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BUILDING FOR THE FUTURE

Lead Article by Arlen Busenitz
page 21



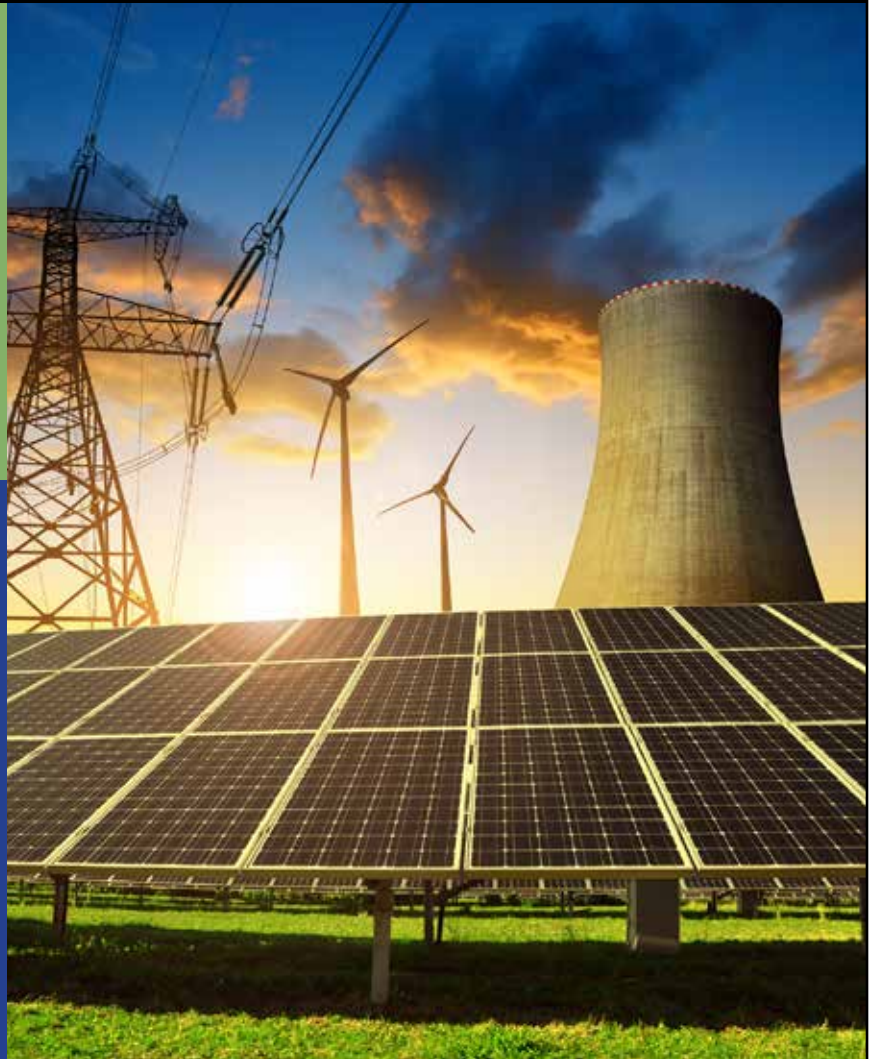
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CONTENTS



NOVEMBER 2023

FEATURE ARTICLE

Build for The Future with Seven Strategies Page 21

How do we build for the future? How do we keep building in the face of resistance and the temptation to take shortcuts?



Building for the Future

Building a church for the future involves weaving together the threads of tradition and innovation to create a space that is relevant, welcoming, and enduring.



Building a Healthy Staff Culture

When goal setting is done well, it rallies your entire team to achieve a common mission and purpose.



Four Essential Steps to Building a Healthy Team: How to Create a Culture That Will Thrive in the Future

It is counter-intuitive, but there are few things that build trust more quickly with a team than an authentically vulnerable leader.

Departments

We've Got You Covered Page 8

If the foundation of your screening program for those working with minors are background checks, you have a potentially failed program!

Clean Sweep Page 11

What kind of equipment do I have, and what areas of my business does it cover?

Benefit Bits & Bites Page 12

We want to continue offering quality benefits, but there are creative ways to keep your staff happy while helping you set a manageable budget.

Benefit Bits & Bites Page 34

We can help you cut your staff insurance premium dollars and still provide your senior members with great coverage.

More Power to You Page 36

"Building for the Future" encompasses not only physical structures but also every aspect of our lives.

Know Your Vendor Page 40

Meet our newest vendor, River Oaks Energy.

