

COSP

A Publication of Church Supplies & Services | November 2019



MISSION POSSIBLE

Lead Article by Ron Nelson, page 15



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- ❖ Champion Forest Baptist Church

Check out our new TES Website!

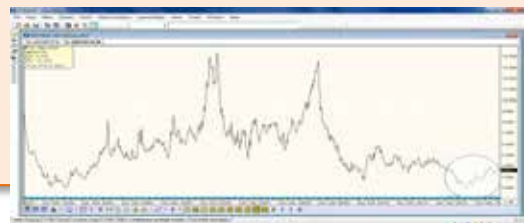
for additional references and more details at: www.tesenergyservices.com.

Market Watch!

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We manage the majority of the facilities in aggregated group rates. When an electric provider sees us pricing a large load, made up of individual churches, schools and non-profits, their rates drop. Then TES starts working to create a "Bidding War" among the providers to push for a lower rate!



CONTENTS



NOVEMBER 2019

FEATURE ARTICLE

Mission Possible: A Case Study Page 15

Have you ever been asked to do the impossible? Enjoy this inspirational story of one church administrator who tackled seemingly insurmountable circumstances to turn an impossible project into reality.



12

Vision Makes Your Mission Possible

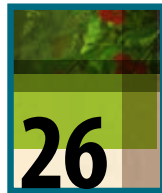
You wouldn't set out on a coast-to-coast family road trip without directions or passengers. Likewise, it's key to your team's success to know where you're going and who is traveling with you.



20

Keeping Up with Technology

Think you can't afford to keep your technology up-to-date? More likely, you can't afford not to. Learn why it's mission critical to stay current.



26

How Unified Technology Can Grow Your Mission

Don't let time spent on administrative tasks that can be consolidated and automated take you away from other priorities. Learn how to put technology to work for you.

Departments

We've Got You Covered Page 8

Keep this checklist handy to ensure you have the insurance coverage you need to protect your mission from unanticipated events.

Tech Talk Page 10

Defend your organization against unseen enemies with these helpful tips for countering phishing scams.

Clean Sweep Page 32

Nothing takes your team off mission quite like a natural disaster. Be one step ahead of the 2020 hurricane season with this before, during and after plan.

Bank Notes Page 38

Stewardship is a concept as relevant today as in Biblical times. Take action to support your organization's mission by safeguarding its financial resources.

Sound Bytes Page 40

Many people are just waiting for a sign to lead them to your door. Why not provide one? These two ministries are glad they did.

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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.

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From the Director

On September 1, 2019, my 92-year-old father went home to be with Jesus. He lived a long, healthy life and loved sports. His favorite sport was football—especially the University of Michigan where he served as an usher on the 50-yard line for 71 years. His goal in life was to be the longest-standing usher at U of M. In 2017, he met that goal before retiring.

It took dedication, resources and planning for him to fulfill his mission. There were many night games when Dad had to be out until midnight. There were games played in cold, rainy weather—sometimes it snowed. Ushers had to be there early in the day and stay late. The older he grew, the harder it was. But he used the resources he had to make it work. He relied on friends to help him get to the games when his car was not cooperating. He would layer up on cold, rainy days. He never thought his mission was impossible. He kept his focus on the goal. When Dad finally retired and could watch the games from the leisure of his home, he talked about the challenges he had to overcome, but he knew it was worth it in the end.



Our lead article by Ron Nelson on page 15 tells another inspirational story of commitment to a goal. Greg Morris reminds us of the importance of clear vision on page 12. Jonathan Smith and Christian Valiulis provide insight into the role of current technology to our mission on pages 20 and 26.

Every church, school and ministry has a mission or goal to reach. Sometimes the journey can be tough, but when we have the right resources to help us along the way, we realize the mission really is possible. The CO+OP was founded over 30 years ago to help ministries fulfill their mission, and we continue to do that today. We are available to help you through your challenges.

Don't miss out on the Texas Ministry ConferenceSM on February 20, 2020, where you can choose to attend four of our numerous workshops and stroll through CO+OP Alley to meet our many vendors waiting to serve you. The last two years have sold out, so register early. Registration opens November 1st.

In the meantime, grab a cup of your favorite drink, kick up your feet, and enjoy this issue of CO+OP magazine. We are thankful for you and your ministry!

Together We...Focus!

Patti Malott
Executive Director



Connecting People and Resources

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Connecting People and Resources

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Mission

The CO+OP connects churches, schools and nonprofit organizations with reputable vendors and resources to save time and money on products, services and education.

Purpose

We achieve our Mission through...

- Saving time by screening prospective vendors
- Saving money by pre-negotiating with prospective vendors
- Securing reputable vendor resources that bring value to member organizations: churches, schools, camps, nonprofits and other ministries
- Acting as your liaison and advocate in time of need
- Helping cultivate mutually beneficial relationships between vendors and members
- Providing excellent networking experiences
- Providing educational opportunities at a reduced rate through our annual Texas Ministry ConferenceSM using relevant national and local speakers
- Meeting the needs of others through our nonprofit organization

Learn more about the CO+OP at www.churchco-op.org or call **832.478.5131**.



Texas Ministry ConferenceSM

www.TexasMinistryConference.org

The purpose of the Texas Ministry ConferenceSM is to provide tools and resources for those who serve in churches, schools and nonprofit organizations. This includes both people in leadership who drive the vision and those who support them such as employees; committee, lay, council, and session members; elders and volunteers.

We do this at our annual conference by offering affordable training, educational workshops, quality vendors and sponsors, networking, fellowship and encouragement.

The Texas Ministry ConferenceSM is held the third Thursday of each February.

Learn more about how you can benefit from attending this conference at www.TexasMinistryConference.org or by calling **832.478.5131**.

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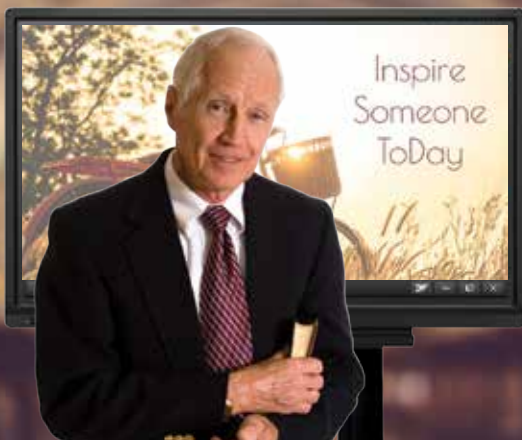
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we've got you covered

by Gary Benson & Paula Burns

Checklist for Protecting Your Mission

Keeping up with insurance can be mind-boggling. To help you navigate through the coverages you may need, we have compiled a checklist for you to consult for your upcoming renewal and new coverage needs. +

Property

Note/Recommendations

✓	Replacement Cost Coverage	Include so that you might have sufficient coverage to rebuild
✓	Blanket Limit of Insurance	Ideal if multiple buildings, since it combines the values in one sum
✓	Agreed Value	Eliminates questions and penalties of undervalued buildings
✓	Protective Device Endorsement	If included, coverage dependent on active fire alarm or sprinkler
✓	Outdoor Property (<i>Playground, Signs, Storage</i>)	Some carriers provide an automatic limit; others require listing
✓	Flood (<i>i.e. Rising Water</i>)	Most policies exclude flood or rising water
✓	Ordinance and Law	Review to secure adequate limits to bring buildings up to code
✓	Highly Valued Items, Antique or Rare	Schedule expensive murals or other highly valued items

Liability

Note/Recommendations

✓	General Liability	Minimum limits of \$1,000,000 per occurrence
✓	Sexual Misconduct/Molestation Liability	Minimum (in most cases) limits of \$1,000,000 per occurrence
✓	Hired & Non-Owned Liability	Minimum limits of \$1,000,000
✓	Directors & Officers Liability	Minimum limits of \$1,000,000
✓	Employment Practices Liability	Minimum (in most cases) limits of \$1,000,000 per occurrence
✓	Employee Benefits Liability	Minimum limits of \$1,000,000 if you have an EE benefit program
✓	Pastoral & Religious Counseling Liability	Minimum limits of \$1,000,000
✓	Medical Expense (<i>Athletic Activities</i>)	Know if med pay is included for athletics or not and what limits
✓	Medical Expense (<i>Daycare, School, PreK, MDO</i>)	Know if included or not (if so, possible Accident Policy)

Note: For Directors & Officers, Employment Practices, and Sexual Abuse Liability, be familiar if your Defense costs are included within the limit of insurance provided, or if your Defense costs are in addition to or outside the limit of insurance.

