

A Publication of Church Supplies & Services | November 2021



Feature Article by Michael Martin, ECFA President Five Reflections of an Imperfect Leader, page 15





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When leaders strive for perfection, they rob their followers and themselves of joy while preventing genuine connections. However, by taking time to reflect and lean on God's grace and promises, leaders can move away from this tendency. Gain insight into how leaders can lead from a place of greater joy and confidence while cultivating the trust of others.



# Measure the Outcomes That Truly Matters

Automation, integration, and intelligence are powerful tools for measuring outcomes. Learn how new technologies can assist churches in quantifying outcomes that matter using effective and efficient techniques.



# Creating a Culture of Giving Through Your Coffee Program

Coffee is an integral part of many church cultures. The post-service coffee culture helps build community and foster fellowship. Find out how churches can continue this culture while contributing to local and global missions, saving money, and involving their members.



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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

After hours of searching the internet, we found the perfect house to rent in Bailey's Harbor in the Door Peninsula, located off the coast of Wisconsin. It was going to be the perfect 50th Wedding Anniversary trip. We studied the weather and planned the stay for the perfect season of fall colors, cool evenings, and starry nights.

Since we were driving up from Texas, we had plenty of time to go over and over the different things we looked forward to doing once we arrived. The minute we pulled into the driveway we were in awe of the place. Since we rented from a vacation rental company, we were supposed to have had a code sent to us to unlock the box with the key in it. It was already 5:30 pm, and no code. We decided to call the agent only to get a voicemail telling us to leave a message.

After several hours, we were informed that the agent had an emergency trip to the hospital. The travel agency put us up in a hotel until the following day when we were able to retrieve the code and get into the house. We were disappointed but thankful for a place to sleep.

Was the trip perfect? No, not what we expected. However, the imperfection on the front side did not stop us from having what we considered a perfect "rest of the trip."

As Christians, this side of Heaven is much like that trip. We are not perfect, and we don't live in a perfect world. We count our blessings and endure the imperfections as we wait for the perfect ending when Christ comes back again.

This issue of CO+OP magazine is themed, In a Perfect World, and our authors share their thoughts on that theme from many different angles. Our lead article, 5 Imperfections of a Leader by Michael Martin can be found on page 15. Michael shares candidly his own experience as a leader.

Also included in this issue are the Board Members you recently voted on for the 2021-2022 fiscal year, along with some fun facts. We asked them to share 5 things that would change if their world was perfect.

Grab that favorite cup of java or drink, turn off your phone and email, and enjoy another issue of CO+OP magazine.

Together We Thrive in an Imperfect World,

Patti Malott, CEO/Executive Director













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Regrettably, our August 2021 issue contained an error on p. 38 within the Management Matters article. The heading of the second column of questions should read: Questions to Ask Vendors Providing Custodial Services. There is also an extraneous paragraph at the end of the article addressing payroll and HR technology. Please disregard this unrelated content, as it was mistakenly included from a previous issue. A corrected copy of the magazine can be found on the website.



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- Providing relevant educational opportunities at a reduced rate through the annual Texas Ministry Conference<sup>SM</sup>
- Providing professional networking experiences
- Providing tools to help members in their ministries

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



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The purpose of the Texas Ministry Conference<sup>SM</sup> 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.

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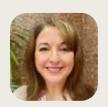
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# morepowertoyou

# By Steve Carroll

As a child, I remember the days of hearing random knocks on our door. My father would open it to find a salesperson offering to sell him the newest encyclopedias or sometimes the latest and greatest vacuum cleaner. We live in forever changing and fast-paced times, and in today's society, these instances have become a distant memory. As our world has evolved, the need for in-person or human interaction to acquire goods or services is becoming less common. Advancements in smartphones and computer technology have brought us to the point where we can access the world at our fingertips. The idea of completing transactions without any personal involvement for banking and shopping was once considered futuristic but is now becoming reality. While this can create efficiency in our sometimes-hectic daily schedule, are we missing out on the personal touch of face-to-face interactions? In a perfect world, what is the balance of using advancements in technology to streamline efficiency vs working with people and getting that human interaction?

I would propose that it is important to have both. As a self-labeled "tech geek" I love learning new technology and finding ways to incorporate it to make both my work and home life easier. As much as it is important to have faster virtual transactions, I try not to lose sight of the importance of the human component of business. In a perfect world, TES strives to find harmony between those values: saving time using a website vs speaking to someone and feeling like you are heard. In an effort to make this idea into reality for its CO+OP Members, TES launched a unique website called www.tespowerbuy.com. After providing basic information about your organization, you will automatically receive an email with the necessary documents to review and digitally sign. In returning

these to TES, we will do the rest to get you the best electricity contract and rate available. We value you and will work with you through any questions and concerns you have. Our website, www.tespowerbuy.com, is one way we seek to give our customers a more efficient virtual medium while maintaining that personal relationship with you.

I remain thankful to be a part of an organization that innovates methods to serve our customers best. For over 19 years, TES Energy Services has served thousands of commercial and residential customers across the United States. As the exclusive energy consultant for the Church CO+OP, we have saved hundreds of churches, schools, and ministries substantial dollars on their electric bills In a perfect world, we aim to balance the efficiency of technology with taking the time to provide first class customer service, whether that happens on the phone, through the website, through email or face to face. Church CO+OP members can be confident that TES Energy Services can and will use the latest technology balanced with our caring staff to take care of all your energy needs. Take control of your electricity costs and visit www.tespowerbuy.com today. +



### Steve Carroll

Steven Carroll has over 18 years of experience in energy procurement. He has worked with some of the top energy retail providers and consulting firms in the U.S. This allows him to offer a unique and honest perspective to each customer to lower their energy costs and maximize savings.



# Protecting the Church in an Imperfect World

Taxes, Insurance, Healthcare. Few people consider listing these topics in their book of favorites, but let's take a moment and think about what it would be like in a perfect world.

If all were perfect, we wouldn't even need insurance. There would be no risks in ministry. No sexual abuse. No storms to damage our facilities. No accidents. No employment lawsuits. No cyber attacks.

Unfortunately, the world we live in is not perfect and won't be perfect until God comes again. Until then, there are two things we need to do:

- 1. We need to transfer our risk by carrying the right types of insurance where our risks are most likely to occur. As we've said many times, it's not about insurance. It's about protecting your ministry.
- We need to minimize the risks to people and property. While some things may be beyond our control, any disruptions to people or property can only challenge our goal of Kingdom work.

Let's preview some areas to help accomplish these two goals.

# **Physical Inspections**

While you may walk your property regularly, when is the last time you did so with the specific intent to look for things that may pose a hazard? Look for tripping hazards inside and outside the church. Inspect your playground for any hazards, and see if the cushion surfaces underneath the swings and slides are sufficient. Look for the overuse of extension cords, especially in places like your sound booth or behind stage. Check electrical panels that may be outdated (i.e. if you have a Federal Pacific electrical panel, you need to replace it at your earliest convenience). Look for any loose or questionable wiring in your utility closets or outside poles. You might be surprised by what you find, and if you're not sure, get a licensed electrician to check it out.

### **Leases and Contracts**

Do you properly protect yourself when outside groups use your facility? Do you know what to expect from them in terms of insurance, access to your buildings, damages, additional insured and/or waiver of subrogation requirements? Do you have a Facility Use Agreement that spells all that out? If not, consult with your agent or contact us for assistance.

## **Release Forms**

Few things are as misunderstood as release forms, and few release forms are adequately used. General release forms are ineffective and generally unenforceable in a court of law. Release forms need to be specific about what is being released. Photo releases are equally as important, and medical condition disclosures and directives are crucial. Various sample policies are available, but final review should be conducted by legal counsel.

# **Procedures and Equipment for Medical Emergencies**

Medical emergencies can occur anywhere. Churches should have an extensive first-aid kit which is readily accessible and several staff members or volunteer leaders trained in CPR, especially for infants and children. An automated external defibrillator (AED) is also pivotal, especially for adults.