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

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From the Director

We recently remodeled our master bathroom. In preparation, we planned out the entire project. We knew it was going to take 3–4 weeks according to the contractor, so we purchased all the faucets, lights, shower controls, accent tiles, and paint color. We moved everything from the cabinets and built-ins to other rooms, as well as three weeks' worth of clothes, since our closets would be off-limits during the remodel. In our minds, we were set.

Then the construction began. One of the first challenges that we faced was learning that our ceiling over the existing tub could not be raised as high as we hoped due to existing pipes. Also, the furr down over the existing counters could not be entirely moved without major duct work as well as more expense and work in the office on the other side of the wall.

We re-evaluated our challenges and came up with workable solutions for both, saving a lot of money in the long run. When confronted with decisions, we always took a step back and asked ourselves how the decision would affect the next owners. Now that the re-model is complete, we like the result better than the original plan, and the next owners would not know the difference.

This scenario reminds me of a lot of churches, schools, and nonprofits building for the future. Much planning needs to go into building—whether we are physically building, working on the staff culture, or anything else. And as we go along with the plans, we need to be flexible in making needed adjustments along the way. One question I always like to ask is, how will this impact the future? And will the small changes along the way make a difference in the long run?

This issue of CO+OP Magazine is centered around Building for the Future. Our lead article covers the seven steps of navigating the future. Because we are in the people business, you will find a few articles focusing on building a staff culture. Other articles discuss future benefits, protecting your ministry, and the type of HVAC equipment you should have to cover you for the future.

Don't miss reading about our newest vendor, River Oaks Energy. There is a full article, plus a whole section sharing what we love about the organization. We are excited about their partnership as they take care of your future needs so you can concentrate on your mission.

Grab that favorite spot and enjoy reading more about building for the future!

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KEYNOTE



Transformers: Autobots or Decepticons? Both robot teams were Transformers. One brought destruction. The other fulfilled a vision of protection and peace that transformed human culture. One Autobot couldn't do it alone — it was only together that they could bring lasting transformation. And isn't it the same for Jesus followers? In order to become agents of change for Christ, we need to journey toward transformation together.

In addition to playing with Transformer toys with her grandkids, Dr. Teresa Moon has spent over four decades working with intergenerational and multicultural teams learning what's needed to cultivate vibrant transformation that lasts! Her organization is continually designing state-of-the-art, immersive environments that provide empowering experiences for leaders of all ages around the globe. And at this year's conference, she's ready to share what works — and what doesn't — with you!

Teresa is founding President and CEO of the Institute for Cultural Communicators, where students are getting ready to speak. Despite her own phobia of public speaking as a university student, she is now an internationally recognized seminar speaker, education consultant, author, and leadership coach. Curriculum she designed is equipping next generation Christians to influence culture through relevant communication and extraordinary leadership in 25+ countries. Teresa's students have been invited to speak on tens of thousands of platforms to influence audiences for Christ — including the White House, Congress, the G8 Summit, the United Nations, and for churches, schools, and heads of state. Teresa and her late husband, David, have four grown children and five grandchildren who fuel her passion for empowering the next generation of transformational collaborators and influencers.



we've got you covered

by Gary Benson & Paula Burns

Building a Screening Program to Lower Your Risk in Ministry

If the foundation of your screening program for those working with minors are background checks, you have a potentially failed program!

What would be your response if someone asked what steps are required before an individual is allowed to work with minors in your church or nonprofit organization?

If your first instinct is to say we require a background check, an alarm should be sounding that perhaps you have taken an unnecessary and potentially damaging shortcut towards an effective screening program.

Consider these things regarding background checks.

- Less than 10% of sexual abusers will encounter the criminal justice system—ever.
- When it comes to picking a background check company, some ministry leaders look for cheap and fast. Unfortunately, this can limit the scope of the information you receive. You need to trust a reputable criminal background screening company that can offer, at a minimum, a “national” background check. Though not fully comprehensive, it’s still the most comprehensive check you can get from a private company. You can add state and local background checks in addition to that if you prefer.
- Background checks need to be an essential part of your screening program—they just cannot be the only screening method you use.

If you’re a typical church, your children’s ministry is usually structured with dedicated rooms, a child check-in system, cameras, limited access, and a predictable schedule and location. Your student ministry, by contrast, is intentionally relaxed to create a more inviting environment, and often involves

attendances at conferences, mission trips, beach and ski trips, retreats, and other activities requiring overnight accommodations and unstructured free time. Add to that the use of electronic communication and social media, which presents countless ways to interact privately with a student.