Auto

Note/Recommendations

✓	Limits of Liability	Minimum limits of \$1,000,000 per occurrence
✓	Comprehensive & Collision	Verify and know applicable deductibles
✓	Rental Car Physical Damage	Recommend securing this coverage from the rental agency
✓	Hired Physical Coverage	Even if included on your policy, know applicable max limits
✓	15-Passenger Vans	Still generally not recommended

Crime/Monies

	Crime/Monies	Note/Recommendations
✓	Money & Security (<i>Theft of Offering</i>)	Coverage limit of possibly half of your average weekly offering
✓	Employee Dishonesty	Coverage dependent on individual exposure
✓	Forgery	Coverage dependent on individual exposure

Other

	Other	Note/Recommendations
✓	Other Organizations Using Your Facility	Require Cert of Liability and church named as Additional Insured
✓	Business Income	Discern needed limits and if any applicable co-insurance
✓	Extra Expense	Discern needed limits and possible contingency plan
✓	Umbrella Liability	Ideally want Umbrella to cover annual budget up to \$10M
✓	Workers' Compensation	Minimum limits of \$1,000,000
✓	Cyber Liability	Social Media exposures are not covered under general liability
✓	Accident Coverage	Consideration if you have a daycare, school, PreK, MDO
✓	Foreign or International Travel Coverage	Your liability stops at the border – this provides that plus more



Gary Benson and Paula Burns

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The Insurance One team assembled to service CO+OP members is led by experienced agents with close to 100 years of combined experience. The Woodlands (Texas) office is led by agency owners, Gary Benson and Paula Burns.

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REVIEW**



EXPERIENCE



Surviving Phishing: A Possible Mission

“Good morning Mr. Phelps. Your mission, should you decide to accept it...” So started each episode of the 1960-1970’s TV hit Mission Impossible. Continuing on, the now famous tape-recorded message would outline the latest complex mission being presented to the Impossible Mission Force (IMF). When the tape finished playing the details of the mission, it would self-destruct in a puff of smoke.

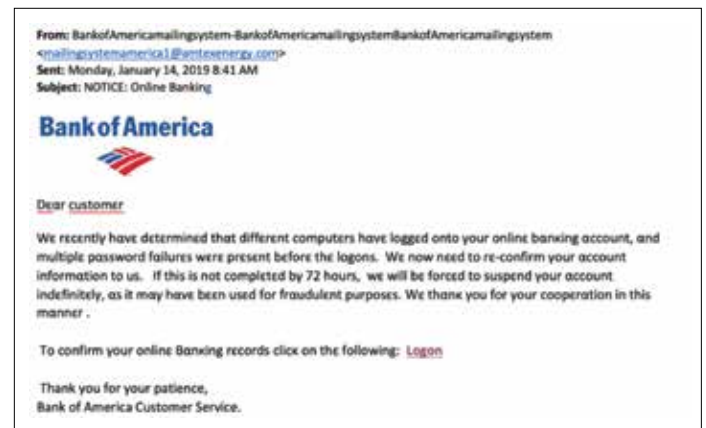
In 2019, the mission before us is challenging as well—to survive the seemingly endless phishing attacks targeting us from nefarious enemies. The mission tape played for the IMF always provided plans and strategies for overcoming the enemy they would encounter in that episode. Likewise, we hope to arm you against the 21st century culprits who desire to empty your wallets and bank accounts.

The next time your organization’s version of the IMF meets (staff meeting, IT committee, etc.), plan to discuss implementing these procedures and tactics. In no particular order, here is a list of 5 ways to avoid phishing scams:

1. Think Trickery

Be alert when you come across emails not specifically addressed to your attention. Clicking on links that appear in random emails and instant messages should always be avoided. Hover over links you are unsure of before clicking on them. Do they lead where they are supposed to lead?

A phishing email may claim to be from a legitimate company. When you click the link to the website, it may look exactly like the real website. The email may ask you to fill in some missing information, but does the email actually contain your name? Here’s an example:



2. Verify Email Addresses

A common tactic used in phishing schemes is for the scammers to use a site very similar to a real one. When you click on it, it will even look like the legitimate site. Before submitting any information, make sure there is a closed lock icon near the address bar:

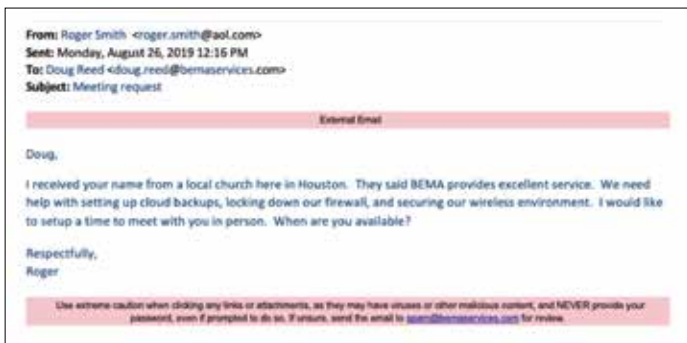


We hope to arm you against the 21st century culprits who desire to empty your wallets and bank accounts.

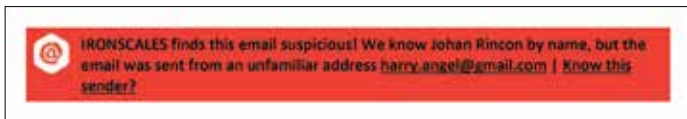
If you get a message stating a certain website may contain malicious files, do not open the website. **Never** download files from suspicious emails or websites.

3. Institute a Banner that Highlights External Emails

Microsoft Outlook can be modified to identify emails that originate outside your organization's domain by adding graphical banners similar to the one below. At BEMA, we use a short banner at the top and a longer banner with instructions at the bottom. An example is below:



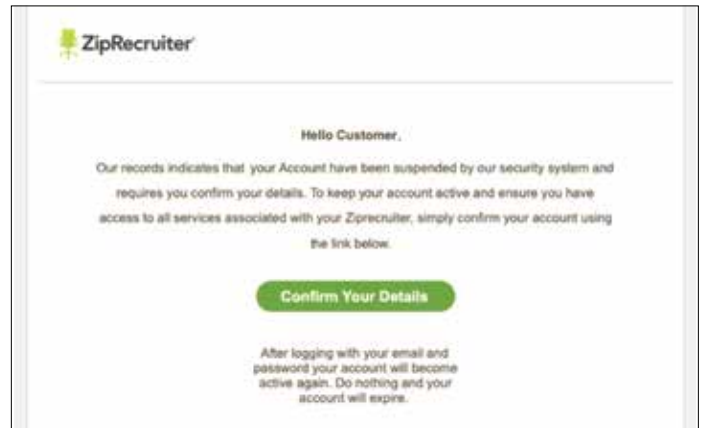
Additionally, a third-party software package like Ironscales will scan incoming emails and alert you when it detects emails found to be suspicious. It will graphically highlight the specific issue it suspects similar to this:



4. Never Give Out Personal Information

As a general rule, you should never share personal or financially sensitive information over the Internet. Online purchases should only be made on a site whose web address includes https: and is clearly marked as secure with a lock icon. When in doubt, visit the main website of the company in question, get their phone number and give them a call to verify if the email is legitimate. Most phishing emails will direct you to pages where entries for financial or personal information are required. An Internet user should never

make confidential entries through the links provided in the emails. Never send an email with sensitive information about yourself to anyone. Here's an example:



In the example above, also note the grammatical errors in the phrase, "Our records indicates that your Account have been suspended...". While spelling and grammar errors are not present in all phishing emails, they are a red flag to consider.

