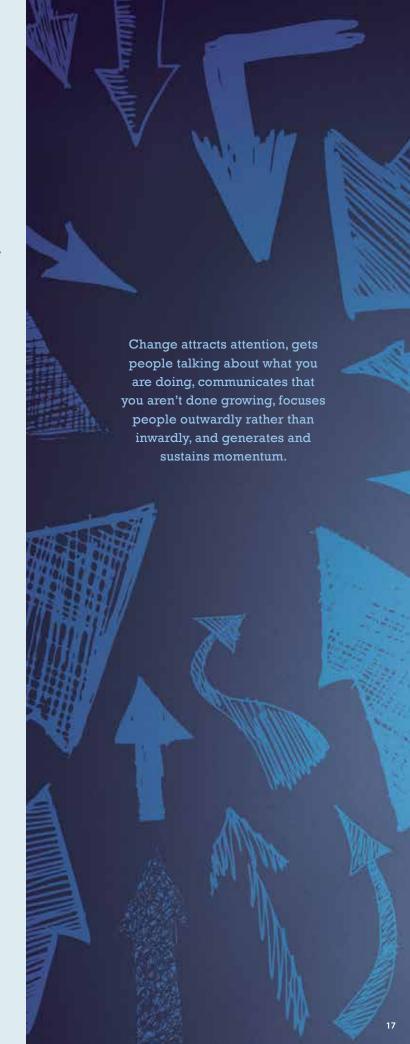
- 3. The church's key leaders need to anticipate the strain and pressure that is coming before anyone actually feels it. As the leaders, look ahead and see what is around the next corner.
- 4. Church leaders will have to be as willing to stop stuff as they are to start stuff.
- 5. Church leaders will have to drive up the level of excellence. When people walk up to a fair booth to buy food, they have one expectation of service and quality. At McDonald's, it's another level. And when they walk into Ruth's Chris Steak House, it's a different level entirely. As the church grows, so will the expectations of its guests.
- 6. Church leaders will have to spend money on infrastructure like computers, data-management software, and staff to develop and run systems.

When you are managing your church's resources and have the ultimate goal of growing God's Kingdom, it is important that you consider what you really believe about growth. Is your team committed to undergoing the pain that comes from getting your church to the next level? Do you ask, "What does God want?" before or after you ask, "How much will it cost?" or "How many people will we lose?"

The best church leaders are seeking to be godly stewards of their church's resources, not just managers. They are daily asking themselves, "Are our ministries, teams, and volunteers aligned in unity toward our church's mission and vision? Where have we gotten off track? What changes need to be made to get on course and facilitate growth?" Asking these questions and implementing the changes needed is not easy. However, the effectiveness of an aligned team heading towards God's direction for your church will astound you as your church reaches new levels of spiritual growth. •

Tim Stevens

Tim Stevens is a team leader at Vanderbloemen Search Group, an executive search firm that helps churches and ministries find great leaders. Previously he served as Executive Pastor at Granger Community Church in Granger, Indiana. He is also the author of six books including his latest, Fairness Is Overrated: And 51 Other Leadership Principles to Revolutionize Your Workplace (Thomas Nelson, 2015).







Texas Board of Professional Engineers Engineering For A Better Texas

TBPE #3184









Brazos Valley Engineering, Inc. (BVEI) offers clients value added services in engineering, construction management and procurement with design professionals in commercial and industrial facilities.



- ✓ Design Build
- ✓ MEP Engineering
- ✓ Mechanical Engineering
- ✓ Structural Engineering
- ✓ Electrical Engineering
- ✓ Construction Management
- ✓ Energy Assessment
- ✓ Lighting Retrofit



BVEI is a Moran Enterprises Company

Contact us for more details on our comprehensive services: 281.893.1987 | epcdivision.com | info@bvei.com



CHURCH INTERIORS OF TEXAS

~ ENHANCING WORSHIP BY DESIGN ~

Church Interiors is the Nation's leading provider of church products & services.

RENOVATIONS



CHURCH FURNISHINGS



PEWS & THEATRE SEATING



PEW REFINISHING & UPHOLSTERY



CHURCH CARPET



LITURGICAL DESIGN



Call Today For Your Free Estimate! or visit www.churchinteriorsoftexas.com

1-800-289-7397



2015 Recap





"I enjoy visiting with people who do what I do. It's nice to talk with those who share common work-related struggles. So, I would say the best about the conference is the social aspect. Well....and the snacks are always wonderful!"

Kelley Trimble, South Main Baptist

"Great investment of a day!"
Carl Etchison, Grace Crossing

"I love the TMC and look forward to attending each year!" Cara Williamson, KSBJ Radio

"Loved the workshops and CO+OP Alley!"

Lonna Nunn, North District UMC





"It was very organized, lots of information."

Teresa Olivarez, St. Martins Espiscopal

"Overall, this is the best conference of its type to be found. Great value for the cost." Martha Overby, Waller Baptist

"I appreciate the speakers being very specific in their topics and sharing how we can improve!" Meissa Green, Kingwood Church of Christ





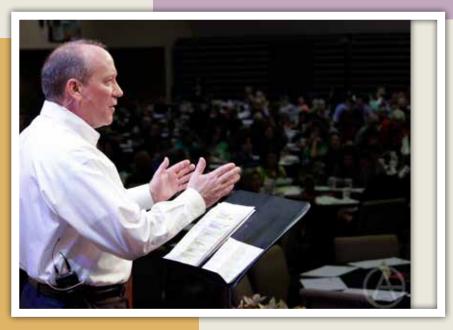
"The sessions I attended had 'take aways' that were useful and have been put into practice." Jan Stovall, Tarrytown UMC

"The keynote speaker was phenomenal."

Iris Herbert, KSBJ Radio

"So many topics to choose from--relevant for any organization!"

Sharon Proulx, Hope Villiage









"It is always such a positive, informative event!"

Ginger Henley, St. John Lutheran

"Great value for pastors and staff."

Jerry Martin, Light of the World



A **Special Thanks** to Our Sponsors

Platinum Sponsor – Generis

Gold Sponsor – One Call Now

Silver Sponsor – SecureGive Silver Sponsor – GuideStone Financial Resources

Bronze Sponsors

Shelby Systems Ideal Impact National Alliance

Blackmon Mooring Ford AV AcctTwo

Keynote Speaker Sponsor – Frost Bank

Lanyard Sponsor – Insurance One

Breakfast Sponsor – Office Depot

Luncheon Sponsor – American Business Machines

Vegetarian Lunch Sponsor – CFAC

Dessert Sponsor – Core Benefits

Morning Snack Break Sponsor – Ann E. Williams, PC

Afternoon Snack Break Sponsor – Hillyard, Inc.

Tote Bag Sponsor – TES Energy Services, LP

Banner Sponsor – A&E Graphics, Inc.

Branding Sponsor – My Corporate Expressions

Website Sponsor – Moran Enterprises, Inc.

Social Media Sponsor – Moran Enterprises, Inc.

Speaker Hospitality Suite Sponsor – Cool Solutions Group

Workshop Sponsors

Leadership, Ministry Development & Stewardship – Ratliff & Associates

Churches, Schools & Non-Profits – Insurance One

Finance, Tax & Legal – MBS, Inc.