Consequently, the student ministry makes an attractive target for a sexual abuse offender, and it is where the majority of sexual abuse claims occur. A background check alone will do little to deter this type of activity.

Industry leaders like Richard Hammer from Church Law & Tax Report, and Greg and Kimberly Love with Ministry Safe, lead the way in showing ways to reduce the risk of sexual abuse occurring in your church. Their information should be sought after and learned. In part, you’ll find the following as minimum standards of an effective program.

- **Written Program** — The good news is that you do not need to have an exhaustive program, but you do need an established written program — one that is understood by all staff and workers and, most importantly, adhered to. Samples can be found on our website.
- **Application** — Besides gathering basic applicant information, an application is a chance to discover any red flags that should be further investigated and can provide needed supplemental information such as a background check release. Sample applications can be found on our website.
- **Interview** — Interview all applicants for youth and children’s ministry. Such face-to-face interactions can help the church best understand the person’s suitability for the position under consideration.



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- **Waiting Period** — Restrict anyone from working with minors for an established period, such as six months. This not only allows you the opportunity to better know the applicant, but it will also repel persons seeking immediate access to potential victims.
- **Two-Adult or Never Alone Rule** — If adhered to, this one step could drastically change the number of sexual abuse claims or even allegations of the same. Require that no adult is ever alone with a minor. This may involve some changes in the way you've previously operated. Remember this one thought when interacting with a minor — Who is your witness?
- **Background Check** — As previously noted, these are essential — they just cannot be the only thing you do. Background checks are inexpensive and convenient. We have multiple resources on our website for background checks at negotiated pricing.
- **Training** — Often overlooked and minimized in terms of its importance, ongoing training is essential to learning the risks and being reminded of them. There are several excellent

online training opportunities. Ministry Safe is a leader in this area, and we have a dedicated page to this organization and its training opportunities noted on our website.

If you have any questions, if you'd like us to review the policy and procedures in place for your organization, or if you need more information, please do not hesitate to reach out to us. It's not about insurance, it's about protecting your ministry. ✦



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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cleansweep

by Terry Pemberton

Why HVAC Preventative Maintenance Is Essential for Your Future

I am going to explain four reasons why it is important to have some kind of Preventative Maintenance program for your HVAC equipment. A few questions you need to ask yourself when evaluating your equipment are:

- 1. How old is my equipment?**
- 2. What kind of equipment do I have, and what areas of my business does it cover?**
- 3. What kind of condition is my equipment in today?**

These are just a few questions that need to be answered and those questions will be answered with a good Preventative Maintenance program that fits your needs.

The following are four reasons why you should have a Preventative Maintenance (PM) program for your HVAC equipment.

- 1. Save Money** — Regular HVAC maintenance is said to reduce costly breakdowns by as much as 95%. A good PM program will also help reduce energy bills, because the equipment will be running as designed. Routine maintenance will allow you to get more years out of your system, reducing the likelihood of you having to spend big dollars on unit replacement which could happen if your equipment gets neglected.
- 2. Improve Your Comfort** — Your HVAC system is designed to keep you comfortable year-round and, with a Preventative Maintenance service system, should produce the warm and cool air more evenly and steadily through your vents. Other things that can help with the PM is the cleaning of ducts, which will ensure that heat and cool air will be more evenly distributed in your system. Preventative Maintenance will also help with untimely noises or smells that could disrupt your business and cause areas to shut down.
- 3. Improve Air Quality** — Your building likely has many different people coming in and out of its doors, some with allergies and other respiratory issues. With this in mind, it is very important that the quality of your organization's indoor air is good. If your building has a musty smell, you might want to consider cleaning your ducts. However, if you have a Preventative Maintenance service in place, you can be sure that the warm and cold air going through the vents is as clean and

well filtered as it can possibly be. So much emphasis is put on clean air due to a lot of people entering the building having allergies and other respiratory issues that make them uncomfortable inside the building.

- 4. Enhance Equipment Reliability** — Investing in a Preventative Maintenance service for your equipment should give you the comfort of knowing that if something goes wrong, there are already steps in place to make sure the situation is as painless as possible for your people in the building as well as your budget. Following each Preventative Maintenance service, you should receive a report after every visit that provides detailed updates on each piece of your equipment and includes recommendations concerning any issues that need to be addressed.

As you can see from just these four factors, there are many advantages for you as a customer and for you as a provider to your people in your building in what Preventative Maintenance service provides to you, your people, and your business. Make sure you know what equipment you have on the property. These details can help you determine what you are working with. You need to know what kind of equipment you have, the age of the equipment, and the condition your equipment is in today. There is an expected life assigned to each piece, and you can determine this by the type of equipment it is — roof top unit, split system, chiller, cooling tower, etc. — and its usage.