5. Confirm Rather Than Assume

Say you receive an email requesting information from someone you worked with years ago but have been out of touch with since. Or say you receive an email that appears to be from a legitimate organization, but you're uncertain of its authenticity. When you have ANY doubt concerning an email's authenticity, contact the source of the email by phone or in person rather than clicking on a potentially dangerous link.

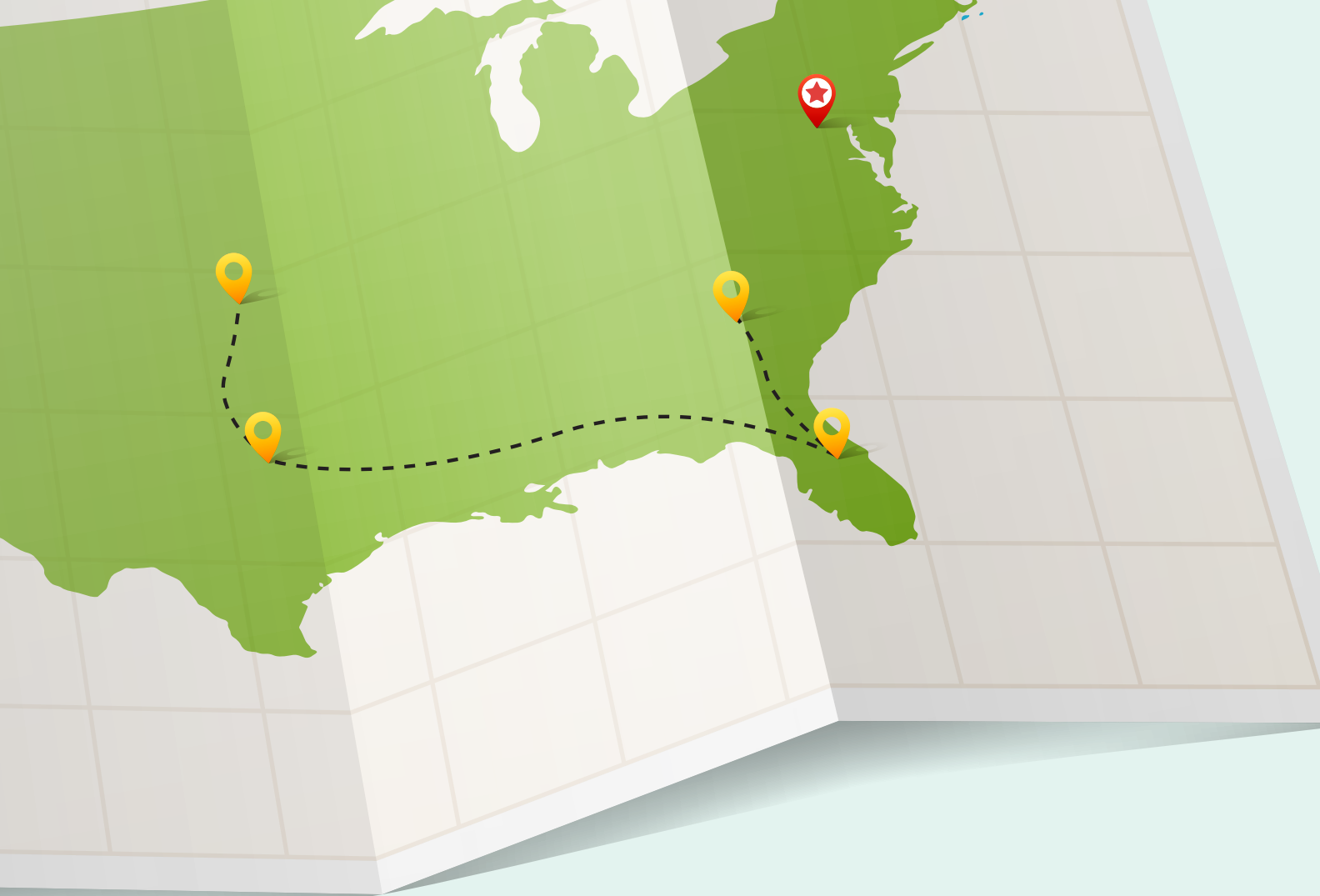
You don't have to live in fear of phishing scams. While there is no foolproof way to avoid phishing, following these five tips should help you enjoy a more worry-free online experience so your mission does not self-destruct. +

Doug Reed



Vice President and COO
BEMA Information Technologies

As a Managed IT Services Provider, BEMA Information Technologies can assist your organization in fine-tuning your environment to live more phish-free in the 21st century.



VISION MAKES YOUR MISSION POSSIBLE

by Greg Morris

Our mission is our purpose. It's why we're here—what God wants us to do. It's why He has positioned us where we are today. That's a pretty big deal. As a church, what we're really supposed to do is accomplish the mission God has given us. So, how do we accomplish that mission? It may at times seem impossible, but if it is God's purpose for your church, I know it's possible. So, how do you begin the journey of accomplishing the mission God has given us?

Essentially, it all starts with vision. Once we have the mission, we have to ask ourselves two very important questions. First, given our unique circumstances as a church, how will we carry out the mission God has given us? Second, what will it look like when we've successfully accomplished our mission? The answer to those two questions is our vision. So, let's consider what it looks like to create the vision that will help us successfully execute God's mission for our church.

Have you ever ridden in a taxi? If you have, you know the drill. Once you're lucky enough to flag down a cab, you climb in and the driver asks, "Where to?" Pretty simple question, right? What would happen if your reply to the driver was, "I'm not sure." I don't know how the driver would react, but I can be sure you wouldn't go anywhere. You've got to have a destination in mind when you begin a journey.

Churches, however, are often without a clearly defined destination. On many occasions, I've handed blank paper to ten or more church leaders and provided the following instruction: "On your paper, in three paragraphs or less, write down your church's vision." Too many times, the results are dismal at best, and I end up with ten very different responses.

So, what's the problem? Church leaders may have an idea of the general direction they want to go, but the true destination may not have been formally identified. Even in cases when churches can reasonably articulate their vision, they can rarely couple that with an explanation of how they plan to get there.

Imagine this. You want to go to Baltimore. I tell you that is where I'm going, so you get in the car with me in Atlanta. You're excited. You can't wait to get to Baltimore. I begin to drive, but much to your surprise, I'm headed south. You remain quiet thinking there must be some logical explanation. After several hours, we arrive in Orlando, Florida. You're still confused, so you ask, "We are going to Baltimore, right?" I assure you we are. Reluctantly, you stay in the car. As we leave Orlando, I head northwest. Once again, you're confused but you stay with me. After almost a full day of driving, we arrive in Dallas, Texas. This is just weird, right? What happened to Baltimore? You ask me again to confirm our destination. I assure you, yet again, that we're headed to Maryland's largest city. With some hesitation, you remain in the car. We should now be heading northeast. Surprisingly, however, I point the car due north toward Wichita, Kansas. Enough already. You ask me to stop the car and say, "I thought we were going to Baltimore." "We are," I reply, "but I like these other cities and thought we'd visit them on the way." "No thanks," you say, and ask me to drive you to the nearest bus station where you can get on a bus headed directly to Baltimore.

This scenario is true of many churches. Even when a church has identified (well, kind of identified) a destination, they seem to drive all over the country trying to get there. As a result, many of their passengers (church members and attendees) decide to get out of the vehicle and find a church taking a more direct route to where they thought they were going.