Operations & Facilities - National Signs, LLC

Social Media, Communications & Technology – ACS

Office Applications – Mobile Axept

Pastor's Track – Grace School of Theology

Hispanic Track – Fuller Institute

Door Prize Sponsors and Winners

Bank of the West

\$100 Gift Card won for Overall Evaluation Winner: Debbie Reedy Woodridge Baptist Church

\$100 Gift Card won for Post Conference Evaluation Winner: Angela Kubeczka Antioch in Waco

BEMA

\$100 AMEX Gift Card won for Vendor Game Prize Winner: Kathy Proske Concordia Lutheran Church

\$100 AMEX Gift Card won for Vendor Game Prize Winner: Sandy Ferreira Christ the King

Health Insurance Solutions

\$300 VISA Gift Card won for Bringing the Most 1st Time Attendees Winner: Hal Machat Brenham's First Baptist Church

Sunfire Protection

\$300 VISA Gift Card won for Organization with most attendees Winner: The Woodlands UMC

A big thanks to Stephens Gatewood & Associates Dentistry for donating restroom hygiene baskets at TMC!

Together We Thrive...

2.18.2016

Save the Date!



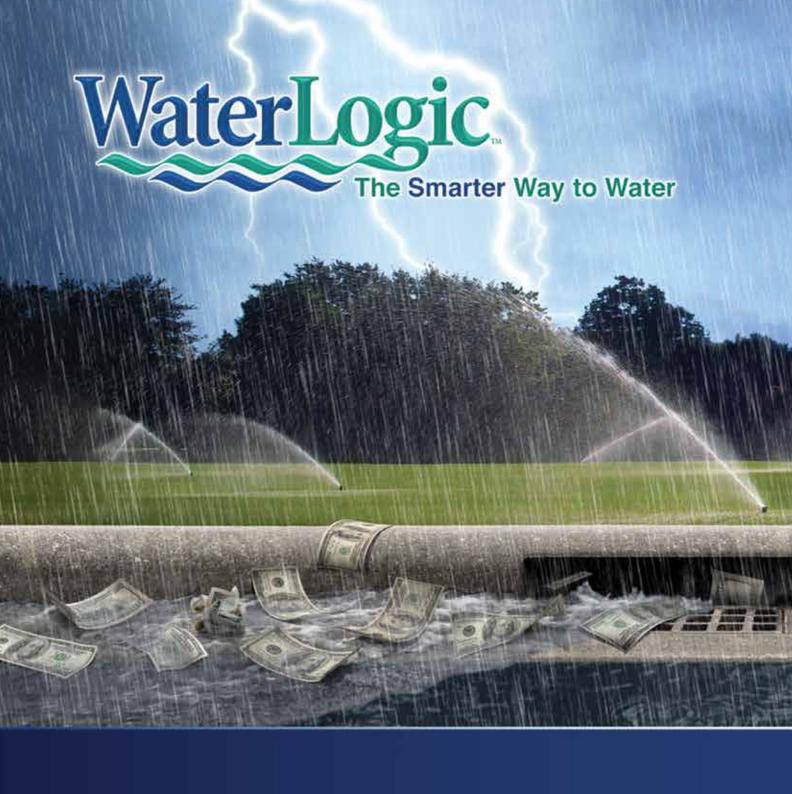
Ann Marie Miller
Keynote Speaker

Look for more details at www.TexasMinistryConference.org

Champion Forest Baptist Church, Houston, TX

Networking
Fellowship
Learning
Great Food

2016 Texas Ministry Conference[™]





PROVIDING WATER MANAGEMENT SOLUTIONS THAT SAVE YOU WATER AND MONEY!

Call Us Today 713-983-9555

510 Bering Drive | Suite 300 | Houston, Texas 77057 www.WaterLogic-Texas.com



Leading a Creative Team

by Chris Todd

In college, I took a cognitive psychology class . . . well, actually several of them. In those classes we discussed how creative people are primarily "right brained," relying more on the right hemisphere of their brain. Conversely, analytical or structured people tend to rely on their left hemisphere. From there, we explored the general characteristics of each: right-brained people's natural creativity, imagination, and intuition, and left-brain thinkers' tendency to be logical, analytical, or factual. These are core concepts that I've relied on for years.

As is often the case, there are now studies indicating that we don't actually know as much as we thought about how God has wired our brains, and that much of the left- versus right-brain discussion is exaggerated. As for me, I don't want to believe that all those late-night study sessions of mindless textbooks were a waste, so I've chosen to ignore the new research . . . for now. But regardless of what you believe about left versus right brain, it is true that most people have some type of bent to either the creative or the analytical.

You no doubt have at least a couple of creative people on your staff—you know, the ones you always turn to for fleshing out a great idea, writing a new song, or making that really cool graphic. It might be just one person you rely on for everything, or a whole team of people. Maybe they do print projects, graphic designs, videos; build decorations; or perhaps are musicians. Creative people are a vital part of every organization—vital, but also sometimes hugely misunderstood. In contrast, the leaders in organizations are often driven "Type A"s. It's the LEFT brainers that tend to gravitate to leadership. They often have a harder time understanding the needs of creatives, and that lack of understanding can stifle the incredible potential right under their noses. But leading a creative person or team doesn't have to be hard, and it can be extremely rewarding. The following principles are the foundation I've used and observed for leading creative teams. If you implement them, leading creatives is rewarding and productive.

1. Understand what it takes to do their job; don't minimize what you don't understand.

It's super easy to minimize something we don't really understand. I do it all the time, though I wish I didn't. I try to remember that just because something seems easy or quick doesn't mean that it is. In the case of creatives, this is particularly true. It always makes me cringe when I hear someone say, "Can you just . . . ?""Can you just make a graphic?" or "Can you just make a video?" It's never "just." Being creative doesn't "just" happen; it takes inspiration and time. Oh sure, you can get something quickly, but it probably won't be best. Remember, if you "want it bad," you'll probably get it bad.

2. Make room for creativity; inspiration needs margin.

Being creative is not like working an assembly line. It's not the same every time. It may appear the same to you, but the inspiration and techniques behind the final product are often very different. It's vital that you build time into your creative schedule for margin. Years ago I was a project manager for a design agency in Houston. I'll never forget coming into the office one afternoon after a client meeting and the entire office was having a Nerf-gun war. There were little Nerf bullets flying everywhere, and the war waged for almost an hour. Being new to the company, I really felt annoyed that we were wasting all that valuable time. Later the Managing Director and I became good friends, and I asked him why he allowed that. He explained that a high number of our most successful ideas and designs had come right on the heels of a crazy Nerf battle or scooter race around the office. At the time I didn't guite understand, but now I know that it was margin. By allowing our minds to be freed from the grind, we were able to be inspired and creative. Have you made room for margin for your creative person or team?

3. Be clear and provide direction, but don't micromanage.

When you want your creative team to do a project, it's important to give them plenty of information with which to work. One of our designers is known for saying, "If you can't see it, I'll never see it." Simply put, if you can't describe what the win is—what the goal is—then it will be very difficult for your team to provide end results to your liking. There is a tendency to say things such as, "Just make me something cool," or "I just want it to be great." That's not enough to build on. Let's use the example of a logo. If I want my artist to design a new logo, I shouldn't say, "Just make me a cool logo." Instead I need to use tangible descriptions such as, "I'm looking for a modern look with bright colors—something similar to the logo for The Voice. I want it to appeal to a diverse audience." I may even provide some examples of logos I like. Conversely, it's important that we not provide too much information because that can cause an artist to feel boxed in and overly restricted in design options. Sure, at times you may want something very specific, but my experience has been that when creatives are given a little room to imagine and dream, they often take my concept and make it even better than I could have imagined.

Being creative doesn't "just" happen; it takes inspiration and time.



The more deliberate I am about investing in my creative colleagues, the more trust is generated and the better we all do.