As you move forward in determining your need for Preventative Maintenance, just remember that the benefits of this service far outweigh the cons and can only benefit you and your equipment as you prepare for the future. +

Terry Pemberton



Terry Pemberton is the Account Manager at APS Building Services. He has been associated with the HVAC/Plumbing business for over eight years with two of those years at APS Building Services.



Rethinking Your Options for Employee Benefits

Churches, like all employers, are facing ever-increasing costs for health insurance, which is making it more and more challenging to offer benefits to their employees.

It's time to consider strategies other than low deductibles and low copays. We want to continue offering quality benefits, but there are creative ways to keep your staff happy while helping you set a manageable budget.

One way is switching from the traditional plans with office visit copays to a high deductible health plan, otherwise known as an HDHP, which traditionally eliminates copays but can be paired with a Health Savings Account (HSA). As an employer, if the premium savings are high enough, you might even consider contributing into the account for the first year to help offset first dollar expenses for the employee, such as office visits or prescriptions. Employees can contribute into an HSA on a pre-tax basis, and the funds roll over from one year into the next. The advantages are:

- Funds are tax-free going into the account.
- Money grows tax-free with interest.
- Investment earnings and withdrawals for qualified medical expenses are also tax-free.

If you are uncomfortable with jumping into an HSA account because of the loss of copays for certain services, you might consider a higher deductible plan copay paired with a Flexible Spending Account (FSA). This allows employees to select a pre-determined dollar amount to save towards their anticipated medical expenses. The funds are available on day one of the plan year, and the employer is reimbursed each month through pre-tax payroll deductions. The qualified expenses are the same as an HSA and include medical, dental, and vision.

You even have the option of offering both, as the HSA is used for medical expenses, and the FSA is limited to dental and vision claims.

One final option is establishing a Health Reimbursement Account or HRA. This is custom designed to your specifications. Employees are reimbursed after they have paid a set dollar amount towards their deductible and are then reimbursed a set dollar amount. Statistically, only 5% of employees ever meet their deductible, so the risk to the employer is generally not very high. I work with churches who have implemented all three, and their employees are happy with their options.

Key takeaways about HSAs, FSAs, and HRAs:

- FSAs and HSAs both offer tax benefits and have annual contribution limits.
- The employee must be enrolled in an HDHP to qualify for an HSA.
- Funds in an HSA roll over from year to year. There is no "use it or lose it" rule.
- Many HSAs offer investment options.
- FSAs are "use it or lose it." That means you'll lose any funds you don't spend by the end of your plan year unless the plan has a grace period or carryover feature.
- You can use your FSA to cover eligible health care costs at the start of the year. The entire amount is available on day one.
- HSA holders cannot spend more than the funds deposited in their HSA. But they can save receipts for qualified medical expenses and file for reimbursement later, after their balance has grown.

Keep in mind, you are not limited to one type of health plan. Every employee is different, and their needs are different as well.

- Employees cannot contribute to an HSA and a traditional FSA in the same year. But HSA holders can also use a Limited FSA for dental and vision expenses, and a Dependent Care FSA for childcare costs.
- Employees can contribute funds to an HSA and FSA. Only the employer can contribute to an HRA.
- Anyone can contribute to your HSA: the employee, the employer, or another person.
- With HRAs, employers may limit which health expenses are eligible.

Keep in mind, you are not limited to one type of health plan. Every employee is different, and their needs are different as well. Many churches are offering multiple health plans from low deductible options with a higher premium to the HDHP with HSA options. You set your budget—for example, \$300-\$400 per employee. This allows the employee the option to select the plan that best works with their personal situation, but they will pay more if they opt for the more expensive copay plans. You have a set budget per person, so you are not constantly absorbing the increase each year at renewal.

To learn more, please contact Kim Whaley with Core Benefit Services, Inc. ✦

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BUILDING FOR THE FUTURE

by Kerry Jones

Building Church Facilities for the Future

Rapid technological advancements and shifting societal paradigms present a unique challenge for building a church for the future. Preserving rich traditions valued by legacy members of the congregation along with providing a sustainable ministry model and embracing innovative ideas to reach the unchurched require a delicate balance. The process of creating an affordable church building that is both timeless and forward-looking involves careful consideration of design, functionality, sustainability, and community engagement.