Churches pay a high price for their geographic (vision) schizophrenia and lack of planning. Do you have a strategic plan? You may say yes, but if you don't know exactly where

you're going and precisely how you'll get there, you really don't have a plan. Do you want a plan? If so, how do you develop a strategic plan? There are seven things that must happen:

1. Clearly identify your vision. Where are you going and what will it look like when you get there?

2. Be sure you're fully aware of where you are today. You've got to know your starting point in order to draw an accurate map to your destination.

3. Determine the obstacles between Point A (where you are) and Point B (where you're going). You need to know the issues and challenges you'll encounter on your journey. You want to minimize surprises and be prepared for speed bumps.

4. Draw your map. You'll need to develop a detailed action plan to get you from Point A to Point B. Your plan should allow for the roadblocks identified in #3 and include the directions for avoiding those obstacles.

5. Get it all on paper. A plan is not really a plan until you write it down in detail.

6. Get everyone in the car. All of your planning is no good if your drivers (staff and leadership) aren't ready and your passengers (members and attendees) aren't with you.

7. Execute. The plan, even if written down in the most intricate of detail, is worthless if you don't get in the car and start driving...according to your map, of course.

It's not that difficult. It is a process, however, and not a quick, easy or painless one. It requires time, work and sacrifice, but in the end the payoff is substantial.

Question: Do you have a plan? If not, what's the first thing you need to do to begin that process? ➕

Greg Morris



Senior Generosity Strategist
Generis

Greg Morris is a Senior Generosity Strategist with Generis. He works with churches all over North America to help them define their vision, communicate that vision, and accelerate vision toward that God-inspired vision.

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by Ron Nelson

MISSION POSSIBLE

YOUR MISSION, SHOULD YOU CHOOSE TO ACCEPT IT

That's the opening line heard by Ethan Hunt at the beginning of every Mission: Impossible movie. It is simple and to the point. No words wasted. The mission statement that follows typically goes something like this: *"Find the bad guy, recover what was stolen and save the world."* Each movie follows these steps, and always the mission is successful.

I know that the Mission: Impossible movies are just that—they're movies and Hollywood will always make the ending a success. But in real life that isn't always the result. Sometimes, maybe too often, there is no successful ending to our projects, our tasks, our goals.

Come January 1 of each year, we begin thinking about or writing down our resolutions for the next 365 days. We commit to the things we want to accomplish. However, after a few days, we miss a gym workout, fail to write the next chapter of our book, skip church, don't show up to work on time, or go to McDonalds instead of eating the carrots we brought from home. Our resolutions/goals are now broken.

Sometimes we don't know how to take on a goal and see it through. We can't see how to tackle tasks and projects that need to be accomplished. We just sit and think, "This is impossible." It can be helpful to realize we simply need to step up the rungs of a ladder to make it possible, to "find the bad guy, recover what was stolen and save the world." Below are eight rungs to success that will help you take that Mission: Impossible and make it Mission: Possible.

In order to illustrate how these rungs of success can work, below is a case study of a true Mission: Impossible.

First, some background information on this impossible mission. A few years ago, I was asked to join the staff of an established church founded in 1731 as their Church Administrator. The building was located in the historic district of Charleston, South Carolina, known as "South of Broad." There were many homes in the area that predated the Revolutionary War. The church had just finished building an educational wing, a project that lasted seven years. It took only two years to build, but five years to

obtain the necessary permits and approvals from the city government and the Board of Architectural Review (BAR). Changes to buildings in the area "South of Broad" required approval, and they were extremely particular about what they would approve. They were downright picky.

The church sanctuary had been built in 1814 and was still in use each Sunday for its membership of over 1,400. The pipes carrying water from the boiler system were directly under the sanctuary floor (no basement, just dirt 14 inches under the floor). In addition, there were similar pipes under the balcony floor. The pipes were rusted and needed to be replaced yesterday. The floor of the sanctuary was covered with a beautiful ancient wood, irreplaceable, and could not be torn up and laid back down without destroying its appearance. The building itself was wood with stucco outside and a special type of plaster inside. While the leaking roof had already been repaired, the ceiling was damaged from rain seeping in and required plastering and painting, roughly 40 to 50 feet high.

This project desperately needed to be accomplished before pipes burst, causing major damage to the historic structure. Previously, no one had been willing to take on the project, but as the new guy, I was expected to see this impossible task to completion. There were several other factors that made this project seem impossible:

- 1.** The church was still collecting funds from a Capital Campaign for the educational wing.
- 2.** Funds to pay for this project were not part of the Capital Campaign.
- 3.** Finding a good time to start the project was nearly impossible.

4. I was the new guy on staff, from out of state. I had no resources to fall back on, as I was unfamiliar with local contractors and regulations.
5. I was a short-term employee (19 months), basically an interim looking for a permanent Church Administrator position.

Here are the eight rungs on the ladder to success for any seemingly impossible goal or project and how we followed them:

RUNG #1 – Examination of “The Impossible”

What is that task, project or goal you want to accomplish? Begin by thinking about it. Let it roll around in your head for a while. See all the issues. Clearly define why you want it to happen.

Application: Having heard about this potential issue of pipes bursting in the sanctuary, I began looking in the boiler room. The boiler looked old and there was a small amount of water on the concrete floor. I asked a few people in the church for their input.

RUNG #2 – Determine if “The Impossible” Can Be Achieved

Can the task, project or goal really be achieved? Maybe you think someone else could achieve it, but you’re not sure if you are the one for the job. The bottom line is: If someone can do it, then so can you.

Application: There really wasn’t any choice. It had to be done. The sanctuary wasn’t going to be destroyed on my watch.

RUNG #3 – Prepare for “The Impossible”

Determine where to obtain the necessary information/ data to accomplish the impossible.

Application: I started by talking to the Property Committee of the church. I sought their advice and backing. I met with the Finance Committee and Trustees to discuss how we would pay for it. We were talking several hundreds of thousands of dollars.

RUNG #4 – Present “The Impossible”

Depending on what the project, task or goal is, the action plan may be simple or very detailed. The bottom line is that you must make an action plan of what you want to accomplish, why it needs to be done, and how and when it will happen.

Application: This project required the approval and support of various committees, as well as the Deacon and Elder Boards. Once that was secured, approval was granted with no votes against it.

RUNG #5 – Put “The Impossible” Team Together

Who can you call upon to help you get this task, project or goal accomplished? It might be people you know. In some cases you need to consider outside resources, people you don’t know. Identify individuals who would be supportive of your idea. Don’t choose someone who will say, “That can’t be done.” There is always a way.

Application: First, a general contractor was found within the church. He was supportive and extremely knowledgeable. A member of the Board of Architectural Review (BAR) was brought onboard, and a contractor was identified who made his living working on historical structures. Next, a contractor



was required with expertise in plastering historic walls and ceilings. Skilled painters familiar with historic sites were necessary. Also, a scaffolding company was needed to set up, move, and take down the scaffolding without damaging the floors and pews. Lastly, there was a need for a cleanup crew each weekend and at completion.

RUNG #6 – Determine “The Impossible” Timeline

This is important. You can’t say, “whenever.” If there is no timeline, it might get done “whenever” but quite possibly will never happen. Set a timeframe when you want it accomplished and stick to it. There will be intermediate steps along the way, and each one needs a start and end time.

Application: This was super important to us. The weather in Charleston is typically hot and humid during the summer. We were always concerned about hurricane season, as evidenced by the effects of Dorian in Charleston this past September. While the temperature doesn’t get too cold in the winter, it was still a consideration. (Heat, humidity and cold all have negative and damaging effects on a million-dollar pipe organ.) Events during the holidays at the end of the year could not be moved or cancelled. Weddings were scheduled and could not be moved. We had one window of opportunity—the first six weeks of the new year. Everything had to be done before Valentine’s Day. A wedding had been on the schedule for two years, and the parents of the bride (prominent members of the church) would not be satisfied with any change. Lastly, church services would not be cancelled or relocated. The sanctuary had to be available on Sundays.