4. Give honest feedback; they're going to know anyway.

When creative people work on a project they are inspired by, they are almost always passionate about it. I find that their work is actually a little part of them. The fact that it's so personal and they are passionate about their work can sometimes make feedback difficult to give to creatives. When they give you a work product for review, it is important that you give honest and complete feedback. Don't tell creatives that something is okay if it's not. Don't tell them you like it if you don't. Believe me, if you don't like the work, it will come out eventually and the fact that you didn't tell them will lead to suspicion in the future. You will get them second-guessing every decision or design because they won't trust that you are being honest with them. Sure, if you don't like the work and want them to make a change or even scrap the work, it will hurt! But it won't hurt as much as the suspicion that dishonesty or partial truths will create. For an artist, one of the most important traits to have is the ability to receive feedback and criticism. Even if your feedback is not appreciated at first, you are helping your creatives to become better by giving them honest feedback.

5. They need to know you care. Invest in them personally.

Being creative doesn't happen in a vacuum. All of the environmental variables around them go into the outcome and final design of a project. When considering all of the things that go into helping a creative be successful, a good relationship with mutual trust is absolutely the most vital. Creativity is so innately personal, and because of that, the better relationship I have with my creative team, the better we do together. Having a good relationship helps me understand how to explain a project or concept to them. It also helps them interpret what I want when I explain a project to them. The more deliberate I am about investing in my creative colleagues, the more trust is generated and the better we all do. They begin to know I care for them, and they know I trust them. This care and trust breeds a confidence to dream, to take risks, and to be inspired. And of course inspiration is the backbone of all creativity.

As I write this, I'm deeply convicted by how woefully short I fall in some of these areas. But the good news is that it's okay. We don't have to be perfect. More than anything, it's a process—a process of becoming, not of arriving. Fight the urge to impose your work style or processes on your creative team members. Instead practice these principles, and watch your mutual trust and confidence skyrocket.

Chris Todd

Chris Todd is Pastor of Media & Technology at Champion Forest Baptist Church. You can reach him on Twitter at @christodd or email him at ctodd@cfbc.org.





COMFORTEK SEATING

#7701



Quantity Pricing

Item	50-99	100-249	250-499	500+
SS7701AZ-20"	\$42.00	\$40.00	\$39.00	Quote
SS7701AZ-22"	\$48.00	\$46.00	\$45.00	Quote

Freight not included. Call for freight quote.

Specifications:

- 1" Steel Framework Legs
- 3/4" Steel Framework for Backrest & Bridge Support
- Multiple Steel Cross Members
- 3" Dual-Density Cushion Seat Foam
- Water Fall Front (Z) Standard
- Lumbar Support Standard
- Ganging Connection Standard
- 100% Woven Polyolefin Upholstery (16 oz.)
- "T-Nut" Assembly Standard
- CALL 117 & ANSI/BIFMA Approved

Dimensions:

- 20" W x 24" D x 34.5" H
- Weight: 20 lbs.

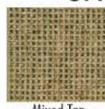
Warranty:

- 25 Year Frame
- 10 Year Foam
- 10 Year Fabric

UPHOLSTERY FABRIC OPTIONS



Espresso



Mixed Tan



Dark Blue



Charcoal



Black



Maroon



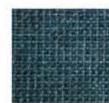
Dark Brown



Khaki



Medium Blue



Basketweave

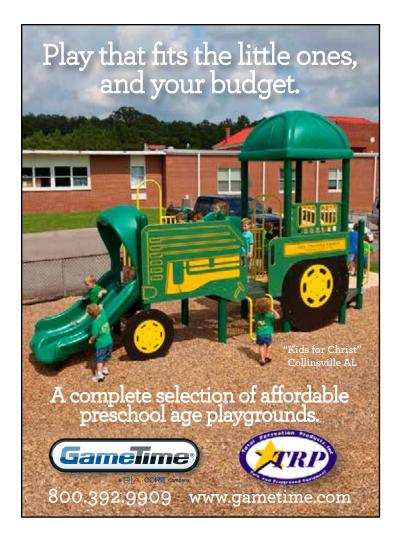


Grape



Regal Red

Call to request actual fabric swatches.





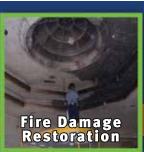
24 HOUR EMERGENCY RESPONSE

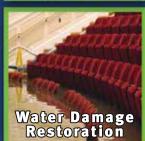
- Fire Damage Restoration
- Water Damage Restoration
- Dehumidification
- Microbial Remediation
- Document & Media Recovery
- Carpet Cleaning
- Air Duct Cleaning
- Construction Services

When disaster strikes, Blackmon Mooring is standing by to help. With a 24 Hour Emergency Response Center, 60 years of experience and a caring team of professionals, you can count on us for rapid response and recovery.

TOLL FREE 24 HOURS

1.877.340.7752







www.blackmonmooringcommercial.com

HILLYARD THE Cleaning Resource®

Your Source For Green Cleaning Expertise

- Green Seal™ Certified Products
- Assistance With Implementing Green Cleaning Processes



Innovative Cleaning Systems

- Simplified Touch-free Cleaning Systems
- Chemical Management & Dilution Control Programs
- Controlled Use Paper Delivery Systems



Equipment Sales and Service

- No Charge Productivity Analysis
- Equipment Demonstrations
- Preventative Maintenance Plans



Floor Care Expertise & Products

- Wood Sports Floor Care
- Resilient and Hard Floor Care
- Carpet Care Programs



Effective Training Solutions

- Custom Cleaning Process Cards
- On-site Training Assistance
- Complete Training Library



Hillyard has been providing cleaning solutions, maintenance supplies, and equipment for over 100 years. Nationally we've become known as "THE Cleaning Resource".

We've earned a reputation of being the best at:

- troubleshooting,
- consulting,
- training and problem solving.

Hillyard

(Houston/Galveston/Bryan/College Station) 800.399.8489 Hillyard (San Antonio/Austin/Laredo) 800.728.4120

www.hillyard.com

DTK was built and operates on the principles of integrity, respect and value. We build long-term partnerships with our customers, and believe they always come first.

We offer a full range of cleaning and facility services and supplies for churches, schools, health clubs, hotels and office buildings including:

- Daily maintenance
- Carpet shampooing and extraction
- Floor care, including stripping, waxing and burnishing
- Event Setup/Planning
- Event Setup/Resets for classrooms and church activities
- Window cleaning
- Pressure washing
- Health Club equipment cleaning
- Paper products, liners and cleaning supply needs
- Specialty cleaning services and project work at your request!

DISCOVER THE DTK DIFFERENCE.

CONTACT US TODAY AT 713.463.7878 TO DISCUSS YOUR FACILITY SERVICE NEEDS, AND TO SCHEDULE A FREE ESTIMATE.

DTKINC.COM





FACILITY SERVICES
CHURCHES AND SCHOOLS

8570 Katy Freeway Suite 114 Houston, Texas 77024 P: 713.463.7878 E: info@dtkinc.com

www.dtkinc.com

First Choice Coffee Services

Newest CO+OP member Testimonial-"Service is great. I am happy with the (Virtu) machine as it provides customization while still providing a wide range of whole bean products. I am in need of a second."

Ben Morrow, Food Service Director, The Woodlands United Methodist

Daiohs

Office Coffee Service
Specialty Coffees
Office Water Services

First Cafe

ervices

Houston Branch:

10055 Regal Row #150

Houston, Texas 77040

Kristen Smith 281.820.6300



somethingtotalkabout

Read what one CO+OP Member has to say about their relationship with our CO+OP Vendor PointSource/SYSCO!