Design: Bridging the Gap Between Old and New

Striking the right balance between preserving historical elements and incorporating modern aesthetics is important when designing a church for the future. There have been cycles over the years between traditional religious architecture and modern structures that look more like an office building or theater than a church. Fusing tradition with contemporary styles can create a sense of continuity while also reflecting the changing times. This might involve incorporating traditional materials like stone and wood alongside eco-friendly and sustainable materials, such as energy-efficient glass and recycled materials.

Size: How Big Is Big Enough?

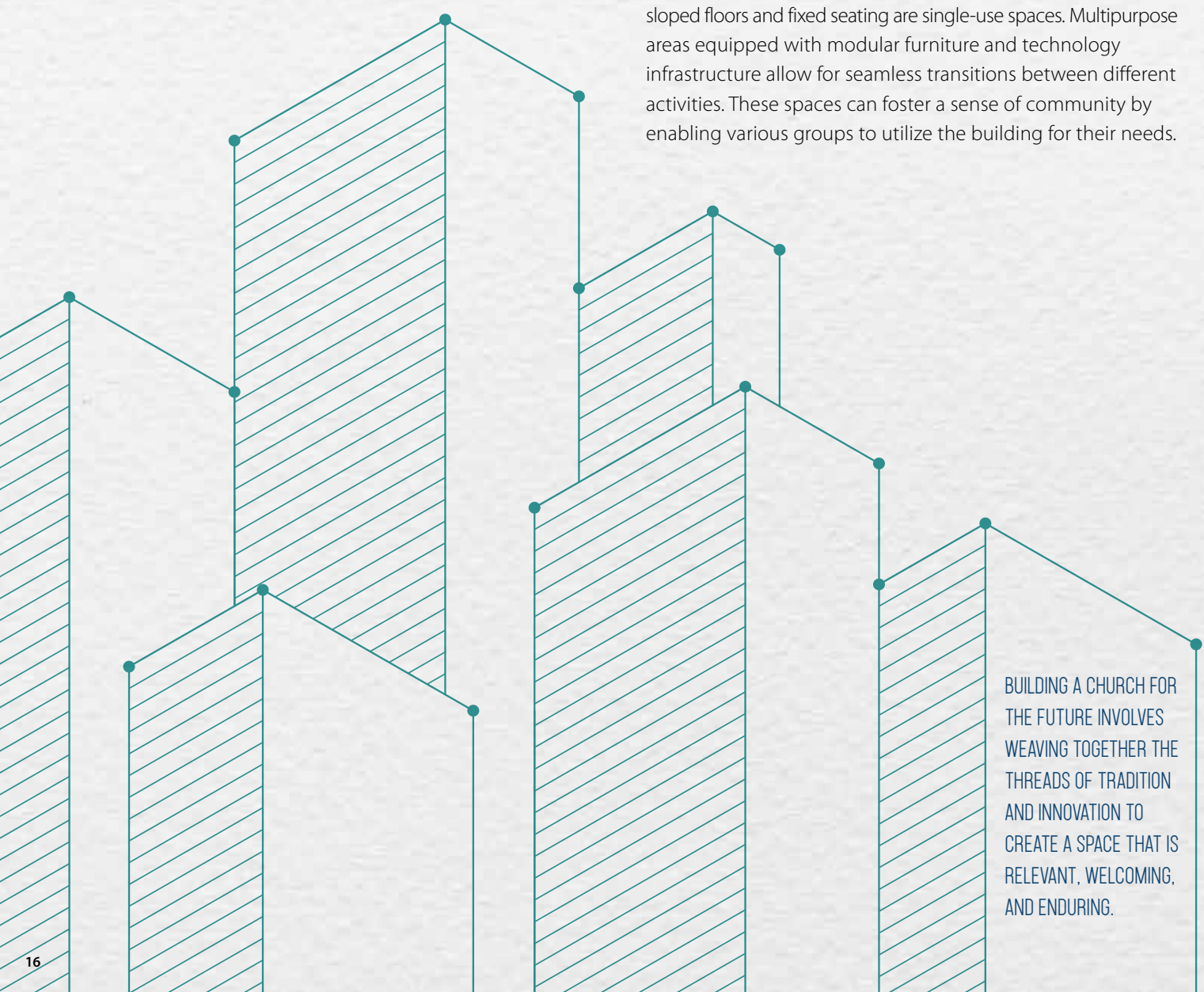
Twenty years ago, a lot of churches were building worship rooms to seat 2,000 or more. While there is certainly still a need for some church buildings of that dimension, the trend is for smaller and more intimate settings for worship. Once a venue reaches a certain size, it becomes harder for a speaker to connect with the person in the last row. The church of the future is likely to include communities of churches with multiple, smaller facilities. A common model is for a church to have a “home base” that accommodates a congregation large enough to support an additional smaller location until that one grows large enough to support itself. Then another location is added. This often requires the “home base” to have a smaller alternate worship venue on site to “incubate” launch teams for new locations.