### **Sexual Abuse Prevention**

We talk about this so often, but yet it remains a serious problem within the church with often inadequate prevention measures. The prevention answer given by many churches is simply conducting a background check on workers. Background checks are an important element in a successful program, but they cannot serve as a standalone procedure because less than 10% of sexual abusers ever encounter the criminal justice system. Make sure the same protocols you use for children apply to your Junior and Senior High students as well. And don't disregard proper childcare within your small groups. The same precautions you take at church should extend to home groups! As far as insurance protection, your policy must be endorsed to provide this coverage, ideally at \$1,000,000 or more limits.

### **Financial**

Too many churches entrust the checkbook to only one individual or ask only one person to count the offering. By insisting on dual or more controls, you're not accusing someone of not having integrity; rather, you're protecting them from accusation. Review your coverages for Employee Dishonesty, Forgery or Alteration and Theft of Offerings (usually known as Theft of Monies and Securities).

# **Umbrella Liability**

As you well know, churches are not immune from being sued. Without adequate insurance, this could literally jeopardize your ability to continue to operate. While not intended to be a perfect solution, here's a rough rule of thumb. Your umbrella liability policy along with your underlying general liability limits should cover the annual budget of the church, up to a limit of about \$10 million. Over that may just require an evaluation of church activities and their hazards.

### We Live in an Electronic World

While large-scale cyber attacks against businesses grab the headlines, churches are not immune to cyber risk. Data breaches are attempted almost daily, and some cyber risks include malware and viruses that can hold a church hostage until a ransom is paid. Be aware that litigation involving anything to do with the internet (Facebook, blogs, websites, etc.) is not covered under a church's general liability insurance. Cyber liability insurance can not only protect a church from the fallout of a data breach or cyber litigation, but it also includes a team of experts to help you recover.

Developing a comprehensive safety and risk management plan for your church starts with assessing the risks in each area of ministry and then taking the steps to prevent problems before they happen. It's the imperfect world to which we must adjust. +



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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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In a Perfect World,
Churches Would
use Automation,
Integration, and
Intelligence to
Measure the
Outcomes That
Truly Matter

by Allison Webb

At AcctTwo (now a part of Baker Tilly Digital), we've been blessed to support the finance and accounting teams of more than 175 growing churches and ministry organizations over the past seven years. It's been so rewarding to help these incredible organizations with new technologies, digital transformation, and outsourced accounting services. I'd like to share with you some of what we've learned during that time and how we approach this important work.

We focus first on automation within the finance and accounting function. This means looking at both technology and process. Where can churches streamline processes, eliminate manual steps and effort, automate data capture, and remove manual data manipulation from processes in the finance function? Integration is next: can the systems used by the organization be integrated so that information flows freely and accurately between the various systems, reducing silos and eliminating manual work, double and triple data entry, and the errors that result from that? And finally, we focus on the most important goal that is supported by the first two concepts: intelligence. This is where I get very passionate about the support we can provide. Automated data capture and integrated systems allow the organization to have access to insights and metrics that can tell the story, celebrate the successes, and warn of potential pitfalls that need to be avoided in the future. These insights have the potential to go beyond



metrics like weekly attendance or giving metrics (inputs) and even activity-based metrics (outputs) and help shine a light on more important metrics such as lives transformed, healthy congregations, and community impact (outcomes). This is church financial management in a perfect world.

# THE KEY KPIs (KEY PERFORMANCE INDICATORS) MAY BE MASKING UNDER-PERFORMANCE

Today's churches need to track the outputs and outcomes of their efforts – the actual impact of their mission in action. Why? To build and maintain the confidence of givers that expect transparency and accountability like never before, particularly at times of high demand and increased competition for donations.

First, let's debunk a common myth that most churches understand their performance already. Rather, most organizations make some attempt to understand it but come up shorter than they realize.

It seems natural to measure performance based on the weekly attendance or the level of donations. But churches don't just aspire to fill seats or raise money – they have loftier ambitions to change lives in deep, meaningful ways. Just because a church packs the pews on a Sunday doesn't mean it reaches everyone in the audience. The appearance of success can sometimes obscure the actual performance.

Why does this happen? Blame the way we analyze information. We claim to interpret the facts objectively and consistently, but human bias still creeps in – especially when it comes to identifying and quantifying our own successes ... or lack thereof.

When churches overestimate their success or overlook their shortcomings, it's usually because of three common causes, and some may look familiar:

- Obsessing over Increases When the numbers go up that means things are improving, right? Not necessarily. Donations might be increasing, but is the impact of the church increasing proportionally? If not, it's cause for concern because it means money is getting wasted somewhere. It's easy to get excited about increases while misunderstanding what they mean for the organization. Getting the full picture takes better information about outputs and outcomes.
- Confusing Progress with Success Staying busy isn't the same thing as advancing the mission. Churches often have plenty of metrics tracking what they've done and far fewer tracking whether those activities had the intended results. It's easier to measure progress than success, but only the latter really matters.

 Raising the Alarm over Anomalies – When something in the data deviates from the norm, there's an instinct to interpret it as a problem. But it might be a positive indicator or a chance for innovation that gets ignored or misunderstood. Differentiating between an outlier and an opportunity depends on having a good understanding of nonprofit outcomes. That way it's clear how cause relates to effect.

It's time to replace assumptions about church performance with hard data. Only once a church knows what its impact really looks like can it set about expanding and improving.

The metrics that churches can use to measure their own success in terms of outputs and outcomes can be difficult to determine, and impossible to measure easily. The good news is that these metrics exist, and when tracked correctly, they put success in the clear, quantifiable terms that funders demand. The bad news is that defining success isn't simple, and tracking it isn't either. Think of your own organization: can you easily demonstrate that you're fulfilling your core mission and values, and if so, to what extent?

Answering those questions takes a systematic process. Churches need to first identify which metrics define success rather than just appear impressive – e.g., program impact versus program attendance. Second, they need to devise a way to evaluate effectiveness, which often means collecting new data in new ways. The end result, the definition of success, might look different for every church.

Churches are successful in two ways: by carrying out their mission (Program Outcomes) and by funding it (Financial Outcomes). The work they do needs to have a meaningful, measurable impact. Simultaneously, their fundraising and financial management needs to sustain the mission. Equally important, a church can't be called successful unless it excels on both these fronts.

# MEASURING WHAT MATTERS - HOW TO QUANTIFY OUTCOMES

The next step is to use these success indicators to assess whether the church is on the right track. Knowing what to track is an important start, but the hard part comes next: figuring out how. Churches are often in the dark about outcomes because the necessary data is hard to capture, categorize, and quantify in a meaningful sense.

In the same way that height and weight don't reveal someone's health, it takes lots of data points to evaluate whether a nonprofit is successful. They segment into three categories:

- 1. Inputs The resources used to conduct activities.
- 2. Outputs The number of activities conducted.
- **3. Outcomes** The results of each activity.

Most churches have plenty of data on inputs and outputs (money spent, program attendance, etc.) but much less related

to outcomes. The qualitative nature of outcomes makes them harder to observe directly, so they should consider using surveys or interviews (whatever makes sense) to investigate how programs impact participants.

### A SOLUTION IN A PERFECT WORLD

So, what can churches do to get from here to there? Starting with the concepts of Automation and Efficiency we mentioned earlier, churches should find a financial management system that can capture data automatically at the transaction level and tag those transactions appropriately using multiple dimensions that allow transactions to be tagged to campuses, departments, ministries, funds, and any other dimensions that will help the data get sliced and diced appropriately. This automated tagging means no one has to make judgement calls, manipulate enormous spreadsheets, or do manual work to ensure that the church knows to what each transaction relates.

That financial management system should be the system of record and must be well-integrated with other systems used by the church, including the Church Management System (ChMS), budgeting system, expense management system, payroll, etc. This eliminates manual and dual entry of data into multiple systems, where mistakes are made and precious time is wasted.

Once the two pillars of Automation and Integration are established, they can support the Intelligence layer. This is where the magic happens. The financial management system is the system of record. All transactions flow into it are tagged with the appropriate dimensional information and other data, some of it operational or non-financial, can flow in freely from other line of business systems via API or flat file integrations. This non-financial data can include a lot of the program-related data that will help you build your Key Performance Indicators (KPIs). Some examples of this information might include:

- Volunteer hours
- Baptisms
- Attendance numbers for various activities:
- Small groups
- Children's programs
- Online services
- Different service times
- Square footage by campus
- Number of staff by campus
- Number of parking spots
- Filled
- By campus
- Empty

This is the foundation for getting the insights you need. With financial and non-financial data in one place, the system can now calculate metrics. These metrics are the Intelligence layer needed to know not only what your input metrics are but also your output metrics – how successful is the church in delivering on its mission?