RUNG #7 – Accomplish “The Impossible”

Get to it. Don’t procrastinate. Keep on schedule, remember that timeline. Be prepared for any setbacks.

Application: All went according to plan with no setbacks. We had top contractors who knew all of our concerns. We were able to find ways to cover any unexpected costs. We were fortunate to adhere to our timeline, and the wedding was a success.

RUNG #8 – Celebrate “THE POSSIBLE”

You did it! The task is done. The project is complete. The goal has been met. Sit back and relax. After feeling good about what you’ve done, start on the next task, project or goal.

Application: All were happy, with the exception of a couple of ladies who thought the paint wasn’t the right color. It was the right color. It was just fresh paint.

I’m certain some would say that these rungs on the ladder of success are unnecessary, but I encourage you not to discard them. In fact, you might even want to add rungs to this ladder. The reality is that for the vast majority of people, these steps will greatly improve their odds of making the impossible possible.

In his blog, Seth Godin recently said: “Our days are filled with the path to future skills, tasks and commitments that we believe we can’t possibly take on. We’ve seduced ourselves into believing that we’re not born with the talent, or that the obstacles to doing the work are just too great. In fact, it’s more likely that we’ve simply decided that the work isn’t worth the effort. Or the fear is too much to bear. But it’s hardly impossible.”

I know I am taking this verse out of context, but Matthew 19:26 says: Jesus looked hard at them and said, *"No chance at all if you think you can pull it off yourself. Every chance in the world if you trust God to do it."* (MSG). Putting God in everything we do will help make any impossible mission possible.

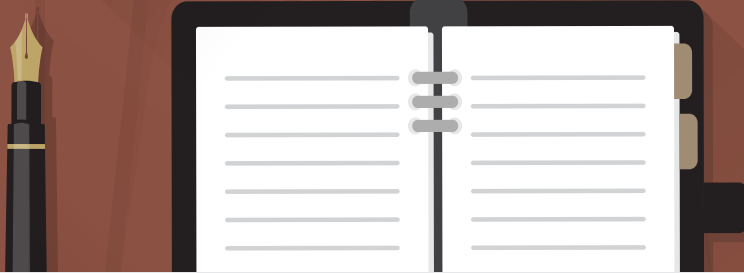
So, what is your impossible mission today? ✨

Ron Nelson



Ron has served as Church Administrator in Lexington, KY, Louisville, KY and Charleston, SC. He is the author of Monday Matters, a weekly blog designed for encouragement, motivation and inspiration. He is a husband, father of 2 sons and grandfather of 7 with number 8 on the way. Ron can be reached at MondayMatters.us@gmail.com.





KEEPING UP WITH TECHNOLOGY

by Jonathan Smith

Technology is constantly changing. We hear this all the time and yet it doesn't always sink in, especially when you consider what some items cost. When you spend \$1,000 on a refrigerator, you expect it to run for decades. Somehow, we expect the same thing if we spend \$1,000 on a computer or on a cell phone, but it doesn't work that way.

The only thing about technology that doesn't change is its continual change. If we think about human history, technology has always been a constant variable. What has changed is how close together the improvements come. The invention of the wheel was a rather isolated, yet significant advancement. In the 1900's humans went from our first flight in 1903 to landing a man on the moon and returning him safely to earth in 1969—a mere 66 years, not centuries, between innovations.

Today technology advances at an exponential rate. It advances so far and so fast in just a single day we can hardly keep up, even with all the technology we have to help us keep up with technological advancements. It is even more challenging to stay current in nonprofit ministries, where we need that refrigerator we spent \$1,000 on to last for half a century.



What we must latch on to is that technology is critical to our mission. It is not a “set it and forget it until it breaks” kind of tool. Remove technology and accomplishing our mission becomes extremely difficult. We cannot set it up and then let it age to the point where it becomes our mission’s limiting factor.

How do you balance the desire to be a good steward with the need to stay current with technology? This may sound complicated, but it really isn’t. The biggest paradigm shift is to stop viewing any technology purchase as a one-and-done. Let’s take a network switch as an example. Network switches are overlooked and undervalued technology components, but they are critical to making any computer network function. Whether you are using your Church Management Software, sending an email or browsing Facebook, you need a network switch.

Spending a lot of money on switches one time doesn’t mean you’re done spending money on switches forever. While we don’t look at them the same way we look at the internal combustion engine of a lawn mower, switches

(like lawn mowers) do wear out and require regular maintenance. Staying current on switches helps avoid unexpected outages that can derail your mission, just like properly maintaining your lawn mower will keep your lawn reflecting the beauty of God’s creation.

Falling behind on technology has an internal impact, keeping staff from doing their jobs to accomplish the mission. It also has an external impact, in terms of how others perceive you and your organization. Switches and computers are good internal examples. Sound boards, video mixers and digital signage are external examples. Does your ministry use an audio/visual system to help accomplish its mission? Failure to stay current has significant consequences when both internal and external impacts are considered.

Many times, it is a lack of knowledge and reliable guidance that can lead to falling behind technologically. Ministries can become “penny wise and pound foolish” in an effort not to overspend. It is important to have proper guidance in this area. Think about it. When



you have your HVAC units serviced, you rely upon the skill and expertise of a service technician to keep the air conditioning running. If the HVAC guy says the unit needs an expensive repair or replacement or it will fail, then the responsibility falls on you if you don't heed his advice and the unit fails. In all likelihood, it will fail on a hot, humid Sunday morning, and of course, the part you need will be five weeks out.

The same is true with technology. The goal is not to keep up with the latest and greatest, but just not to fall so far behind that failures impact the mission and cost 10x as much to resolve. The farther behind you are, the more expensive it is to catch up. It is not an equal 1:1 ratio. For every step you fall behind, it takes 10x to catch up, or 1:10. It is imperative that ministries budget for technological improvements and maintenance. Computers should be replaced before they fail, service contracts on critical hardware and infrastructure should be maintained, upgrade projects should be scheduled, and staff should be rightsized to support the mission of the ministry. Replacement

lifecycles are not meant to be burdensome, but more often than not, the one computer you don't replace or the amplifier you try to use for one more week will fail at the worst possible time, leaving your ministry scrambling.

Technology is a valuable tool for the accomplishment of your mission. Don't let it take you off mission by creating setbacks because you've fallen behind. ✦

Jonathan Smith



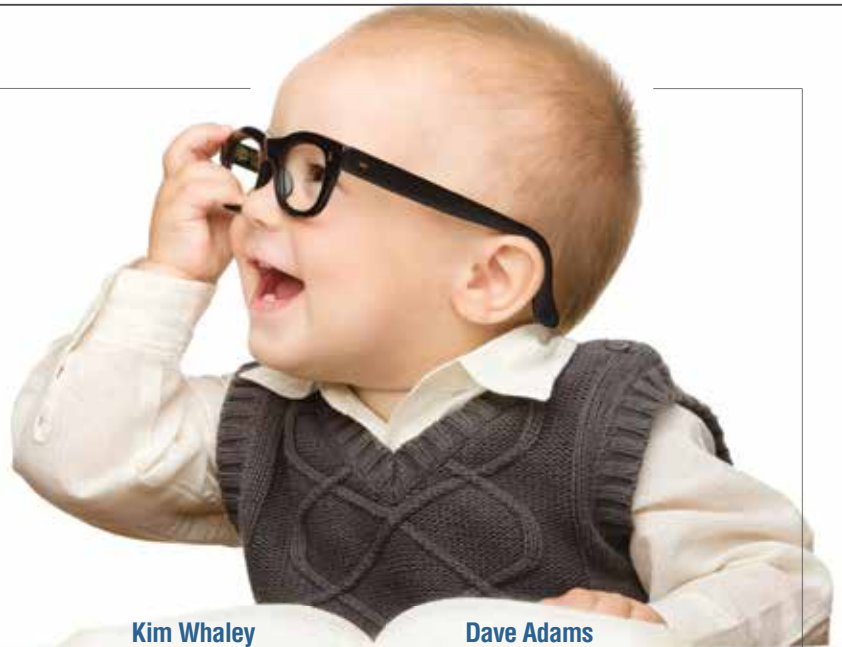
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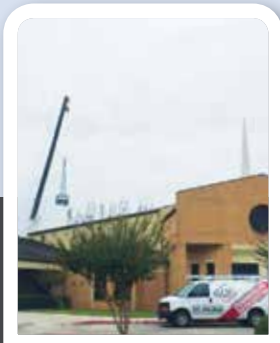
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HOW UNIFIED TECHNOLOGY CAN GROW YOUR MISSION