Expansion Strategy: Begin with the End in Mind

Healthy things are meant to grow. Churches are no exception. Often worship facilities are constructed in a manner or location on an undeveloped site that makes expansion difficult or impossible. Building for the future requires churches to consider expansion options from the very beginning of planning for a new or expanded facility. A successful strategy will, prior to commencement of design, include an overall master plan that incorporates a balanced facility to allow for saturation of the site. Care should be taken to assure minimal disruption to on-going worship services when the building is eventually expanded to accommodate a growing congregation.

Flexibility and Functionality: Adapting to Changing Needs

Church buildings of the future must be designed with adaptability in mind. Spaces that can be reconfigured to accommodate a variety of functions — from worship services to community events — enhance the building’s utility. Worship rooms with sloped floors and fixed seating are single-use spaces. Multipurpose areas equipped with modular furniture and technology infrastructure allow for seamless transitions between different activities. These spaces can foster a sense of community by enabling various groups to utilize the building for their needs.



BUILDING A CHURCH FOR THE FUTURE INVOLVES WEAVING TOGETHER THE THREADS OF TRADITION AND INNOVATION TO CREATE A SPACE THAT IS RELEVANT, WELCOMING, AND ENDURING.

Technological Integration: Embracing Digital Tools

The integration of technology is not an option, but a necessity for modern church buildings. Advanced audiovisual systems enhance worship experiences, allowing congregants to engage more deeply with sermons, music, and visuals. Livestreaming capabilities broaden the reach of the church, enabling individuals who can't physically attend to participate virtually. There is a trend for churches to have a virtual campus to engage the livestream audience. Some are constructing a physical space to house the virtual campus ministry team who are interacting in real time with those who are attending remotely. Additionally, digital communication tools can facilitate community engagement and outreach, helping the church stay connected with members throughout the week.

Sustainable Practices: Caring for Creation

Future generations of church attendees are more and more likely to be environmentally conscious. Building for the future entails a responsibility to be environmentally conscious as well. Incorporating sustainable practices not only aligns with many religious teachings that emphasize stewardship of the earth but can also reduce the building's long-term operational costs. Features such as energy-efficient HVAC systems, solar panels, rainwater harvesting, and low-impact landscaping demonstrate the commitment to caring for the environment while setting an example for the community.

Reaching Future Generations: Don't Forget the Kids

The fast-food industry was the first to figure out the power of children's voices in family decisions. It became a much easier and more pleasant experience for a family to select a place to eat away from home if the kids were excited and happy. Many dining and entertainment businesses determined, in fact, that if they created an environment that kids enjoyed, those same kids would implore their parents to take them — and their friends. It took a while, but churches finally began to recognize this as well. Most growing churches today are adding new families who have school-aged children living at home. These expanding congregations have spaces for ministry to children that are secure, themed, and dedicated to children. This is a trend that is not likely to change in church buildings of the future.

Community Engagement: A Hub for Connection

Modern church buildings can serve as more than just places of worship — they can become vibrant community hubs. Incorporating spaces like coffee shops, libraries, and recreational areas can encourage congregation members and local residents to gather, connect, and engage in meaningful conversations. These spaces can provide a platform for dialogue, social initiatives, and educational events, fostering a sense of unity beyond religious boundaries.

Financial Sustainability: Balancing Costs and Vision

While designing a church for the future, it's crucial to find a balance between the desired vision and financial sustainability. Creating a realistic funding strategy that accounts for hard construction costs and soft costs (those costs the church will have to pay in addition to construction costs such as design, engineering, furnishings, regulatory permits, etc.), maintenance, and operational costs is essential. Simply because of rising costs, many church buildings of the future will include a means for revenue-generation such as coffee shops, day-care usage, wedding venues, and co-working spaces. Exploring creative funding sources, such as community partnerships, grants, and fundraising campaigns, can help bring the envisioned church building to life without compromising its long-term viability.