We are working to understand these metrics and to build Executive Pastor dashboards and a Ministry Intelligence application that will help churches organize and consume the most relevant insights, the ones that truly matter, without having to export data from various sources into Excel - using pivot tables and VLOOKUPs, dealing with broken formulas and version control issues - to get at the insights and intelligence that can help build and expand the good work of the organization. In speaking with our customers about what they want to see from an insights perspective, we've begun to identify some of the metrics and KPIs that are important, but generally not easy to come by.

Some examples of the more financially driven metrics we've identified include:

- Average Gift per Giver A giver is defined as a recurring member or household who gives annually to the church (typically at least \$200-250 per year). This is a good trend line to see the health of a church and its year over year consistent giving growth (or decline).
- Days Operating Cash-on-Hand Operating Cash + Investments/Total Expenses less Depreciation This is a simple calculation to show how much operating cash is on hand to pay day-to-day expenses if no more cash came in (i.e., reserves). One fairly consistent benchmark is 60-90 days.
- Revenue type by % by Month This helps church leadership know the percentage that is coming from contributions (with and without restrictions) and other income depending on the programs of the church (school tuition, mission trips, youth activities, investments, etc.).
- Total Debt/Total Contributions without Restriction Lenders commonly examine the resources available for a church to make mandatory debt service payments. Also, this calculation helps show a trend line that senior leadership can understand if increasing and show additional burden on the church, should they want to expand.
- Salaries + Benefits/Total Expenses Less Depreciation Personnel is typically one of the largest expenses of a church so tracking and understanding the trends for a church are helpful to maximize ministry resources. A reasonable benchmark is 40-55% of expenses.

Once we have financial metrics like these in the same system as programmatic and operational data, finance leaders are now equipped to communicate in a meaningful way with church leaders, decision makers, and board members. Decision makers can sometimes see things anecdotally and make assumptions about where opportunities lie and what solutions are available when problems arise. Having the right data can help finance leaders support their assumptions or, in some cases, challenge them, which could save the organization time and money. Data can be seen over time and trends can become apparent, allowing leadership to distinguish between seasonal changes and true anomalies.

Does the church really need to expand a campus, add another location, or build a new parking lot OR does the data show that adding additional service times might solve the problem and would provide additional opportunities for giving and not create cash flow issues for the organization? Is a slowdown in attendance at a certain campus really a red flag or are those missing members engaging in other ways – online or in small groups? If a core goal of the church is to serve underprivileged schools and their students, is the church actually counting the number of school supplies donated or lunches served, and how do those activities tie back to funding sources, marketing dollars spent, and other ministry activities?

The power of looking at input metrics, output metrics, and outcome metrics, tied to the goals, mission, and core values, unlocks something incredible. Instead of spending hours gathering all this information and calculating the metrics that matter and communicating them to their senior leadership and boards, they would be connecting their metrics with their desired outcomes, mission, and values and then collaborating with their leadership so they can respond to timely and accurate data and drive mission-focused solutions for the church. This is what a perfect world can look like.

### Allison Webb



AcctTwo provides the people, processes, and technology to transform finance and accounting into a strategic asset. We exist to remove the clutter of manual tasks and to provide clarity to finance and business leaders.





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# REFLECTIONS OF AN IMPERFECT LEADER

by Michael Martin

This article took a lot of courage to write. It's not always easy to be vulnerable and give others a glimpse into my imperfections.

But I suppose that's the whole point in what God has been teaching me recently....

It all started on my 20-minute commute to work—a time that's sacred in this season. With four young children at home ages six and under, my life can be chaotic with constant demands. So, on many mornings, I'll silence all the noise in my car and use these rare moments of solitude to listen for the "low whisper" of the still, small voice of God (1 Kings 19:12, NIV).

The message that I heard several weeks ago wasn't audible, but it might as well have been a shout. It was so unmistakably clear: "Michael, stop trying to make everything perfect."

After sensing the Holy Spirit's conviction, I went into self-defense mode: "Wait a second, God... I thought I had it altogether. I'm not a perfectionist!"

But the extreme irony soon dawned on me... someone who's claiming not to be a perfectionist is hesitant to acknowledge his own weaknesses.

The truth of my blind spot and the burden of perfection that I had been carrying for months without realizing it hit me like a ton of bricks.

You see, a little over a year ago, I became the president of ECFA (Evangelical Council for Financial Accountability) after serving on staff for nearly a decade. What a crazy ride the last year has been—not just for me, but for the entire world!

After the completion of a national search, I was elected by the ECFA board to my new role in March 2020—yes, right as the global pandemic was hitting the United States and everything began shutting down. In the coming weeks and months at ECFA, we would face so many of the same questions, challenges, and stresses that other organizations faced.

At the same time of leading our ministry through a year of crisis, I was also learning the ropes as president. I'm happy to report that the ECFA board and staff were so gracious with me and stepped up to all the challenges of the last year in amazing ways. Together, we witnessed God's faithfulness in experiencing a record year on many fronts.

But until those quiet moments recently on my morning commute, I didn't realize how much I had unconsciously slipped into a state of perfectionism over the past year... trying to keep everything "under control" amid so much chaos and change.

As I was able to process, my initial defensiveness turned to gratitude. Perfectionism had unknowingly become a slow drain on my soul. After beginning to release this burden, I felt joy return and a renewed energy and passion. (If only I had stopped to listen sooner... but that's a topic for another article!).

"Hindsight is 20/20." It's interesting how that expression literally takes on a whole new meaning reflecting on the lessons that I've learned over the past year on embracing imperfection.

Here are five reflections from my experience that I hope can be helpful in your life and leadership too.

# 1. Perfection is impossible. Distinguish excellence from perfection.

Some high achievers might bristle at the notion of embracing imperfection. They would argue that God is glorified through excellence. I couldn't agree more.

However, excellence is not perfection, and we must be careful to distinguish the two.

I have the privilege of serving at ECFA, an accreditation organization for churches and ministries that's all about excellence and integrity. ECFA sets high standards for Christ-centered organizations in their finances, fundraising, and board governance. And ECFA holds accredited members accountable to those standards so they can enhance trust with givers and more effectively reach the world for Christ.

So absolutely, we should always aim for high standards and give our best for the glory of God—that's excellence. Perfection, on the other hand, is striving for the *impossible*, is rooted in wrong motivations, and will eventually become counterproductive.

John Maxwell, an expert on leadership and advocate for excellence, describes the paralyzing nature of perfection: "As I seek to improve, there's one thing I know not to chase, and that's perfection. Perfection is a trap."

Or more simply, in the words of Winston Churchill, "Perfection is the enemy of progress."

# 2. Perfection steals joy. Find your worth in Christ.

Perfection is a lot like a hamster spinning endlessly on its wheel. You'll never arrive at the destination and only wear yourself out and lose joy in the process.

Remember the familiar story of Mary and Martha? In Luke 10, we read that Martha is preparing to host the most special guest of all time in her home – Jesus. Like many of us would do, she was working extremely hard to do all the right things to prepare.

Martha's perfectionism boiled over in frustration as she complained to Jesus about her sister Mary who apparently left her to do all the work. Martha complained to Jesus, "Tell Mary to help me!"

Over the past year, I'm afraid that I've been too much like Martha. Instead of finding rest in God's presence during tumultuous times, I would hustle to make sure that everyone and everything else were "okay." The only problem is that this is an impossible burden for any human to carry and eventually leaves you feeling burned out, resentful, and robbed of joy.

Rather than rally around Martha's desire to have everything exactly perfect, Jesus slowed Martha down in her hurry and striving and encouraged her to focus on the single most important thing: soaking in His presence. We must stop all the striving and find our worth and identity in Christ, not allowing the impossible burden of perfection to rob us of joy in the journey.