The Bridge

P.O. BOX 3488 PASADENA, TEXAS 77501



713/ 472-0753 FAX 713/ 472-8759

February 19, 2015

Ms. Patti Malott – Executive Director Church Supplies & Services, Inc. 9950 Cypresswood Drive, Suite 320 Houston, TX, 77070

Dear Ms. Malott,

On behalf of the Clients, Staff and Board of Directors of The Bridge, we would like to thank you for your generous donation of \$88.76 as a result of your CO+OP relationship with Sysco and PointSource. Your contribution will aide in providing new beginnings and opportunities that move families from pain and fear to love and faith, by offering safety and services to over 100 women, children and men on a daily basis.

The true value of your gift is in helping victims break the cycle of violence and homelessness by equipping them with the tools and resources they need to achieve personal success as they cross the bridge from a life of dependency and violence to a life full of potential and independence.

We value your commitment, compassion, and partnership in our mission to Offer support, provide safety, and prevent domestic and sexual violence for women, children and men.

We sincerely appreciate your continued support and we wish you and your family peace and blessings now and always.

Debbie Moseley Executive Director

obbie moreley

No goods or services were received in exchange for this donation.

The Bridge Over Troubled Waters, Inc. is a 501(c)(3) organization – tax ID 74-1989590

Looking for aggressive pricing on office supplies and services?

Office Depot[®] is proud to offer CO+OP members significant savings through our **new** national account agreement. The agreement provides outstanding value on the following:



Copying, printing, binding and finishing services





Office essentials



Technology and furniture solutions

For sign-up information, please contact Kelley Copeland at Kelley.Copeland@officedepot.com today.

Office DEPOT.



we'vegotyoucovered

by Kim Whaley

Managing your Health Tips for Everyday Health and Wellness

These days, you may feel overwhelmed with all the health information available to you. However, there are really only a few basic tips to keep in mind for your optimal health.

Follow these simple suggestions and you should be well on your way to living a happy and healthy life!

Eat Healthy

Your body needs the right vitamins, minerals and other nutrients to stay in good shape. A healthy diet means you are eating fruits, vegetables, whole grains, low-fat milk products, fish, poultry, lean meats, eggs, beans and nuts. Stay away from cholesterol-laden items, excessive sodium and added sugars. It is also important to avoid trans and saturated fats.

A healthy diet can protect you from heart disease, bone loss, Type 2 diabetes, high blood pressure and some cancers, such as colorectal cancer. Making small changes in your eating habits can make a big difference in your life. Here are some tips and tools to get you started:

- Keep a food diary. Knowing what you eat will help you to make changes. Starting today, write down when you eat, as well as what, how much, where and how you feel when you eat (for instance: 3:30 p.m., two cookies, at work, feeling stressed). Identifying your eating habits can help you make changes.
- Plan ahead. If you plan your meals for the week, you can save time and money.

- Shop smart at the grocery store. The next time you need to go shopping, eat a snack beforehand.
 Always use a shopping list and choose 100 percent whole wheat or whole grain bread and crackers. Buy a variety of colorful fruits and vegetables.
- Read the nutrition facts label. Look at the serving size, and try to keep saturated fat, trans fat, cholesterol and sodium at 5 percent or less of your recommended daily value (DV). Select foods that have 20 percent or more DV of fiber, iron, calcium, potassium, and vitamins A and C.
- Eat healthy away from home. Choose fat-free or low-fat milk, water or diet drinks. Opt for steamed, broiled or grilled dishes, and ask for your dressing or sauce to be "on the side."
- Cook at home. This will save you a lot of money and calories!

Get Moving

Build physical activity into your life. Start at a comfortable level, and once you get the hang of it, add a little more activity each time you exercise. You should include aerobic activity as well as strengthening exercises (sit-ups, push-ups and weightlifting). Physical activity increases your chances of living longer; helps control your blood pressure, blood sugar and weight; raises your "good" cholesterol; and can prevent heart disease, colorectal cancer and Type 2 diabetes.

Aim for 2 hours and 30 minutes of activity each week. If you don't have time for 30 minutes of exercise at one time, get moving for shorter 10-minute periods throughout the day.

Watch Your Weight

To stay at a healthy weight, you need to balance the calories you eat with the calories you burn. To lose weight, you need to burn more calories than you eat. A healthy diet and physical activity can help you reach your goal. It is also important to eat smaller portions, which can be accomplished with the following:

- Eat small, healthy snacks throughout the day, such as baby carrots or a handful of unsalted almonds. This will keep you from overeating at mealtimes.
- Serve food on smaller plates.
- If you are at a restaurant, consume only half your meal and take the rest home.
- Eat slowly this will give you more time to feel full.
- Don't eat in front of the TV. It's harder to keep track of how much you are eating.

If you're overweight, the first step in getting healthy is to make a promise to yourself to eat better, move more, and get support from family and friends. Try losing 1 to 2 pounds per week. Don't know if you're overweight? Calculate your body mass index, or BMI, at http://www.nhlbi.nih.gov/guidelines/obesity/BMI/bmicalc.htm.

Get Enough Calcium

One out of every two women and one in four men over the age of 50 will break a bone in their lifetime because of osteoporosis. Calcium helps to keep your bones strong and less likely to break. Adults ages 19 to 50 need at least 1,000 mg of calcium daily. To get more calcium into your diet, try the following:

- Eat foods with calcium, such as fat-free or low-fat milk and yogurt, spinach and greens, tofu made with calcium, and orange juice with added calcium.
- Take a calcium pill daily (talk to your doctor before choosing this option).
- Check the label on the foods you buy: the best choices are items that have at least 20 percent DV of calcium.
- Make sure you're getting vitamin D, which aids in calcium absorption. You can get vitamin D in salmon, milk, some yogurts, and vitamin D pills.

There are no signs or symptoms of osteoporosis; in fact, you may not know you have it until you break a bone. This is why getting enough calcium is so important. If you are 65 or older, you should get a test to find out your bone strength (called a bone density test).

You may be at a higher risk for osteoporosis if you:

- Have a small, thin body size
- Have an eating disorder (or are recovering from one)
- Have a family history of the disease
- Do not exercise regularly
- Have low estrogen levels (women) or low testosterone levels (men)

Manage Stress

Many things can cause stress, but the most common include unexpected changes such as having an argument or getting lost; issues such as divorce, discrimination, illness or money problems; or even good changes such as a promotion at work. When people are under stress, they may feel worried, irritable, depressed and unable to focus. Other signs of stress include headaches, trouble sleeping, weight gain or loss and back pain. It is important to manage stress in order to sleep better, improve concentration, get along better with family and friends, lessen neck and back pain, and have an overall feeling of calmness. Follow these tips in order to better prevent and manage stress:

- Plan your time. Think ahead about your day and write a to-do list. Decide which tasks are most important and complete them in that order.
- Prepare yourself. Be ready ahead of time for stressful events like a job interview or presentation.
- Try deep breathing or meditation. Yoga can also help relax tense muscles.
- Get active. Exercise has been proven to lift depression and stress.
- Eat healthy. Give your body plenty of energy by eating fruits, vegetables and protein.
- Talk to friends and family. Many times having a discussion about what is troubling you can help you feel better.
- Get help if you need it. A therapist or mental health professional is trained to help you deal with stress. You can also take advantage of your Employee Assistance Program (EAP) if one is offered at work.