Building a church for the future involves weaving together the threads of tradition and innovation to create a space that is relevant, welcoming, and enduring. By embracing architectural design that bridges the old and the new, incorporating technology, promoting environmental and financial sustainability, and fostering community engagement, a church can transcend its physical structure to become a living testament to faith, community, and the enduring values that guide humanity to a relationship with Christ. In this way, the church building becomes not just a place of worship, but a beacon of hope and inspiration for generations to come. ✦

Kerry Jones



Coming out of the corporate world of finance, Kerry has served almost 30 years as a Church CFO/ Executive Pastor. With an MBA in Corporate Finance and Minister Ordination, Kerry blends his experience from the secular finance world with the faith community. His ministry calling is to assist churches through facility expansion to reach more people, while maintaining financial and business health. He is Director, Client Relations for Goff Companies, LLC.

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BUILDING A HEALTHY STAFF CULTURE

by Holly Tate

According to Gallup's 2023 State of the Global Workforce report, employees who are quiet quitting cite "Engagement or Culture" as the top reason (41%) over "Pay or Wellbeing."

And the people who are disengaged (77% of global employees) are looking for things like:

- More recognition for their work.
- More communication from the leaders.
- Clear goals and stronger guidance.
- More opportunities to utilize their personal strengths.
- And more respect overall.

Simply put, the culture that today's employees want is a culture of strong, healthy leadership habits. But what does that look like practically?

After working with over a thousand clients at Leadr, I've found that effective leadership can be broken down into five healthy habits that help transform the concept of people management into people development, creating a culture where every person is growing, cared for, and thriving. Let's break them down.

THE FIVE HABITS OF HIGH-PERFORMING LEADERS

1. Leading Effective One-on-One Meetings

One-on-one meetings are a leader's most powerful tool to connect with, motivate, and equip his or her team.

Consistent one-on-one meetings help managers see the people on their teams as individuals with unique strengths rather than tools to accomplish a project. Since 70% of the variance in team engagement is determined solely by the manager, it is important to engage in meaningful one-on-one conversations that provide a consistent space for connection, feedback, and coaching.

Effective one-on-one meetings should make time for three components: care, development, and performance.

2. Creating a Healthy Culture of Feedback

Feedback is one of the most critical catalysts to growth and change for your team, and your employees agree. According to Harvard Business Review, 92% of employees believe that even negative feedback is an effective way to improve performance when delivered with kindness and clarity.

Feedback, whether positive or constructive, shows your team that you're invested in their growth. However, timely, honest feedback can be challenging for people.

The best way to build a healthy culture of feedback is to model the behavior you want mirrored. Asking your team for frequent feedback allows your team to see that you're committed to growth and that it's safe to offer and receive feedback.

The most engaged employees are the ones who give and receive frequent feedback.

3. Recognizing Every Employee for His or Her Unique Gifts

Knowing what each of your team members brings to the table, and allowing them to work within those areas, will elevate your team's engagement, productivity, and results.

People who use their strengths every day are six times more likely to be engaged at work (Gallup). When we operate outside of our natural strengths for too long, burnout and turnover eventually follow.

Start uncovering and celebrating unique strengths by using a personality assessment like The Working Genius, Myers Briggs, or DiSC.

4. Creating Clear Goals for Every Person on the Team

We're all more driven when we have clear goals to work towards. When goal setting is done well, it rallies your entire team to achieve a common mission and purpose. It leads to better outcomes, higher engagement, and stronger trust.

Without clear goals and a path to achieve them, tyranny of the urgent takes over, leaving your team members confused, frustrated, and unmotivated.

A great way to see if your team has clarity is to ask each person, "Do you know what's required of you to be winning in your role right now?"

5. Developing a Personal Growth Plan for Every Team Member

Lack of career growth is currently the number one reason for turnover. But employee growth isn't just about monetary benefits or promotions.

We're often surprised when employees are disengaged, yet we've failed by not giving them something to strive toward through their own development plan.

A personal growth plan focuses on the goals of individuals in your organization. It doesn't have to be extravagant. Growth plans can be as simple as reading a book and discussing learnings, taking a few online courses, or shadowing another team member. The important thing is that every team member is learning and growing.

To be motivating and successful, growth plans should have attainable and measurable goals that are broken down into smaller actionable steps.

PUTTING THE FIVE HABITS INTO PRACTICE

With small, consistent changes towards these five healthy habits of leadership, you'll begin to see a more engaged team driving increasingly effective results that will impact your bottom line. Which of these areas can you work to implement today? ✨

Holly Tate



Holly Tate is the SVP of Growth at Leadr, a digital workspace that helps organizations build effective leaders that create healthy teams, leading to increased results. Leadr gives managers the tools they need to build healthy leadership habits by providing a platform for one-on-one and team meetings, more intentional feedback, goal setting and tracking performance reviews, employee engagement, and more. Learn more at [Leadr.com](https://www.leadr.com).