# 3. Perfection reveals wrong motives. Who are you trying to please?

We know Moses as one of the greatest leaders of all time. The same man who, through God's power, parted the Red Sea and wrote the leading chapters of the Old Testament nearly allowed his imperfections to keep him from fulfilling his destiny.

In Exodus chapters 3-4, Moses tries to convince God that he's not up for the task by pointing out all his perceived flaws and failures, including what he saw as his lack of ability and authority. Behind the excuses that Moses raised about his imperfections, we can see his insecurities and fear of what others might think. Thankfully, Moses elevated obedience over his worries about pleasing others, and God used him mightily as a result.

On the other hand, there's the example of the Pharisees to demonstrate that perfectionism can likewise be rooted in pride. The religious leaders in Jesus' day were obsessed with meeting every minute detail of the law and were convinced that they had it covered in their human strength to the point that they missed the Messiah altogether.

I can find myself on both unhealthy ends of the perfection spectrum—at times, too insecure, and other times, too full of pride. Colossians 3:23 has been a good reminder for me to stop worrying about pleasing people but focus instead on being obedient to Christ: "Whatever you do, work at it with all your heart, as working for the Lord, not for human masters" (emphasis added).

### 4. Perfection isn't relatable. Authenticity is.

It's funny how our instinct drives us to put on a perfect front, even though we all know there is no such thing as a perfect person or perfect organization. Not only that, but we often forget how we tend to connect most with people who readily admit they aren't perfect.

Perfection might be impressive, but authenticity connects.

Think back to some of the most impactful sermons that you've ever heard, leaders that you've followed, or mentors that have invested in your life. Chances are that what drew you to each of those lifechanging encounters was something honest and vulnerable in the other person. "They are imperfect just like me and look what God has done through their life. I want to be like that."

For years, I've listened to the Craig Groeschel Leadership Podcast. He signs off at the end of each episode with the encouragement





to be yourself because "People would rather follow a leader who's always real than one who is always right."

Pastor Craig is spot on. While it's human nature to work hard to always be right (especially for the Type A driven leaders out there), Pastor Craig has learned that the façade of perfection is a repellant to effective leadership. People would rather serve with someone who is real about their imperfections because that authenticity builds trust, and trust is the foundation of all meaningful relationships and productivity.

# 5. Perfection robs God of the glory. His power is made perfect in our weakness.

Finally, it's worth noting the real beauty of human imperfection. Through our weaknesses, we experience God's grace and power.

In 2 Corinthians 12:9, Paul teaches that God's grace is sufficient for us because His power is made perfect in weakness. That's right—our weaknesses work hand in hand with God's perfection. The only time that we'll experience God's perfect power is when we embrace our weaknesses.

In verse 10, Paul goes on to say that he would boast in His weaknesses so that Christ's power would rest on Him: "That is why, for Christ's sake, I delight in weaknesses, in insults, in hardships, in persecutions, in difficulties. For when I am weak, then I am strong."

I know I'm not the only one glad to have the past year in the rearview mirror. But in hindsight, I'm grateful for how it revealed my tendency to lean toward perfectionism rather than embracing God's grace and walking in the full confidence of His power at work in me.

In Christ, I am enough and so are you. When we stop striving for everything to be perfect, we can walk in greater joy, confidence, and trust with those we serve and lead.

God isn't calling perfect leaders. He's calling you and me—imperfections and all—for His Glory. •

### Michael Martin



Michael Martin became ECFA's president in 2020. Both an attorney and a CPA, he had previously served on ECFA staff for nine years, most recently as Executive Vice President.

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Kim Whaley has assisted CO+OP members and vendors for six years. In her role as an agent and a Registered Health Underwriter, she focuses on understanding ACA regulations and what is required for an employer to be compliant. Whether you have 2 employees or 200, Kim will work hard to design a benefits program to meet your budget and your employee's needs.

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As we start coming out of the worldwide pandemic, the common theme I am hearing from churches around the country is, "how can we create a better way to build back community and fellowship?" The past year and a half have given all of us the opportunity to look at the world and our community in a new light. We realize the importance of in-person contact and the desire to have strong community ties, but in today's world, it goes much deeper than it seems.

Most of us have or know of someone who has been greatly affected by the pandemic. In this time of need, our churches and local communities have greater calls for help. Missions around the world are in desperate need of support. So much is happening so quickly that as the dust settles, we are all getting used to a new normal.

This also means we have been given a great opportunity to make a difference in our local and worldwide communities. People desire to be part of something bigger, to support those in need, and to play a part in this rebuilding process. This is the basis of what I call Creating a Culture of Giving Through Coffee. Before I go further, please note that this information is only one recommendation to build a culture of giving. Many coffee programs have operated the same way for a long time and thus looking at change can be difficult. However, I ask that you maintain an open mind as we lay out a program that will:

- 1) Save your church much needed money,
- 2) Draw more young families to your church, and
- **3)** Create an impact in your church community.

For as long as I can remember, free coffee and church have gone together like the Gospel and Sunday brunch. When we ask our churches today, why they still offer "free" coffee, often the response is, "because we always have" or "to build fellowship". It has become so ingrained in the church culture that we no longer think about it. The problem is, most often, the coffee is no longer doing the job it was meant to do.

As the coffee culture grows, so has the desire for good/ great coffee, especially in the age group of 20 to 40-yearolds. In my opinion, brands such as Community, Folgers, and Starbucks are no longer as attractive or draw people to stay after service and build fellowship. Instead, the sub-50-year-olds are often heading to their cars and skipping out on the fellowship that the coffee culture was supposed to create. The post-service coffee gathering seems to miss the boat with the young adults we all want to see more of in our churches. Even worse, churches are spending thousands of dollars a year on their "free" coffee programs, making it anything but free.

However, as people come back to services in person, we have a great opportunity to attract the under 50 age group, save money, and create a sense of purpose for all.

There are 3 basic steps to Creating a Culture of Giving Through Coffee:

# Step 1: Serve Great Coffee in the Right Cup

Believe it or not, most millennials (and non-millennials) do not like popular brands of coffee. Specialty grade coffee, like King's Coffee Company or a local high-end roaster, served in a white paper cup with lid and sleeve may cost a couple of pennies more per cup, but it makes for a much better tasting coffee AND a reason to stay behind to enjoy a cup and build fellowship. Basically, it will look and taste just like a coffee from your local highend coffeehouse, with a total cost of about \$.33-\$.38 per 12 oz cup. Even if your church stopped there and just upgraded the coffee you serve, you will attract many more young people. But why stop there?

# Step 2: Charge a Dollar for the Cup of Coffee

This will do a couple of things.

1) It will pay for the coffee and cup, thus saving your church thousands of dollars in the future. More importantly, it will provide people an opportunity to make an impact in the world.

I cannot stress the importance of this enough. People want to give. People want to make an impact. It is up to us to provide a simple way for them to do so. Everyone may not be able to give \$20 inside the sanctuary each week, but almost everyone can spend a dollar on a great cup of coffee.













# Step 3: Tell People WHY and the IMPACT!

If you charge \$1 for a cup of coffee and it costs under \$.40, then you will have about \$.60 to go towards missions or to make an impact in your community. It is especially important that you follow these two steps so they can see the impact:

1. Let people know precisely what the money is going toward. It should NOT be something general like "missions". The more precise, the better. Studies have shown that millennials need to know exactly where the money is going to participate. For example, there are programs that can feed 3 children for \$.60, so you would want to promote it to your community with signage by the coffee stations. It could read, "Thank you! Your \$1 cup of coffee just helped feed 3 children". This step is very important to the success of the program, but, even more important is the next step.