Women's Health

All women should be especially conscious of the following:

Get Enough Folic Acid

Folic acid is especially crucial for pregnant women, or women who may become pregnant. This vitamin can prevent birth defects and is needed within the first few weeks of pregnancy. That is why it is important to incorporate folic acid in your daily regimen, as most women do not even know they are pregnant until after several weeks have passed. The two best ways to get folic acid are to eat fortified breakfast cereals or to take a daily vitamin. You can also eat foods with folate (a type of folic acid), such as asparagus, spinach, orange juice and beans.

Women of childbearing age (typically ages 11 to 49) need 400 mcg of folic acid every day.

Get Tested for Breast Cancer

Get a mammogram every 1 to 2 years, starting at age 40. Mammograms can help detect breast cancer early; you have a better chance of surviving breast cancer if it is found in its early stages. If breast or ovarian cancer runs in your family, you should start getting mammograms before age 40.

A mammogram is an X-ray of the breast. It uses a very low level of radiation and is safe. When you get a mammogram, the nurse will place your breasts, one at a time, between two plastic plates and take pictures of each one. Mammograms do not hurt and take less than 15 minutes.

You should also be performing monthly breast self-exams (BSEs). The best time to do so is a few days after your period ends. To learn how to perform a BSE and find out what to look for, visit http://ww5.komen.org/BreastCancer/BreastSelfExam. html. If you find a change, make an appointment with your doctor as soon as possible.

Get Tested for Cervical Cancer

The best way to prevent cervical cancer is to get regular Pap tests, which is a screening test for this kind of cancer. You need a Pap test if you are 21 or older, or under 21 and have been sexually active for 3 years or more. Most deaths from cervical cancer could have been avoided by having regular Pap tests. This test can find unusual cells before they turn into cancer. It is recommended you have a Pap test every 1 to 3 years from ages 21 to 64.

A Pap test lasts only 3 to 5 minutes. It may be uncomfortable, but does not hurt. You will lie on an exam table and a doctor or nurse will insert a tool called a speculum into your vagina, opening it to see the cervix. A special brush collects cells from the cervix, which are sent to a lab for testing.

Men's Health

Unfortunately, many men are neglectful of their health. Are you one of them? According to the U.S. Department of Health and Human Services, men are more likely than women to smoke, drink, make unhealthy or risky decisions, and put off regular checkups and medical care.

Pay Attention to Your Prostate

Men aged 50 and older are most at risk for prostate cancer. It is the most common non-skin cancer in America, affecting one man in six. The American Cancer Society recommends that you receive either a digital rectal exam (DRE) or prostate-specific antigen (PSA) blood test every year starting at age 50. However, you should begin discussing prostate screening with your doctor as early as age 40, especially if there is a family history of prostate cancer.

During a DRE, the doctor inserts a finger into your rectum and examines the prostate for any irregularities. A PSA blood test involves an amount of blood drawn from the arm, and the level of PSA is tested. Both tests can easily be performed within the doctor's office and only take a few minutes.

Get Tested for Colorectal Cancer

All men over 50 should be tested for colorectal cancer – or earlier if you have a family history of it. There are many ways to get your colon checked. Some tests are done every 1 to 2 years; others are done every 5 to 10 years. How often you get checked will depend on your level of risk. There are some tests you can do at home, such as a fecal occult blood test. Others, like a colonoscopy, must be done in a clinic or hospital. For these tests, you may need to drink only liquids the day before your test and use laxatives to clean out your colon.

A colonoscopy is a procedure used to see inside the colon and rectum. It can detect inflamed tissue, ulcers, and abnormal growths. Before the process, you will be lightly sedated. Then the doctor will insert a long, flexible tube into your anus and guide it through the rectum and colon. This usually takes 30 to 60 minutes, and full recovery is expected by the next day.

If you act early, you have a good chance of preventing colorectal cancer, or finding it in its early stages.

Perform Regular Testicular Self-Exams

Although the incidence of testicular cancer has risen in recent years, more than 95 percent of cases can be cured. Most times, the cancer is detected unintentionally or by self-examination. Routine testicular self-examination increases your chances of finding a tumor, which often feels like a pea-sized, painless lump.

Testicular cancer most often affects men between the ages of 20 and 39. For more information on how to do a proper self-exam, visit the Testicular Cancer Resource Center at http://tcrc.acor.org/tcexam.html.

Kim Whaley

Kim Whaley has been in the industry since 1991 and with Core for over 8 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.



Let us design a package to cover your church or business from recruitment to retention.





Ratliff & Associates, P.C. Certified Public Accountants

"In God we trust, all others we audit"

Ratliff & Associates is a certified public accounting firm specializing in services to churches and religious organizations. R&A has been serving churches for over twenty years with clients principally in the Houston and Dallas/Fort Worth area. Located in Fort Worth, Texas, R&A has six staff auditors and two contract auditors available to serve our clients: over eighty churches located from Washington state to Pennsylvania, Maryland and Georgia. Clients have revenue bases from as little as \$300,000 to over \$100 million and include a seminary, televangelists, mega-churches and denominational conferences.

The firm was founded by John Ratliff, who felt called by God to serve as a church administrator. He found no vacancies in that position, but got a call from a local mega-church whose Big Eight audit firm had ceased auditing churches. They asked Ratliff if he would perform the audit, and having served as an auditor with Arthur Andersen for nine years, he was happy to oblige. While he was auditing the mega-church, other smaller churches called to inquire who their auditor was, as they too needed that service. The call from God was not to serve only one church, but to serve many churches as an auditor, advisor and consultant. Thus Ratliff & Associates was birthed.

R&A's main service is an audit in accordance with generally accepted accounting principles. This is the highest and best report from an auditor. It requires testing procedures and verifying balances of assets

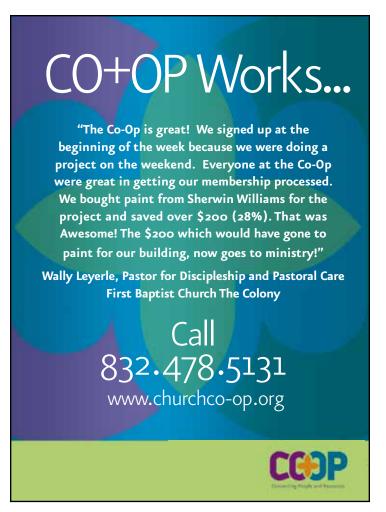
and liabilities. An alternative service is a review, which gives the church a set of financial statements in accordance with generally accepted accounting principles. It is accompanied by inquiries and analysis to support the integrity of the financial statements. A lesser level of assurance is through a compilation, which is merely drafting financial statements from material provided by the client with very little additional work.

R&A offers a wide range of non-attest services. Many times we receive calls from churches stating they need an audit, but an exploration of their real needs reveals that what they really want is someone to tell them their internal procedures are sound and that they are in compliance with laws and regulations. While an audit addresses these concerns, the audit procedures are not as detailed as a system and procedure review. R&A performs system and procedure reviews and identifies weaknesses and how procedures can be strengthened in order to comply with laws and regulations. These consulting services are less expensive than an audit.

R&A staff are intimately familiar with the popular church softwares: Shelby, ACS, QuickBooks, Servant Keeper, Fellowship One, and many others. Because our staff audits churches year round, we are well acquainted with church procedures. Our clients do not have to "train the auditors" in church accounting and procedures. Another advantage is that clients can call and receive advice on many church-related issues, such as contribution receipting, housing allowances, expense documentation, and many others, without receiving a bill.