by Christian Valiulis

Managing the operations of a church, school, or nonprofit ministry is a lot like tending a garden. Just as flowers need soil, water, and sun to grow, an organization needs the right technology to flourish. If you're relying on multiple systems or manual processes to oversee human resources processes, you can't tend to your goals effectively. Facing tasks like open enrollment, accurate time capture, and payroll processing can be time-consuming and difficult to control, like weeds in a garden. However, many ministries don't realize the pivotal role HR technology plays in accomplishing their missions.

The key is to utilize a unified HR platform with a centralized database that streamlines your payroll and HR workflows so you can reduce the burden of those administrative tasks. Your nonprofit organization will benefit from efficient HR processes, confident decision-making tactics, and responsible growth insights with a unified workforce management solution in place. In this article, we'll explore some ways in which HR technology can impact different aspects of nonprofit organizations and help leaders achieve their mission.



HR

Today's HR professionals juggle many tasks. Workforce management platforms provide tools to simplify those tasks, so HR managers can reallocate their time to nurturing individuals from hire to retire and creating a more fulfilling employee experience.

Recruiting and Onboarding

When you have the right people in the right roles, your organization is successfully staffed with individuals who are motivated to share your mission. To this end, HR managers want to attract the best people, identify top applicants to interview, and provide a seamless onboarding process for new hires. However, recruiting, applicant tracking and onboarding are difficult to manage when they're not part of a unified system. When you can manage your hiring process in the same system as your payroll and HR workflows, you're able to direct your attention to educating new employees and volunteers about the history and inner workings of the organization and its current initiatives.

You can streamline many steps of the hiring process, including:

- Keeping an organized recruiting strategy with email templates, interview invitations, and applicant records in one centralized location.
- Paperless onboarding to speed up the hiring process and reduce stress for both applicants and HR. Going paperless allows you to eliminate manual data entry and reduce the potential for errors.
- Background checks conducted as part of your new employee onboarding process. Completed background checks can be stored electronically for easy access in the event of an audit or future promotions.

Time and Attendance

Using separate systems to track time and pay employees can lead to timecard errors that make their way into payroll data, resulting in inaccurate paychecks and frustrated staff. HR managers have to spend more time correcting those errors and issuing off-cycle checks for incorrect or missed hours. These types of transactional tasks can steal time away from more important activities.



By integrating attendance and payroll, HR managers can automate these processes into one closed-loop workflow:

- Employees and volunteers can view their timecards to validate hours worked.
- Managers can receive alerts if staff members are close to becoming eligible for overtime.
- Staff can electronically sign their timecards to ensure accurate confirmation of hours worked.
- HR managers can use system tools to check for and fix errors prior to processing payroll.

Another benefit of integrating attendance and payroll is building trust between employees and the organization. There is greater visibility into hours worked and confidence that employees are being paid correctly. You can also verify the actual hours worked to make the case for additional funding for future projects or new roles as your ministry grows.

Finance

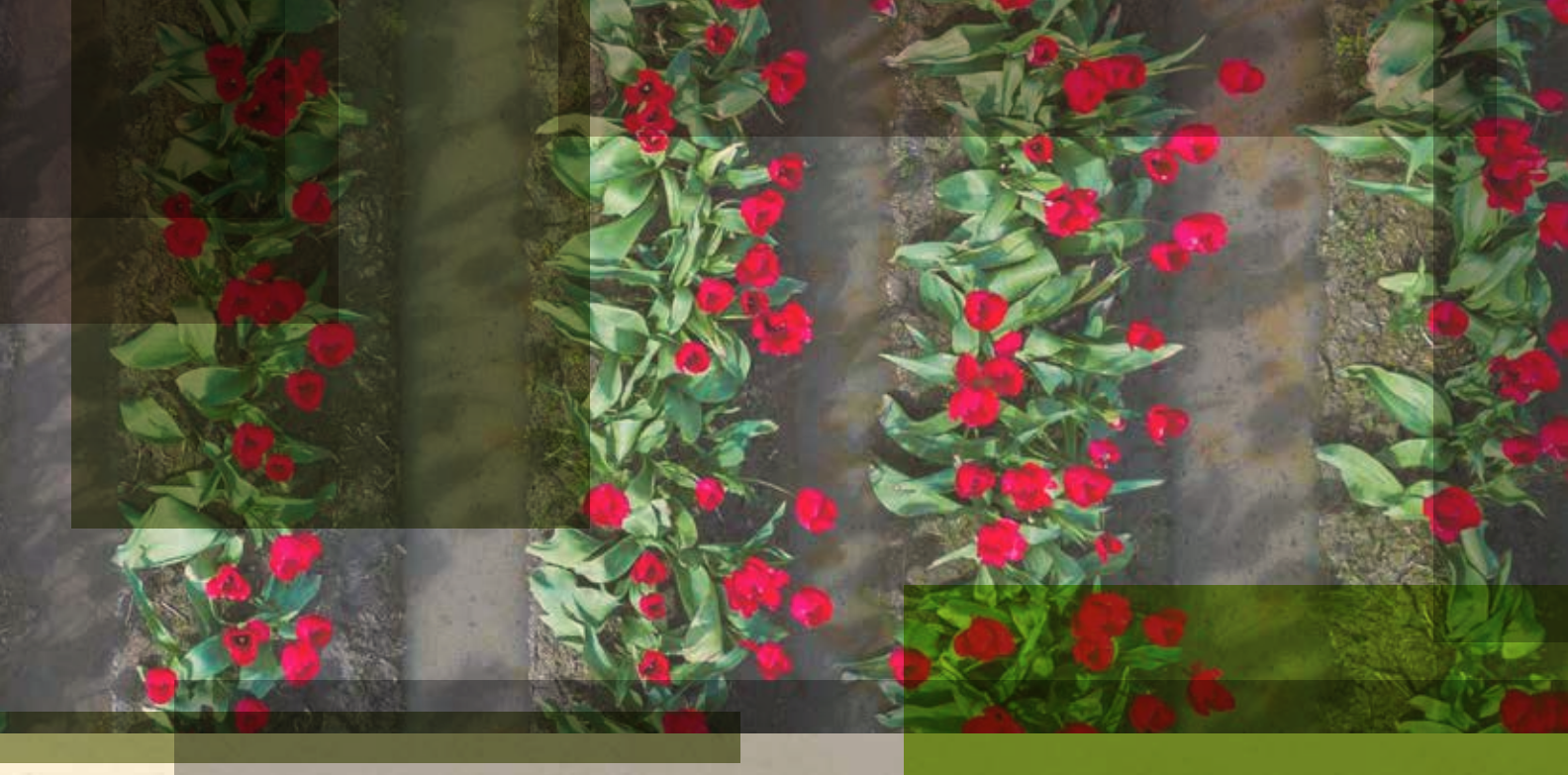
Finance surprisingly has a major role in HR, especially when gaining better insight into HR expenses and improving the efficiency of workforce reporting. Management can view critical information to make better decisions regarding important organizational initiatives.