2. You must tell people what they have accomplished. Building upon the example above, the sign would celebrate the previous week's collection, such as, "Last week, our coffee program fed 1362 children. Thank you for making a difference." By telling people what they have accomplished you will quickly create a culture of giving in your community. You will encourage people that \$1 can make a huge impact in the world. Yes, this program will save your church a lot of money on coffee, but you will create a "community of purpose" while providing them the gift of knowing they made a difference in the world today. •

### Mike Bacile



Owner of The Daily Java / King's Coffee Company





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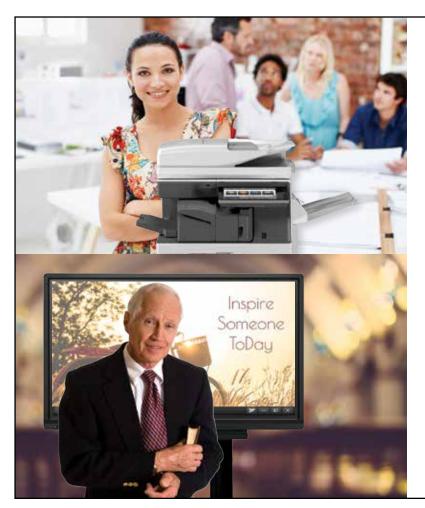
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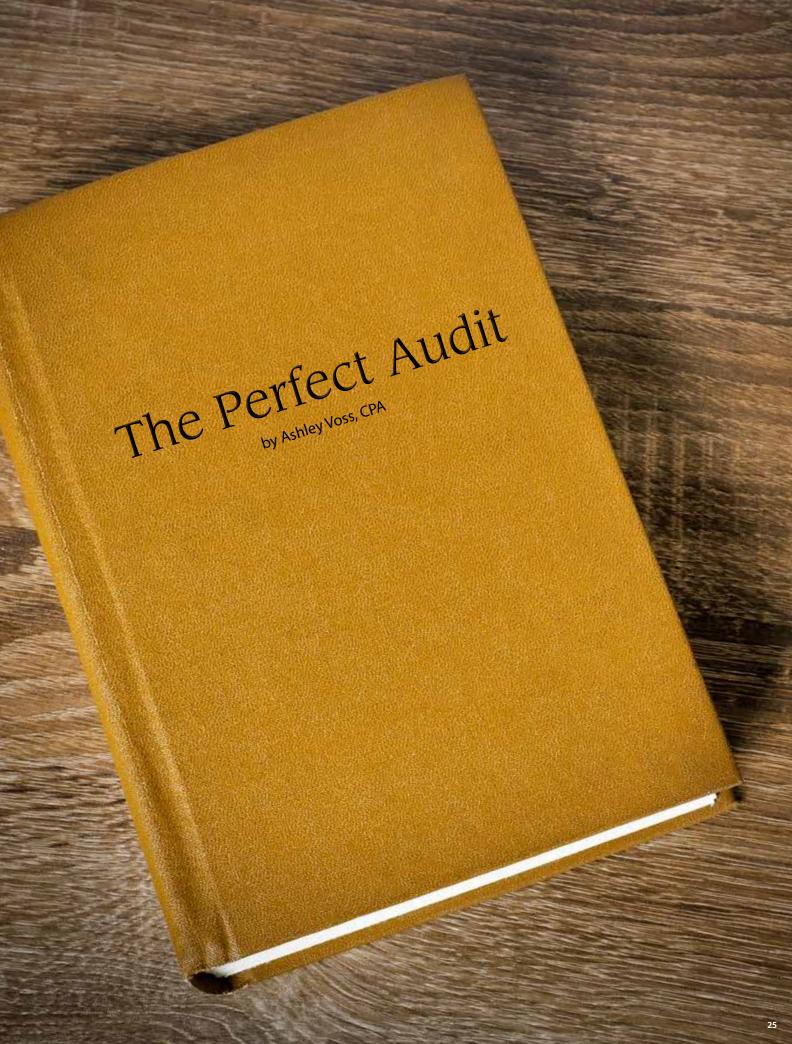


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ACCOUNTING FOR THE MISSION



~ The following story is fictional, but the places and principles are true based on my years of experience, hundreds of audits, and conversations with some of my most "perfect" clients. Enjoy! ~

A few years ago, I was at my office in Fort Worth working on a technical accounting project that took me late into the evening. Researching on the internet I stumbled across an unrelated but intriguing article. It was three or four pages down on my search engine's results, and it was titled "The Perfect Audit."

Curious, I clicked. The link took me to a blog of some kind written by a random "John" who was posting on what appeared to be an accountants' community portal. I tagged the link since I didn't have time to read it, expecting to follow up in the morning. The next day, when I did, the link wouldn't open, and my renewed web search found nothing. However, I fortunately noticed a new tab on my browser: a pdf web file had inadvertently been created the night before, and the post was preserved! I've tried many ways to find the author with no luck. It's a gem or a curiosity: everyone has their opinion. I trust you will, too. In fact, I hope you, my fellow churchgoers and accountants, will recognize the "John" who wrote it. I hope he is you. And then, I hope, if we are lucky, you will tell us the rest of the story.

-Ashley



The Col\_mnar Acco\_ntant May 11

My name is John. I'm the executive pastor of a church in Orange County (the California one). Last fall our new finance committee chair decided it was time for a full audit of the church's books. At the time, I thought, An audit? Why does a church need an audit? We've never had an audit before! What does that really mean? What's this going to involve...? After I got over the shock to my body and my department's budget, I decided I better learn what we were getting ourselves into. Normally I prefer a good old-fashioned paper book over the web, and I knew the perfect place to look! My wife and I were heading to Portland for our anniversary. In the center of that quirky city is the largest bookstore in the world: Powell's. Over fifty years old, the historic redbrick building is four floors packed full of new and used books. I knew I'd find a large business section, perhaps even college textbooks, and there, I predicted, I'd find a book about auditing.

When we arrived at the four-story story store, I was overwhelmed but determined. After 20 minutes of wandering, I gained my composure, focused, and found the business section. In a bookstore like this, it can be difficult to find that one book for which you are looking. Books are orderly but not particularly in order. But I had a sense it was there. That's when I spotted the yellow binder. It was small, thin, and a little shorter than the bully business books on either side that almost squeezed the little yellow fellow out of view. I carefully pulled it out with my index finger. The cover was matte yellow with three black embossed words, "The Perfect Audit." When I opened the book, it was empty! Every page had been uncarefully ripped out. On the inside back cover, a black Sharpie explained: "Come and see: Index, Washington" And then below that, in red, the cursive signature: "Trobacs."

My mouth hung open, and the air moved in around me. I turned to my wife, "we have to go."

A day later, cutting our Portland trip short, we headed north a few hours' drive to Index, Washington. In the heart of the Cascade mountains, Index is surrounded by some of the most precipitous peaks in the Pacific Northwest with names like Fury, Forbidden, Terror, and Inspiration. Index is a tiny town near, of course, Mount Index. The town lies just the other side of the gray-blue waters of the Skykomish River that separates the town

from the nearby mountain highway. We didn't know exactly where to go when we arrived in Index, but when I saw the small old white steepled church, I figured we'd start there. As we approached the church doors, the formidable Mount Index framed itself right behind the church like a second enormous steeple.

A middle-aged Native American woman opened the door. "My name is Jennifer. And who are you?" Her face smiled kindly and inquisitively. I recognized her as a sister in the faith, and began to explain, "My name is John. I'm a pastor from southern California. I'm here because of the yellow book."

"The yellow book?" she asked tilting her head.

I continued, "It led me here. It was signed by Trobacs."

She straightened and looked directly into my eyes for the first time. She was trying to read me, as was I her. We exchanged silence for a few moments. A motorcycle rounded the highway curve at the other end of town, the muffler echoing off the sheer gray and green cliffs.

"Do you know Trobacs?" I ventured further.

"Maybe. A gentleman by a similar name lives here. Would you like to come in?"

Agreeing, my wife and I entered and followed her down the center of the sanctuary, around the pulpit to a small door and room behind the choir stage. An old man sat at a table reading what appeared to be a Bible and sipping a cup of black coffee. A small diamond-shaped green and blue stained-glass window glowed from the wall behind him.

"Troy, these Portlandians are here to see you."

"Oh, ok, thank you, Jennifer. Well, hello. My name is Troy Baxton." His words flowed quickly but smoothly, and the tone and pitch of his voice was both warm and wise. He was older than me, and he slowly stood and held out his hand. With his other hand, he pointed to the empty chairs at the table.

We introduced ourselves properly as Californians, reiterated what we had said to Jennifer at the church entrance, and then sat down.