A frequent question we receive is "How can an accounting firm from Fort Worth be cost-effective with the travel cost to Houston?" When we receive an engagement, we request many documents electronically and perform much of our work in our office before the field visit. This reduces the amount of time spent in clients' offices and concentrates field time on the examination of documents and inspections required under generally accepted audit standards. It also allows clients to respond to inquiries without interference with their daily responsibilities. R&A strives to be minimally disruptive to our clients' daily routines.

Churches have audits because (1) it is required under a loan covenant with a bank, (2) it demonstrates good stewardship and transparency, and (3) it is a best practice for any organization. If you are interested in discussing an audit, or you are looking to rotate auditors after using the same one for many years, please contact one of R&A's shareholders, John Ratliff or Ashley Voss, at 817-332-3222, or jratliff@ratliffcpas.com or avoss@ratliffcpas.com. Visit our website at http://ratliffcpas.com.







Health Insurance Solutions

Michelle Feagin, RHU, is the founder and operator of Health Insurance Solutions, which has been helping people with Medicare coverage needs since 2006. Michelle is licensed to operate in Texas and Louisiana. Most of her clients are located in the greater Houston area.

As an independent agent, Michelle can choose from an array of quality insurance carriers for her clients instead of being limited in the plans she could offer if she worked as a contracted agent with one insurance carrier. Her focus is on client education and service. She never charges any fees for her time and is always happy to serve as a resource for Medicare questions.

When working with clients, Michelle helps them understand their new Medicare coverage, then focuses on finding the best plan option for their particular needs.

To minimize service problems, she uses only quality carriers with good service records that are rated "A" by A. M. Best. She also reminds her Medicare clients every October when the annual open-enrollment period begins to let them know she's ready to assist them with any plan questions or changes they may want to make.

All of Michelle's business comes from referrals. She began the business by contacting agents she had worked with in Houston. They knew her level of expertise and service and welcomed her to assist their clients with their Medicare needs, and they continue to refer clients to her. She also receives referrals from the clients she has worked with since 2006. She has built her business by focusing on the particular needs of each client. She does not believe in high-pressure

Sherwin-Williams

Since its inception in Cleveland, Ohio in 1866, Sherwin-Williams has grown to become the world's third-largest supplier of coatings, including paints, stains, colors and painting supplies, as well as specialized finishes for products and for marine, automotive and transport, and aerospace uses. Sherwin-Williams maintains a presence in 21 countries in the Americas and the Caribbean; in Europe; and in the Asia/Pacific region. Sherwin-Williams stores can be found all over Texas, with 25 stores in Houston alone.

In addition to coatings, Sherwin-Williams offers spray equipment, parts and accessories, maintenance and repairs to rental programs. Over 100 service centers located across the United States and Puerto Rico are staffed by factory-trained technicians who provide maintenance and repairs on paint sprayers, pressure (cleaner) washers, conventional spray guns, HVLP (High Volume Low Pressure) systems, plural-component equipment, and more. These centers provide repairs including maintenance, emergency and warranty, telephone troubleshooting support, on-site demonstrations and training.

Sherwin-Williams offers your church the following program benefits:

- Discounts on all paint and painting supplies
- Nationwide coverage at 4000+ stores
- Free delivery with a minimum 15-gallon or \$250 purchase
- Technical product support by their 2000 Field Service Representatives nationwide to specify products on your next painting project
- Special local quotes available on spray equipment, ladders, wallcovering and even window treatments

How the program works:

- To locate your nearest store, call (800) 4SHERWIN or go to www.sherwin-williams.com/store-locator/
- If you need to set up an account, feel free to contact Chris Rollins, National Account Executive for Sherwin-



sales. Her focus has been caring for each individual the way she cared for her own mother during her final years, not just as an agent, but also as a caregiver.

Michelle's land line takes messages 24/7, and her cell is also available to all of her clients. Most clients call Monday-Friday between 8:30-5:00, but she is available whenever the need arises.

Contact: Michelle Feagin

Phone: 281.752.4830

Email: mfeagin1@comcast.net

Website: www.MedicareAndLongTermCareSolutions.com

Location: 1127 Eldridge Parkway #300-369, Houston TX 77077

Navigating the Medicare maze is tricky, and it helps to have an advocate to answer your questions. With more than 30 years' experience, I can help you understand your Medicare benefits.

Whether you are reaching age 65, retiring, or intend to continue

Whether you are reaching age 65, retiring, or intend to continue working, I can help you determine your best coverage option. I also assist family members trying to help their parents with these decisions. Having cared for my mother for several years, I fully understand the importance of being able to access quality medical care. I also offer educational Medicare seminars for employees and members of your church.

My goal is to help you understand how Medicare works and to simplify the process for you.

Call today to learn more about your Medicare Choices.

Michelle Feagin, RHU | Health Insurance Solutions

281-752-4830 | mfeagin1@comcast.net

Williams at 713-927-3387, or email him at chris.l.rollins@ sherwin.com. Please let him know that you are affiliated with the Church CO+OP.

• You have the options to use the Sherwin-Williams charge account, check, credit card or cash. Be sure to reference the Church CO+OP's SW Parent Code #AK40.

Other features and benefits:

- Sherwin-Williams offers many color-selection tools and is the leader in color and color-selection devices. Sherwin-Williams is the #1 specified paint brand by Architects and Designers in America. Check out this link: http://www.sherwin-williams.com/homeowners/color/color-selection-tools/?WT.ac=/homeowners/color/try-on-colors/%20 BP1%20/homeowners/color/color-selection-tools/
- Remember, delivery is FREE with a minimum 15-gallon or \$250 purchase.

The Sherwin-Williams Company is proud to be a Church CO+OP preferred supplier for paint and painting supplies.



ONE-STOP SHOP

For All Your Maintenance Painting Needs



- Innovative coatings to get the job done quickly
- A broad selection of paints and stains, applicators and painting supplies
- Exceptional color selection tools
- Paints that meet the most stringent environmental regulations
- Competitive pricing
- Expert advice and exceptional service from a store near you

Visit sherwin-williams.com



Chamberlin Roofing & Waterproofing

Locations, serving all of Texas and Oklahoma:

- Houston: 7510 Langtry, Houston TX 77040 (Corporate office)
- Dallas: 2346 Glenda Lane, Dallas TX 75229 (moving soon to a new office)
- Austin: 1515 Dungan Lane, Austin TX 78754
- San Antonio: 9035A Aero Street, San Antonio TX 78217
- Oklahoma: 912 Messenger Lane, Moore OK 73160; 10828 E. Newton #117, Tulsa OK 74116

We also serve Arkansas, Louisiana and New Mexico, but with limited services on a case-by-case basis.

Services provided:

- Roofing and sheet metal installation: new construction and replacement
- Waterproofing and caulking installation: new construction and replacement
- Building exterior repair and restoration
- Garage repair and restoration
- Roof maintenance services
- Leak repair services for roofing and waterproofing systems

Chamberlin was founded in Detroit, Michigan in 1897 and opened operations in Texas in 1978. We are a full-service building envelope contractor, providing one source for many solutions to keep water out of buildings. Whether water is intruding from windows, walls, below-grade or the roof, we repair it! And we are BOTH a roofing and a waterproofing contractor, with the unique ability to service the entire building envelope's waterproofing needs, from the roof to below-grade and everything in between. We are licensed to install major roofing and waterproofing material from numerous best-known manufacturers. Brochures are available upon request through our website.