Labor Expense

Labor cost tends to be one of the largest expenditures for organizations. Using workforce management technology allows leaders to see where funds are going and if they are being used towards activities and projects that benefit their missions. Ministry leaders can use this data to control the allocation of salaries and benefits to the appropriate funding source, as well as identify areas for improvement.

Financial Metrics

Technology that provides analytics dashboards allows for quick, real-time insight into the health of the church's finances, including budgets, contributions and payroll. These snapshots into your organization's financials can help with budget management, reduce profit leaks, and facilitate decision-making on new initiatives like campus expansion, mission trip scholarships, and volunteer activities. By bringing payroll, HR and attendance data to the surface, analytics dashboards highlight the resource allocations necessary for growth and goal achievement.



Integration of Data Sources

Do you have access to in-depth data in your current payroll/HR system to manage your labor expenses and finances? If the answer is no, consider the following integrations:

- **Accounting:** Connect payroll and financial data for smarter budgeting and better accountability. When accounting data flows directly into the General Ledger, this streamlines the accounting process.
- **Time and Attendance:** Integrate time and attendance with payroll to ensure employees are getting paid the proper pay rate and all volunteers are getting credit for hours worked. This is especially helpful in situations where employees and volunteers work at more than one location.

Additional Support

Other staff members can also collaborate with HR and finance leaders in furthering the mission. Administrators, pastors and other team members can utilize unified technology to help manage the specific needs of ministries and nonprofit organizations. This delegation of ministerial tasks makes it easier to manage risk and privacy, as well as grow responsibly.

Manage Risk & Privacy

A unified solution can assist both HR and finance leaders in mitigating and managing major areas of risk, including benefits, overtime, accurate attendance, pay records and

Affordable Care Act reporting. For example, administrative staff can use HR technology to protect information like salary amounts and employees' social security numbers so trust is maintained among your employees.

Grow Responsibly

The beauty of using payroll and HR technology is the scalability of its design. Organizations shouldn't have to double their staff just because they double their size. Support staff can provide leaders with cross-campus information to make data-driven decisions regarding growth and expansion. Managers can use that data to identify areas needing attention before meeting with board members on implementing new initiatives.

It is possible to manage your payroll and HR processes efficiently while maintaining focus on key projects. Refining internal processes today with a scalable solution will allow your organization to make its mission possible tomorrow. ✦

Christian Valiulis



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6 ways businesses can prepare for hurricanes in all phases:

BEFORE, DURING AND AFTER

Here comes trouble. Hurricane season is officially upon us. This six-month period puts the Atlantic seaboard – and much of the East coast – directly in nature’s cross-hairs. The question isn’t whether or not storms will form. It’s will your business be ready should one strike?

Here are six ways you can prepare before, during and after these destructive storms:

BEFORE



Assess and determine the assets that are vital to keeping your business afloat, and take actions towards protecting them – such as backing up critical data and fortifying power sources.



Create an emergency preparedness plan for personnel including evacuation routes, communication and notification systems, as well as emergency kits with non-perishable food items and first-aid supplies.

DURING



Keep your employees safe and informed at all times. Maintain contact with local authorities regarding the potential for evacuations.



Rely on your emergency preparedness teams to ensure all staff members are present and accounted for.

AFTER



Take photos to document damaged equipment, and determine whether it’s smarter to repair or replace these items. Taking photos provides context to service providers and results in more accurate cost estimates.



Contact your insurer to begin the claims process, and gather a timeline for your loss compensation.

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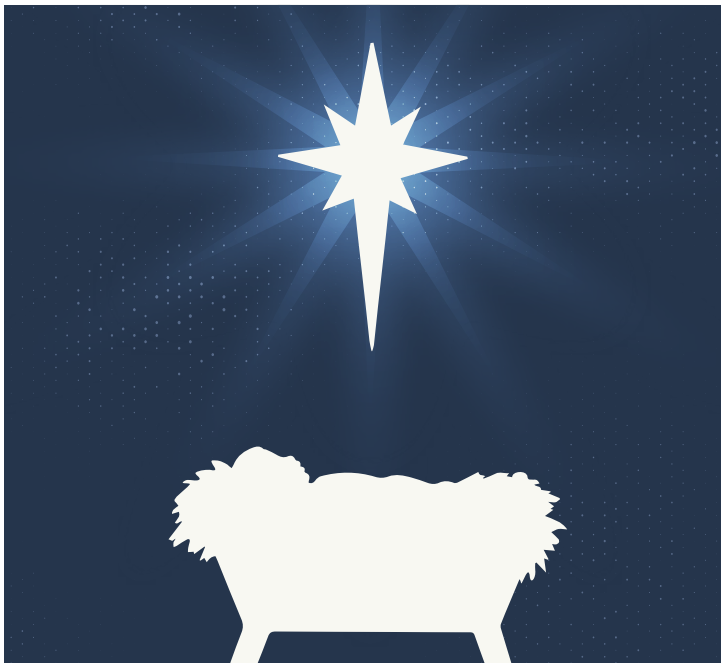
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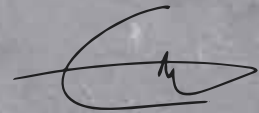
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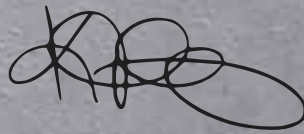
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banknotes

By Jeff Nuckols

A Good Steward of Finances

Are you a good steward? That's a worthwhile question to consider if you are in a position of trust in your organization, recognize the value and mandate of stewardship, and want to do everything possible to further your organization's mission, services and programs.

In fact, the concept of stewardship is as old as creation itself. According to Biblical scriptures, God commanded his human creations, Adam and Eve, to care for the earth and everything in it—in essence, requiring them to be good stewards and caretakers of all his creations. Not surprisingly, the stewardship theme runs through many different faith traditions and beliefs around the world. These stories and direct instructions point to the need for humans to take care of, nurture and manage the resources entrusted to them—not just for themselves, but for the people around them and future generations as well.

Although stewardship is intricately entwined with religious faith, its tenets can be found in the secular world as well. You don't have to look far to find successful business organizations, from small enterprises to multinational corporations, that understand the value of careful, thoughtful management of their resources, whether those resources are human, financial, physical or intellectual. Is this just good business or good stewardship? These companies would claim they are one in the same.

As one example, Frost Bank, where I have spent the last 15 years, is an organization with conservative values, and we believe it is incumbent upon us to be a good steward of all the resources in our care. That belief is so central to who we are as a company that it is codified into our corporate mission statement and philosophy. Every employee, from the top down, understands that stewardship—using our own resources with care to

achieve their greatest effect, seeking creative and cost-effective solutions, and avoiding extravagant expenses while taking every measure to protect and secure our clients' valuable financial and information resources—is everyone's job every day.

Although the concept of stewardship encompasses the use and management of many different kinds of resources, my professional experience and expertise has primarily focused on the stewardship of assets and financial resources. Much of my career has been spent helping organizations in the nonprofit arena make the most of financial opportunities, find solutions to financial challenges, and manage financial assets in a way that enables them to thrive and grow.

As I have worked with faith-based organizations, nonprofits and other specialized organizations, I have learned that they often share common issues that make good stewardship more challenging. Fluctuations in member or donor giving, rising costs, legal and risk management issues, new technologies and the uncertainties of the economic environment can place pressures on their ability to planfully manage and protect their assets—be a good financial steward. Those pressures can also affect their ability to manage financial risks and cash flows and meet the expectations of members, clients, donors and others to whom they are accountable.

So, what can you as a caring leader do to be a better steward of your organization's financial resources? Because every organization is unique, and what is effective in one may not be as effective in another, there is no one right path for every church, school and nonprofit. At the same time, there are common actions any organizational leader can take to be a better steward of his or her organization's financial resources.