"Did you rip out the pages? From the yellow book," I asked.

"I think so. That's been a long time ago." He turned and stared at the stained glass or through it. He continued,

"But it's coming back to me now... Yes..., yes, yes, I did. You see, it was the title. It was perfect, but the pages were full of the most awful grammatical compositions, technical blah-blah-blahs, unrealistic idealisms, and overall, no good professional non sequiturs. The title could stay, but the pages could not."

"Ok..." I stuttered. Not sure how to respond to that little diatribe, I refocused on my primary question. "Well then, what is 'the perfect audit'? You see, my church wants an audit and I'm trying to learn what to do. Frankly, it sounds silly to me. Why should a church need an audit? We just need somebody to tell us we're doing it right... right?"

He was still looking out or at the window. I wondered if he was even listening, and then he spoke, "Take responsibility."

"I'm sorry?"

"Take responsibility. The auditor can't tell you right from wrong. Only you can." He turned back to the table and smiled kindly at me.

"Yes, sure, but I'm not exactly asking for them to tell me what is right from wrong. This is not a moral question."

"Oh, but it is. Until you know right from wrong, you can't do right from wrong. If you do right and you account right, but you don't know what is right, then you are wrong. And so is your accounting. You don't need the auditor to tell you that. The auditor doesn't know what only you know. Only you do. So, take responsibility. Learn what is right. Know what is right. Then do what is right. And then the accounting will be right."

He was more preachy than I expected, but I was in a church. I hoped he had more to say than preach. I tried to redirect him, "I'm a pastor. I know what is right. But I'm not sure how to prepare for an auditor and 'the perfect audit."

"Order. Get organized," he replied.

"I am organized."

"If you were organized, you wouldn't be here. An organized person wouldn't be looking for a random book, in the maze of a giant bookstore, then pick a book with all its pages ripped out, then drive hundreds of miles looking for someone whom he has never met.

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No, sir. You are not orderly or organized. You are curious and chaotic: the opposite of orderly accounting and, frankly, not good preparation for an audit."

Is he mocking me, I thought? "I beg your pardon, sir!" I was now fairly offended, "you don't even know me."

"That is correct. But I do know what brought you here. Your disorderly nature. Fortunately," he added very softly, "you can correct that, too."

"Thanks," I spat sarcastically. Was he making fun of me, too, I wondered? I subconsciously noticed my wife was now staring out or at the window, but I was too engaged with the old man. Whether I was deep in thought or deep in offense, I don't remember. If there was a time to exit, this was probably it. Perhaps there's good reason Index is a very small town.

The room grew quiet as the dusty words from our heated exchange settled to the ground. For the first time I heard the rhythm of the grandmother clock in the corner. In another room nearby, perhaps a kitchen, I thought I heard Jennifer humming a hymn and running water.

I think he noticed my frustration and calmly addressed me, "John. It's simple, like walking. Do you know what is most important for walking? When you see a baby try, what does it ultimately require of him?"

"Courage," I said.

"Yes, but physiologically. What does it require?"

"Balance."

"That's right! Good, see you are learning. Balance."

"Balance, that's it. Balancing the books?" I asked.

"Yes but no," he said.

Jennifer entered with a tray and three hot cups of coffee. My wife and Troy thanked her. I smiled my thanks and began to sip the surprisingly smooth dark roast.

"The father of accounting was a father," he continued, "a monk in the church in Italy hundreds of years ago. Luca Pacioli. He was a friend of Leonardo da Vinci. He was a man of the renaissance; he was a man of faith. The double-entry bookkeeping system was championed by him as a gift from God, more of a discovery than an

invention. I think he was right. The accounting methods that he described and elaborated on are still used today – over 500 years later – with little change. That's because math, accounting, and even financial statements, they are all perfectly balanced. Like one of God's creations: the world, the universe, accounting: each is perfectly balanced."

"I appreciate the history lesson, Troy, I really do," I said with true sincerity as I finished my coffee, "But what does this have to do with an audit?"

"You need to reconcile your faith with your accounting. Reconciling – balancing – is how you prepare for the audit. Reconcile your faith. Reconcile your books. Reconcile your books with your supporting records. Take responsibility. Order your life and books. And then reconcile, balance the two. This is perfect accounting and the first three steps toward a perfect audit."

I began to consider his words. I didn't completely understand them, but his words, and his terse yet tender tone, seemed to have merit.

I measured my words before I spoke. "So if this, these three steps, is perfect accounting, how do we get to the perfect audit?"

"A bridge," he stated. "We must cross a terrible river. The river of deceit, theft, death, and destruction. And we need a bridge."

I sat up planting my feet firmly on the ground and hoping his next words weren't about to throw me under that bridge.

This concludes Part 1 of The Perfect Audit. Part 2 will be featured in the Feb 2022 issue of CO+OP.

Ashley Voss CPA and owner of Ratliff & Associates CPAs, P.C.



Ashley Voss, CPA, joined the professional team of Ratliff & Associates in 2008 and became a shareholder in 2013. He started his CPA career in 2002 with Ernst & Young, LLP in Fort Worth, Texas. Today, he enjoys assisting churches and ministries fulfill their mission and purpose. He is a member of the Texas Society of CPAs and is both a presenter and committee member for several nonprofit groups in Texas.



# cleansweep

by Cristina Kinney

# Why is Preventative Property Maintenance Important?

In a perfect world, there is no procrastination, there is an unlimited budget, and only proactive movement on maintaining your facility, right? Also, pertinent documentation and historical data utilized to make informed decisions are always easily accessible and well organized. Sadly, this is often not the case in the reality we live in. However, putting an effective property asset management program in place is not as challenging as you may think.

This article will cover the importance of proactive maintenance to your property, plus how it can benefit you. I will also discuss the necessary components of a comprehensive facility asset program. For this article's purposes, we are addressing facility assets such as your building envelope, parking garage, roof, plaza decks, and more.

# BENEFITS OF PROACTIVELY MAINTAINING YOUR FACILITY ASSETS

## **Save Money**

Regular surveys and preventative maintenance can help you save money by discovering and repairing small deficiencies before they become larger, more costly issues. Identifying potential problems early can increase applicable solutions and help your property assets meet and exceed their expected lifespan.

We have seen clients save up to 85% on annual repair and maintenance costs with a proper maintenance program in effect. Plus, your members will appreciate a well-kept, aesthetically pleasing, safe space provided for them.

# **Warranty Fulfillment**

Knowledge about your building is powerful, but digging through file cabinets to find an invoice or warranty is the last thing you want to do. Even though a manufacturer's warranty may have been purchased when a roofing or waterproofing system was newly installed, some manufacturers require regular maintenance by approved contractors to keep their warranties intact.

## **Budgeting/Forecasting**

Regular assessments and condition reports can help you budget for immediate repairs, future repairs, or larger scale renovations. Knowing the maintenance history, age, and life expectancy of the structures on your property can help you forecast. And having this history and documentation all in one place makes it easy to review and compare.

One of the largest investments in your commercial property is your roof. There are many options for recourse when deficiencies are discovered, depending on severity and the condition of the roof. Knowing your options and your roof's history can guide you in making the best decision. For example, this information can help you navigate a few approaches:

- **Repair:** If caught early enough, some minor problems on a roof can be easily repaired so they don't warrant the expense of a replacement or restoration.
- **Restoration:** If the roof is fundamentally sound and has good insulation, a re-cover or roof coating may be a good alternative to a full replacement.
- **Replacement:** Removal of the existing roof and installation of a new roofing system can be a good option if damage to the roof is extensive, the roof has been re-covered once before or the insulation needs to be replaced.

# IMPORTANT ELEMENTS OF A COMPREHENSIVE FACILITY **ASSET MAINTENANCE PROGRAM**

### **Semi-Annual Survey and Maintenance**

Thorough surveys conducted by a professional contractor not only help keep your property clean, but they can uncover deficiencies before they lead to costly repairs. Semi-annual surveys are also necessary to meet some manufacturer warranty requirements.

# **Condition Report**

Photos and videos assessing your property assets' current conditions, deficiencies, repairs, and expected life cycles allow you to make informed decisions. This documentation, plus warranties, and other important facility asset information, can be stored in a secure online portal for easy access.