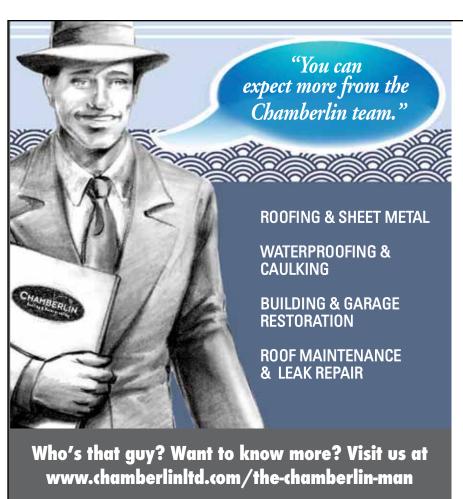
Chamberlin is a socially responsible contractor who takes a vested interest in the needs of the community. We have extensive experience working with churches and non-profits.

Our Roof Maintenance and Repair Department operates 24/7, so we can respond to emergency service calls even on evenings and weekends. In addition, in the Houston and Dallas markets we offer a Proactive Roof Asset Management program that includes semi-annual roof surveys and an online asset management tool. Call us to find out if it is a good fit for your needs!

Our normal business hours are Monday-Friday 7:30-4:30. Our Roof Maintenance and Leak Repair Department is available after hours for emergency service calls.

Contact: Monica Keels Phone: 713.425.9031

Email: mkeels@chamberlinltd.com











713-880-1423

www.chamberlinltd.com

DALLAS · HOUSTON · AUSTIN
SAN ANTONIO · OKLAHOMA CITY · TULSA

WE BELIEVE IN LOYALTY TOO.

Frost is proud to support CO+OP. And we'd be proud to help you along your financial journey too.

frostbank.com (877) 862-4900

MEMBER FDIC



Vendors

EDUCATION & OFFICE SUPPLIES

Educational Products, Inc.

www.educationalproducts.com

Michelle Cantrell 512.828.7075 AUS
mcantrell@educationalproducts.com

Matt McDaris 800.365.5345 DFW
mmcdaris@educationalproducts.com

Marta Savin 800.365.5345 HOU
msavin@educationalproducts.com

Janet Roznos 832.327.6317 HOU
jroznos@educationalproducts.com

Office Depot Business Solutions Division

http://bsd.officedepot.com

Kelley Copeland kelley.copeland@officedepot.com Jeremy Cargil 855.377.6811 x12661

jeremy.cargil@officedepot.com

COMMUNICATIONS & SIGNS

National Signs, LLC

www.nationalsigns.com

Gregg Hollenberg 713.863.0600 x218 ghollenberg@nationalsigns.com
SenLy Fox 713.863.0600 x224
SenLy.Fox@nationalsigns.com
Andreea Ros 713.863.0600
Andreea.Ros@nationalsigns.com

FACILITIES, FLOORING, ELECTRICITY, HVAC & WATER MANAGEMENT

Blackmon Mooring

www.blackmonmooring.com

24/7 Call Center (all locations): 877.340.7752
Jordann Rawls 817.304.3740 DFW
jrawls@bmsmanagement.com
Mandy Jones 210.218.6663 SA
mjones@bmsmanagement.com
Amy Mercado 512.434.9394 AUS
amercado@bmsmanagement.com
Rachel Barnett 713.306.1556 HOU
rbarnett@bmsmanagement.com

CFAC Mechanical

www.chfac.com

Belinda Davis 281.379.2665 belinda@chfac.com

Chamberlin Roofing & Waterproofing

www.chamberlinltd.com

Monica Keels 713.880.1432 mkeels@chamberlinltd.com

Church Interiors Inc. of Texas

www.churchinteriorsoftexas.com **Ryan Richards** 512.730.1790 ryan@churchinteriors.com **Charles Wicker** 800.289.7397 cwicker@churchinteriors.com

Comfort Systems USA (South Central)

www.csusasc.com

Julianna Poyotte 832.590.5761 jpoyotte@csusasc.com

DTK, Inc.

www.dtkinc.com

Joe Precup 713.463.7878 jprecup@dtkinc.com

Gulf Coast Security Services

www.gulfcoastsecurity.net **Scott Gahn** 713.412.8314 sgahn@gulfcoastsecurity.net **Sam Frizzell** 713.829.0668 ssfrizz@gmail.com

Hillyard, Inc. 800.399.8489

www.hillyard.com

Jason Walton 210.655.3201 SA/AUS/LAR jwalton@hillyard.com

Integrity Furniture & Equipment

www.integrityfurniture.com **Drew Coleman** 888.600.8639

drew@integrityfurniture.com

MityLite Tables & Chairs

www.mitylite.com

Jeff Jones 801.224.0589 x227 jeffj@mitylite.com

Moran Enterprises, Inc. (BVEI)

www.moranenterprises.com

Victor R. Moran, II 281.893.1987 x104 victormoran@moranenterprises.com

Professional Janitorial Service

www.pjs.com

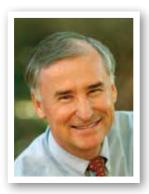
Robert Jacobs 281.799.2112 rjacobs@pjs.com

Know your CO+OP Representatives



Charlotte Hughes

Connection Partner, Houston, TX charlottehughes@churchco-op.org 832.478.5131



Dan Bishop

Connection Partner, Houston, TX danbishop@churchco-op.org 832.478.5131



Leslie Gawthorp

Connection Partner,
National
lesliegawthorp@churchco-op.org

888.350.3264



Dan Muckensturm

Connection Partner, Dallas, TX Danm@churchco-op.org 832.478.5131

The Sherwin-Williams Company

www.sherwin-williams.com
Chris Rollins 713.927.3387
chris.l.rollins@sherwin.com

Sunset Glass Tinting

www.sunsetglasstinting.com **Eddy Russell** 281.494.7161 eddy@sunsetglasstinting.com **Gene Russell** 888.949.0600 geno@sunsetglasstinting.com

TES Energy Services, LP

www.tesenergyservices.com

Michael Bernstein 832.516.8525 HOU
mbernstein@tesenergyservices.com

John Blunt 214.697.0567 DFW
john@tesenergyservices.com

Debbie Bennett 817.692.8526 HOU
dbennett@tesenergyservices.com

Total Recreation Products (TRP)

www.totalrecreation.net **Kelly O'Conner** 800.392.9909
info@totalrecreation.net

WaterLogic

www.waterlogic-texas.com **Leslie Keen** 713.974.8889 Ikeen@waterlogic-texas.com

FINANCIAL INSTITUTIONS

Frost Bank, Public Finance Division

www.frostbank.com

Noel M. Byrne, Division Manager 713.388.1146 noel.byrne@frostbank.com Jeff Nuckols, Gulf Coast TX Team Leader 713.388.1138 jeff.nuckols@frostbank.com

Shirley Cox, North TX Sales Manager 817.420.5563

shirley.cox@frostbank.com

Anthony White, South TX Team Leader 210.220.6996 awhite@frostbank.com

Kim Spears,

Statewide Public Finance Coordinator 361.844.1202

kim.spears@frostbank.com

FINANCIAL SERVICES

Ann E. Williams, PC

www.cpawilliamsonline.com **Ann Williams** 832.456.7120
awillcpa@cpawilliamsonline.com

Ratliff & Associates, PC

www.ratliffcpas.com **John Ratliff** 817.332.3222 jratliff@ratliffcpas.com **Ashley Voss** 817.332.3222 avoss@ratliffcpas.com

FOOD SERVICE & SUPPLIES

First Choice Coffee Services

www.firstchoiceservices.com **Kristen Jackson** 281.820.6300 k.jackson@firstchoiceservices.com