Assemble a reliable team of trusted financial and legal professionals. Attorney, CPA, financial advisor, banker—individually they each offer you valuable expertise, insight and advice; together, working as a stable, cohesive team for your organization's benefit, their value to you grows exponentially. Look for professionals who have specific and significant experience and expertise in serving organizations like yours, a reputation for integrity and honesty, a genuine interest in your organization and its mission, and easy accessibility when you need their help.

Create a long-term financial plan for goals and objectives.

What does your organization want to accomplish next year? In two years? Five years? Ten years? Chances are, your goals are exciting in concept but in reality, will have some challenging financial requirements to achieve them. How do you make that happen while continuing to effectively carry out your organization's mission? A documented financial plan can provide a roadmap to your goals and objectives, with interim financial milestones to help you stay on course.

Protect yourself against the unknowns. Life is full of unknowns—some positive and uplifting, others negative and destructive. A good steward understands the reality of unknowns and works to protect the organization's financial

resources from the possibility of loss. You will want to seek out insurance and risk management professionals who understand the unique needs and activities of organizations such as yours who can guide you to the appropriate financial protection for your physical property, furnishings, equipment, employees and potential liabilities. Review your coverages with your insurance professional at least once a year or more often, if necessary, to ensure that you remain appropriately and adequately protected from whatever the years may place in your organization's way. ✦

Jeff Nuckols



Jeff Nuckols is a senior vice president and public finance relationship manager for Frost in the bank's Post Oak financial center in Houston. His contact information is 713-388-1138 or jeff.nuckols@frostbank.com.

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soundbytes

By Monic Ingram

Send Us a Sign!

Hollywood has made millions from the vision of “Mission: Impossible”. Nonprofit ministries hope to reach millions of people with their own vision and mission. Signs are used in every business, but specifically, churches, schools and other nonprofits have been effectively using signs for years to achieve their goals. Given today’s technology and wide range of creative options, now—more than ever—we can use signs to pursue the ultimate MISSION POSSIBLE.

A church’s true mission is to bring in people from the community to hear the gospel and help them understand forgiveness through Christ and how to have a personal relationship with Christ. Signs attract non-church members and current church members alike and focus attention on the true mission.

We use signs in many ways to draw people to a church. We use them to advertise the church’s name, schedule, upcoming events, speakers, acts of kindness and love phrases. Exterior signs bring in new visitors, update existing members and literally open the doors to the mission inside. Interior or “wayfinding” signs guide and direct people to the areas they are seeking to hear the message being shared. The amazing thing about signs is that you can use them to reach all kinds of people. Signs work for a wide range of ages, cultures and backgrounds. Interior ADA signs including braille can even assist people physically as well as visually.

Signs are a form of communication, and as we know, how you communicate with someone is very important. Signs can be modern and used for decoration as well as guidance. They can brighten an area with fun, exciting colors and images to appeal to children and youth. Most importantly, signs can say hello, welcome, you are loved, someone cares, the door is open, and God is waiting on you.

Signs are one of the most cost-effective marketing strategies available. While there may be a significant initial investment, once signage is ready and installed there are no further costs, and it continues to advertise and welcome people to your church. With signs, a church has access to year-round advertising, visible 24 hours a day, 7 days a week, 365 days a year. This fact alone makes signs a worthy investment that will work hard for you with no effort required. A well-designed sign helps your church stand out rather than blending in or being overlooked. This increases the likelihood of attracting new people and keeping existing members engaged.

The use of signs to get your mission started and continue bringing people to the church, where you can share and show them the path to Christ, will make your MISSION POSSIBLE. ✦



Monic Ingram

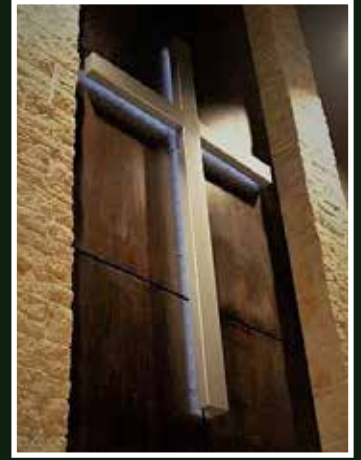
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Testimonials

For some years, our church had good intentions to add signage to our campus for visitors to be better served. The cost continually prevented this from happening. Then I met Monic from State Sign, and she agreed to come assess our situation and needs. It was refreshing to have her provide insight and ideas, all the while being very conscious of our financial restrictions.

State Sign provided a big picture proposal to include our big wish list, but also itemized it so we could pick and choose the high priority items first. Monic most impressed me when she came back and suggested we not use State Sign for a specific room signage, and even provided a link to a website to get the same signs for much less. What company does that these days? State Sign does, and it was one of many reasons why we used them to better our church's signage. We finished that project last fall, and to this day we consistently get positive feedback for the signs throughout our campus.

CJ Malott
Family Pastor | Founders Baptist Church

As I was leaving my driveway from home to attend a meeting in Houston, I answered a call from one of my staff members from the Katy Christian Ministries (KCM) Resale Store, located at Kingsland Blvd and Hwy 99. The fact that the cashier was calling me, especially at 8 am, was very strange; hence, my quick answer to the incoming call. All I could think of was there must be an emergency. Indeed, there was something urgent needing immediate attention. The staff member, who was getting ready to start her shift by doing her normal operational duties to open the doors for business by 9 am, was confronted with a crisis she had never dealt with before.

Over the phone, while calm yet with a high level of urgency, she stated that she had a female in the store who was fleeing from her boyfriend who had assaulted her, was chasing her and had threatened to kill her. I immediately told her to go on a complete facility lock-down and call 911. I then instructed her to halt all operational duties and put the victim in an enclosed area where she wouldn't be seen from the outside.

The victim had walked to the nearest gas station. Once there, while outside and in anguish, she noticed a big sign across the street that said Katy Christian Ministries. The victim said that she immediately walked across the street and started knocking on our doors. When she was let in, she screamed for help, saying she was in fear for her life but relieved to have found us. I arrived at the scene at the same time as the police. Officer Crispin from the Harris County Sheriff's Office did a wonderful job of not blaming the victim or shaming. We both interviewed the victim, and I proceeded to provide the immediate crisis intervention needed in the moment. This is just one of the many ways that this big sign at our Resale Store, done beautifully and professionally by State Sign, saved someone's life on the morning of August 14, 2019, and this person did not become another fatal statistic of domestic violence.

Deysi Crespo, MSW | Executive Director | Katy Christian Ministries (KCM)



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Air Performance Service, Inc. *Page 31*

Ambassador Services, LLC *Page 33*

Ann E. Williams, PC *Page 37*

APS Building Services *Page 43*

APS Payroll *Page 30*

Blackmon Mooring/BMS CAT *Page 33*

Buckeye Cleaning Centers *Page 25*

CFAC Mechanical *Page 25*

Chamberlin Roofing & Waterproofing
Page 7

Core Benefit Services, Inc. *Page 23*

Daikin Applied *Page 37*

Daily Java *Page 46*

Educational Products, Inc. *Page 31*

First Choice Coffee Services *Page 36*

Frost Bank *Page 39*

Generis *Page 46*

Health Insurance Solutions *Page 14*

Imperial Utilities & Sustainability *Page 34*

Insurance One Agency *Page 9*

Integrity Furniture Solutions *Page 47*

Mechdyne Corporation *Page 31*

MITY, Inc. *Page 23*

Modern System Concepts, Inc. *Page 46*

National Signs, LLC *Page 48*

NW Digital Works, LLC *Page 43*

Office Depot Business Solutions Division
Page 24

Pogue Construction *Page 34*

Professional Janitorial Service (PJS)
Page 37

Ratliff & Associates CPAs *Page 33*

Ridley's Vacuum & Janitorial Supply
Page 36

Salem Media/KKHT 100.7 FM *Page 25*

Sharp Business Systems *Page 7*

Sherwin-Williams Co. *Page 36*

State Sign *Page 41*

TES Energy Services, LP *Page 2*

Total Recreation Products (TRP) *Page 34*

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