### **Online Asset Management**

Access your information anytime, anywhere, from any device, and easily share it with decision makers. The archived data, existing life span, and documented deficiencies can assist with budgeting for immediate and future repair expenditures and renovations.

### **Push-Button Service Request**

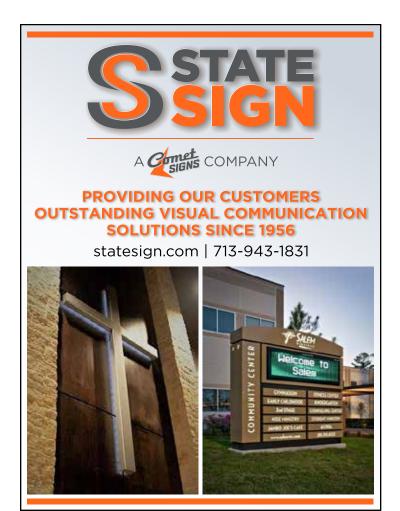
Dispatch a service repair crew with the click of a button from any device and track their progress from start to finish. Whether your property has one building or multiple buildings, you can manage your property assets without ever leaving your office.

When you think about proactive maintenance, think beyond just your roof. The various systems that comprise the skin of your property's structures combined with façade substrates ranging widely from glass to stone to masonry and beyond, make for numerous forms in which discrepancies can occur. Time and weather, along with proper initial installation, play a part in the life of your assets. Worn out sealants, failed details or flashing, cracking, spalling and more can lead to water infiltration now and bigger problems later. Having a preventative maintenance program in place with a professional contractor can help you act proactively instead of reactively, and save time and money in the process. +



### Cristina Kinney

Cristina Kinney joined Chamberlin's marketing team nine years ago with a background in Communications. As Senior Marketing Manager, she oversees marketing and public relations for the company. She is a member of the Society for Marketing Professional Services (SMPS) and has enjoyed working in the A/E/C industry for over a decade.







# The Perfect Computer?

Ask anyone what their idea of the "Perfect Computer" is and you're guaranteed to receive highly differing responses. There are, however, a few common functionalities upon which nearly everyone agrees. The Perfect Computer's user interface needs to be extremely intuitive and have virtually no limits in its ability to store all types of data. Let's take a brief look at how some are working towards this end.

Brain-Computer Interfacing (BCI) is an emerging technology that connects a brain with external devices, providing a new output channel for brain signals to communicate with or control such devices using artificial neuromuscular pathways. A YouTube search of BCI brings up scores of videos detailing both the development of BCI as well as its practical applications. The high point of communication between the human user and the perfect computer will be experienced when BCI can keep up with the speed of human thought.

With respect to virtually limitless data storage capabilities, DNA appears to be the ultimate solution. The double helix can achieve a staggering amount of information in an almost inconceivably small volume. Consider this: humanity will have generated an estimated 33 zettabytes of data by 2025. That's 3.3 followed by 22 zeroes. Artificial DNA storage can squeeze all that information into a ping-pong ball-sized area.

While these types of amazing technologies promise some of the answers to the Perfect Computer of the future,

let's look at some of the technologies, processes, and procedures currently available to make our computing experiences safer and more dependable. Until sometime in the future when the Perfect Computer is a reality, these steps will help assure that you reach that time with as few disruptions as possible.

### **Backups**

Our current reality is that there are a lot of bad actors who will attempt to compromise your data in a myriad of different ways. From ransomware attacks to sophisticated phishing schemes to brute force attacks, cybercriminals are oblivious to the depths of their destruction to your system. Increasingly, the severity of these attacks requires the total restoration of data from backups.

All backups are not created equal. On-premises backups using antiquated storage methods such as dedicated hard drives or multiple backup tapes should be relegated to annals of history. Backups in the 21st century should be off-premises in the cloud. Cloud backups enable your organization to safely, and affordably, store your data off-site for easy retrieval. This method enables smooth disaster recovery while defending you against various devastating IT crises.

# **Comprehensive Review of Policies and Procedures**

Perhaps the most underrated way to improve your organization's overall security is by conducting a widespread review of your IT policies and procedures. This review should be keenly focused on tightening up existing security. Here are several recommendations to take into consideration:

*Use Multi-factor Authentication (MFA)* – Multi-factor authentication is an electronic authentication method in which a user is granted access to a website or application only after successfully presenting two or more pieces of evidence to an authentication mechanism. Most sites will send you a 6-digit code to use that is valid for a short time. Other common MFA methods include Apple's facial recognition, Google Authenticator, and LastPass.

*Use Professional Password Managers* – Use a strong password manager program to alert you when you have duplicate or hacked passwords. Two examples of rich-featured, affordable password managers are LastPass and OnePass.

The Perfect Computer's user interface needs to be extremely intuitive and have virtually no limits in its ability to store all types of data.

# Utilize Endpoint Detection Response (EDR) Software –

There are plenty of reasons to use antivirus software. Special signatures that are included with antivirus software guard against known technology workarounds and loopholes. Be sure to keep your software up to date. A newer generation of antivirus software is EDR. This software runs in the background of your computer looking at processes taking place. It will use intelligence to determine malicious actions being taken and will quarantine them or shut them down. This is more effective than the older, more traditional antivirus applications.

*Use Firewalls* – Commercial grade, high-quality firewalls act as buffers between you, your computer, and outside intruders. Firewalls are the first line of defense in your multi-layered security approach.

The Perfect Computer may still be many years off in the future. Whatever wonders that future will provide technologically, careful planning and strategic implementation of these practices today will better position us to reach that IT utopia.

# Doug Reed



Vice President and COO BEMA Information Technologies

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# managementmatters

by Michelle Feagin

# Planning the Perfect Holidays

Where would we be without Hallmark Channel movies? They show us everything we need to know to plan the perfect holidays with happy, functional families caroling away in just 120 minutes (minus commercials). No matter what the crisis, everything turns out perfect.

And of course, there are the sitcoms. They work it out in 30 minutes (minus commercials).

And the trees and holiday meals always turn out, you guessed it, perfect.

How can you possibly feel adequate under that kind of pressure? How can you come close to measuring up without a script that includes all family members, willing to act out their parts? At least for a day.

When my kids were at the peak of their dysfunctional stage, and I was going crazy trying to force those Hallmark moments in our home, I got some wonderful advice.

Worrying and trying to control other people is like rocking in a rocking chair. It makes you feel like you're doing something, but it doesn't get you anywhere.

Several years ago, I attended a weekend session for people who were divorced or widowed. The first exercise was to take a small piece of clay and mold it into something that resembled how you felt about yourself. Not being capable of making much more than an ash tray, I finally made an oval. I explained that I hadn't gotten myself together enough yet to be a perfect circle, but I was getting closer. I wasn't a flat pancake anymore.

At the end of the weekend, yup, we got another piece of clay. We were to show how we felt about ourselves

after all the sessions. I contentedly made the same oval. The leader of our group's facial expression transitioned from confused to annoyed. I explained that I still didn't feel perfect, but the best part was that I had decided it was okay. Definitely an epiphany for me, even if it was a disappointment for our leader.

When I walk into my office each day, I see a big sign:

Every time I get my ducks in a row, somebody moves the lake.

That pretty well sums it up and gets me off to a great, oval start. It reminds me not to take life, or myself, too seriously. Ovals are okay and plans will inevitably get shifted around during the course of the day.

It helps me acknowledge that God is in control, and I can roll with things, even if everything isn't perfect in the end. It will be close enough.

So, let's not strive for those Hallmark holidays. Let's just focus on loving God and our families and being thankful for our many blessings.

Perfection isn't all it's cracked up to be. Maybe the perfect holidays are the ones that aren't perfect.



# Michelle Feagin, RHU

Owner, Health Insurance Solutions 281.752.4830 Mfeagin1@comcast.net

Michelle is an independent insurance agent specializing in Medicare plans. With over 30 years' experience in health insurance, she helps clients understand how Medicare works and assists them with enrollment in the plans that will best fit their needs.