Sysco/PointSource

www.pointsourceservices.com **Dieter Kadoke** 214.336.0935

dkadoke@pointsourceservices.com
info@pointsourceservices.com

INFORMATION TECHNOLOGY

BEMA Information Technologies LLC

www.bemaservices.com **Doug Reed** 713.586.6431
doug.reed@bemaservices.com

INSURANCE

Core Benefit Solutions

www.corebenefits.net

Mike McLaughlin RHU, CLU, ChFC, CIC 713.647.9700

mike@corebenefits.net

Kim Whaley RHU 713.647.9700 kwhaley@corebenefits.net

Health Insurance Solutions

www.MedicareandLongTermCareSolutions.com Michelle Feagin, RHU 281.752.4830

INSURANCE

Insurance One Agency

www.insuranceoneagency.com

Gary Benson 281.350.6277 HOU garyb@insuranceoneagency.com
Paula Burns 281.350.6277 HOU pburns@insuranceoneagency.com
Rick McCrary 972.267.8000 DFW rick@insuranceoneagency.com
Joe Hutchison 210.402.0288 SA jhutchison@insuranceoneagency.com
Ryan Hutchison 210.402.0288 SA ryan@insuranceoneagency.com

Frost Bank, Public Finance Division

www.frostbank.com

Noel M. Byrne, Division Manager 713.388.1146

noel.byrne@frostbank.com

Jeff Nuckols, Gulf Coast TX Team Leader 713.388.1138

jeff.nuckols@frostbank.com

Shirley Cox, North TX Sales Manager 817.420.5563

shirley.cox@frostbank.com

Anthony White, South TX Team Leader 210.220.6996 awhite@frostbank.com

Kim Spears,

Statewide Public Finance Coordinator 361.844.1202 kim.spears@frostbank.com

OFFICE EQUIPMENT

American Business Machines

www.abmtexas.com

Daniel Anders 713.688.8873 danders@abmtexas.com

PRINTING SERVICES

Varidoc/Brodnax Printing

www.varidoc.net

Scott Muckensturm 972.533.6872 scott@varidoc.net

CO+OP Vendor Ads Alphabetical Listing

American Business Machines Page 9

Ann E. Williams, PC *Page 46*Blackmon Mooring *Page 30*

Chamberlin Roofing & Waterproofing Page 43

CFAC Mechanical Page 12

Church Interiors of Texas, Inc. Page 18

Comfort Systems USA - South Central Page 47

Core Benefit Solutions, Inc. Page 37

DTK, Inc. Page 31

Educational Products, Inc. Page 7

First Choice Coffee Services Page 31

Frost Bank Page 43

Gulf Coast Security Services, Inc. Page 12

Health Insurance Solutions *Page 41*

Hillyard, Inc. Page 30

Insurance One Agency Page 7

Integrity Furniture & Equipment Page 29

MityLite Tables & Chairs Page 37

Moran Enterprises, Inc. (BVEI) Page 18

National Signs, LLC Page 48

Office Depot Business Solutions Division Page 33

Professional Janitorial Service of Houston Page 46

Ratliff & Associates Page 39

Sherwin Williams Page 41

Sunset Glass Tinting *Page 9*Sysco/PointSource *Page 46*TES Energy Services, LP *Page 2*TRP - Total Recreation Products, Inc.

Page 30

WaterLogic Pages 24-25

The PJS Innovative Cleaning System offers:

- A Systemized Approach to Cleaning Process for
- Increased Efficiency
- Cleaner, Healthier Facility

Rigorous Quality Control, Safety, and Training Programs

GREEN CLEANING for

- Health
- Safety
- Environment



LEED Certification Services

Online LEED Document Management Program (LDM)

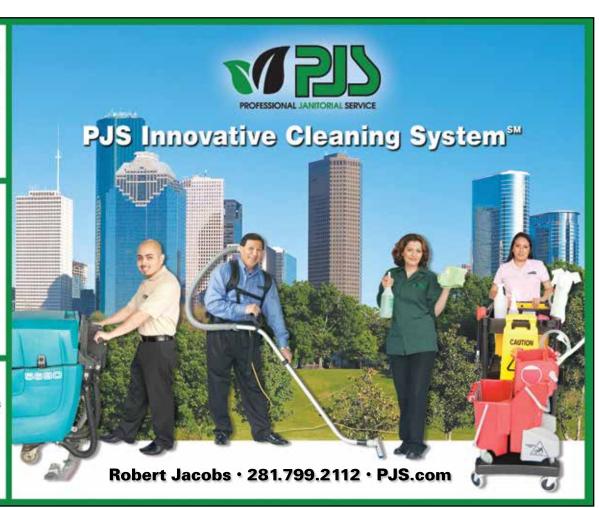
Serving:

Commercial Office Buildings

Schools/Churches

Healthcare

Industrial





Austin 512.388.8000

Houston 713.672.8080

San Antonio 210.661.4581

Dallas 469.384.6700

Lubbock 806,747.2678

SYSCO offers the widest selection of food and related products in the industry. PointSource has created a manufacturer rebate and allowance program, comprised of agreements with over 90 manufacturers, which they offer in sync with SYSCO. The services are free of cost to CO+OP ministries. PointSource invoices manufacturers quarterly and returns to your ministry the rebates and allowances earned. Together SYSCO and PointSource can quickly and efficiently reduce your food costs.



To sign up or inquire about the program, please call

Dieter Kadoke at 214-336-0935





Quality People. Building Solutions.

AC · HEATING · PLUMBING · REFRIGERATION

About Us...

With over 65 years in the mechanical and plumbing contracting industry, Comfort Systems USA (South Central) has positioned itself as a leading provider of lifecycle services and solutions in Houston, Texas and surrounding areas. Our solid reputation for quality workmanship is attributed to our highly qualified and experienced team, whose dedication to our clients and projects is unparalleled in the business.

Our proven performance led us to be among the 12 founding companies of Comfort Systems USA, now the nation's premier provider of mechanical solutions with over 50 affiliate companies across the nation. As a part of the Comfort Systems USA family, our buying power, bonding capacity and financial strength is unrivaled, putting us in a position to provide competitive offerings that give our clients the highest value as well as peace of mind.

Why we stand apart from the rest:

- Safety record that outperforms the national average
- Technical proficiency with all major manufacturers
- National Footprint / Local Presence
- An Energy-Star® partner
- United States Green Building Council member
- LEED© Accredited Professionals

Service and Maintenance

Customized Programs Designed to:

- Reduce equipment downtime
- Improve equipment reliability and efficiency
- Protect your investment
- Improve comfort and productivity
- Minimize your building's energy consumption and impact on our environment

Services Available:

- Service On Demand
- Planned Maintenance
- Preventive Maintenance
- Full Coverage Maintenance
- Building Automation Systems
- Indoor Air Quality (IAQ)
- Energy Services
- Plumbing Services

If you need to supplement your current staff with specific expertise, Comfort Systems USA provides on-site service technicians. This allows your staff to focus on your core business while we handle the intricate details of your mechanical system needs.

Why Comfort Systems USA South Central?

We pride ourselves on being the source for all your HVAC and plumbing needs. We not only engineer and design mechanical systems and controls, we install, retrofit, upgrade and finance them as well. Our team of experts look forward to partnering with you to deliver bottom line results throughout the life of your facility.

832-590-5700

www.csusasc.com

THOMAS DAVIS M-13636



9950 Cypresswood, Suite 250 Houston, TX 77070 Office: 832.478.5131 Fax: 832.688.9874

www.churchco-op.org





713-863-0600 * Toll Free 800-659-6285 * nationalchurchsigns.com