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#### Paula Burns

- 1. The weather would always be 75 degrees and low humidity.
- 2. Pumpkin Spice coffee creamer would always be in season.
- 3. My copier would always be functioning.
- 4. There would be no traffic on the highway when I'm in a hurry! Ha!
- 5. Everyone would know Jesus.

#### Doug Reed

- 1. No users would fall for phishing scams. Or better yet, there would be no phishing scams.
- 2. A reboot of a machine would fix most all problems. Oh wait, that is fairly true today. Always try a reboot first.
- 3. People would extend grace in all situations.
- 4. Discipline would be a key characteristic of all people.
- 5. All people would over-communicate instead of under.

#### Sherrye Willis

- 1. Seriously: We love and honor ALL humanity.
- 2. My one-hour workout is done, and I've expended 600 calories.
- 3. My five healthy meals are prepped and ready for me to enjoy for the week!
- 4. Delicious desserts have no calories.
- 5. All my meetings (that I consider beatings) are completed and the meeting notes on my desk!

#### Jerrie Amos

- 1. Smiling at one another would be a mandatory greeting.
- 2. My cell phone would upgrade without having to trade it in.
- 3. All the traffic lights would be synchronized for me.
- 4. All lines would be "no wait" for those over 60.
- The beautiful trees in my yard would not shed pine needles or leaves.

#### Chris Todd

- 1. That all elected officials would be first servant leaders.
- 2. That my cell phone would never drop another call.
- 3. That my email inbox would always be at zero!
- That every time I call a help number, I actually get help with my problem.
- 5. That I would live 100% in a way that honors Christ.

#### CJ Malott

- 1. Chick-fil-A would be open on Sundays but run by robots so employees could still go to church.
- 2. Hockey season would exist all year.
- 3. Houston would have 25% humidity year-round and have 4 million less people on the road.
- Someone would make ice cream that taste the same but truly would be fat free.
- We wouldn't have to make lists about what a perfect world looks like.

#### Jordan Becker

- 1. Everyone's priority would be to love one another as their own kin.
- 2. Fresh produce would expire at the same rate as frozen food.
- 3. Everyone would use their blinker.
- 4. USDA Prime brisket would be \$0.99/lb.
- 5. Everything would come out of the dryer wrinkle-free.

#### Rick Burdon

- 1. I would not be so judgmental.
- 2. My golf swing would include a draw or maybe even a straight shot.
- 3. Our nation would be less divided, much less!
- 4. I could please everyone in our congregation regarding the air conditioning!
- 5. That drivers in the right lane would always turn right on red.

#### Joe Jones

- 1. I'd simply desire the return and eternal presence of Christ.
- 2. Filet mignon would always be 135° and affordable.
- 3. Coffee would stay hot.
- 4. People we love would always be near to us.
- 5. Weather would always be conducive to enjoying outdoor activities.

#### Steve Bate

- 1. I wish that as a whole our society was less judgmental and more compassionate!
- 2. I would like to get rid of my slice off the tee and replace it with a nice gentle draw!
- 3. Our grandchildren (and maybe their parents) would all live on the same street with us so we could love on them in person every day.
- 4. Christmas tree lights would work every time, all the time.
- 5. Dog years and people years would be the same so we wouldn't have to say goodbye to our pups so soon.

#### Randy Barnett

- 1. The great commission was fulfilled.
- 2. I could eat all the cherry cheesecake I wanted and not gain weight.
- 3. All my employees would Always love the jobs assigned them.
- 4. My wife would want me to hear everything my she says (at least I think that's what she said!).
- 5. My kids would call even when they don't need anything.



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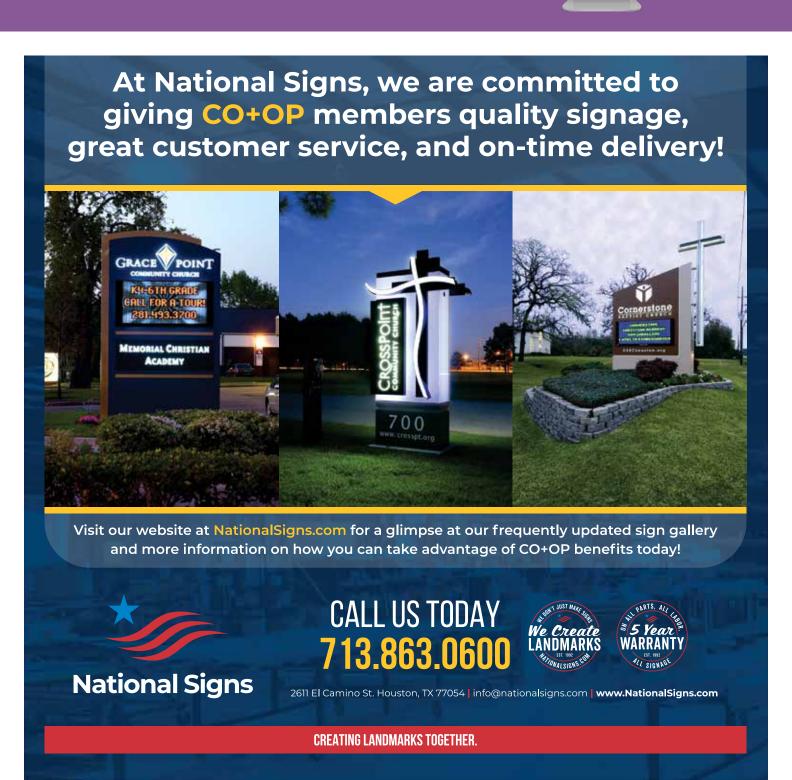




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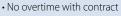




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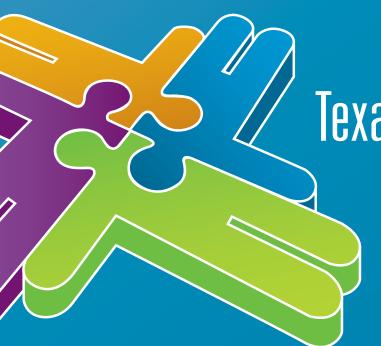
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Texas Ministry Conference

Testimonials from Past Conferences

Thank you for an awesome day! I came with work burdens and left uplifted, blessed and encouraged.

The session leaders were amazing and shared relevant information for churches about current issues in our society. I never leave the conference without being challenged to grow professionally and personally.

We always leave with immediate ideas we can implement to streamline systems or save resources.

From the street to the seat, the TMC/CO+OP volunteers were great. There was never a dull moment. I was excited to speak to vendors and gain knowledge of resources. I am head of the welcome ministry at my church and will definitely see if I can bring them to the next conference.

I felt overwhelmed in my position as Business Manager and have been trying to get things back on track. As the conference approached, I was so busy at work I was on the verge of not attending. I prayed and felt God nudging me to go. Thank heavens I listened, as the day was life-changing! I feel empowered, have a new outlook on my job, and am very grateful for the opportunity to attend.

I work in a faith-based school, not a church, and the TMC is the perfect balance of mission and skills. The presenters are always informative and inspiring. I am impressed with the variety of vendors. They are never pushy, but always friendly and generous in their support of the conference.

Loved seeing topics and workshops geared not only toward the administrator, but for student and children's ministry leaders and facility managers as well.

This was my first time attending the Conference and I was extremely pleased with the presentation in general and impressed with how easy it was to flow right into the next activity on the schedule.

Our church enjoys participating in the Texas Ministry Conference as it is a one-stop place that offers many opportunities to learn and at the same time meet all the vendors.

I attend every year and leave reenergized to do my job and grow our church.

Of all the continuing education conferences I attend as a CPA, this is my favorite.

I am impressed with the variety of vendors. They are never pushy, but always friendly and generous in their support of the conference.

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## **New Medicare Annual Enrollment Periods!**

October 15<sup>th</sup> - December 7<sup>th</sup> Drug Plans and Advantage Plans

January 1<sup>st</sup> - March 31<sup>st</sup> Medicare Advantage Plans Only

#### The junk mail avalanche and robo calls are coming!

The good news is that you don't need to struggle alone. Through the CO+OP you have your own independent Medicare Specialist as a resource! We provide educational Medicare workshops and personal assistance to many of our CO+OP churches.

How can we help you?



Michelle Feagin, RHU





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