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BUILD FOR THE FUTURE WITH SEVEN STRATEGIES

by Arlen Busenitz



What kind of future are you building?

Recently, a hurricane swept through my home state of Florida. A headline screamed “Wiped Out” along with a photo of a destroyed house. A second look revealed an amazing fact: Next to the destroyed house stood another house with no apparent damage.

Both builders constructed houses, and both houses experienced the same storm. One stood, and one fell. The quality of their choices during construction determined the outcome.

You and I are in the construction phase of the future of our organizations, finances, health, relationships, family, and team members. Our daily choices and decisions are impacting the quality of the build.

In the future, the storms of life will reveal the quality of our building choices, just as Jesus discussed in Matthew 7.



Will our church stand firm or cave? Will my kids be lights in a dark world? Will my future self be able to handle the storms of life? Will my health, finances, and resilience have the capacity to withstand the hurricane?

Though we are building for the future, we are also living in the house created by our past decisions and choices over the decades.

Of course, many things are beyond our control, and God's plans may differ. Jesus promises storms and trouble. Nevertheless, a study of Scripture — particularly Proverbs — underscores the importance of our choices. The law of sowing and reaping (Gal 6) is still true. We are harvesting the results of past choices, yet we should focus on being like the wise man and building a solid house for the future (Matt 7).

How do we build for the future? How do we keep building in the face of resistance and the temptation to take shortcuts? Let's look at the power of the blueprint and seven strategies.

Every state provides a building code or blueprint for constructing homes that can withstand storms. Builders use these as well as their own knowledge to create a future to withstand the storms. Yet, each builder faces common challenges, such as limited budgets, noncompliance from others, and the urge to take shortcuts.

Many people and organizations are stuck in survival mode instead of thrive or build mode. This is often due to:

1. Lack of vision and direction.
2. Lack of knowledge or necessary steps (a blueprint).
3. Inability to navigate the resistance they encounter.

The following strategies will help resolve the above three problems, specifically number three.

Strategy #1: Begin with the desired future.

My friend's builder just completed construction on his house. The first step in the one-year process was a detailed sketch and drawing of the potential house. From there, they worked backward and created the entire blueprint and mapped out the construction process.

Nehemiah was given a task by God to lead the building of the walls around Jerusalem. He described the problem of lack of protection and then cast the vision of the entire city surrounded by a protective wall. From that vision, they mapped out the steps to accomplish this vision.



The desired future could be a one-time accomplishment like completing a church building, planting a church, reaching a health goal, or getting a specific promotion. Or the vision could be the type of person or organization we are seeking to be.

Many struggle with clarity, vision, and the desired future. Here are three questions to reflect on to help bring clarity to the vision and the desired future.

What does God say?

Scripture lays out a blueprint in nearly every area of life as well as a summary of what our life and church should look like. A quick survey of the New Testament shows that God's plan for a church is that it makes disciples, has plurality of leadership, teaches God's Word, employs the gifts given to each member, and depends on the power of the Holy Spirit.

Read up on what God says about marriage (Eph 5), singleness (1 Cor 7), business (Proverbs), the Christian life (Col 1), and more to get clarity on what God desires.

God created you, and He reveals Himself through the Bible. Go there to start the vision process and depend on the Holy Spirit for wisdom.

What does my ideal day look like?

Years ago, I was challenged by a mentor to map out what my ideal day would look like. I mapped out my wakeup time, breakfast, workday, family time, bedtime, me time, etc. I realized I could have 80% of that right then with a few simple tweaks in behavior and schedule. A five-minute exercise revealed the vision or ideal future, and I immediately was able to start living it.

I've applied the same concept to workdays with a team, Sunday mornings, small groups, and more.

It may take a season of choices, but the vision can be realized by having clarity of vision.

What do I want my resume or bio to look like in ____ years?

Fast forward to the future and imagine writing your resume of what you accomplished, your skill level, and capacities. It's a direction to pursue.

We should always pray through our goals and understand that God's will may be different. Yet, you can't steer a parked car! Prayerfully choose a direction and get moving. God will stop it or redirect it!

Do the same with your company or organization. Describe what the organization should look like or have accomplished over the next ____ years.

Strategy #2: Contemplate the default future without any changes.

Now that you have a vision of the future you are seeking, think about what happens if nothing changes.

Based on your current direction, what will be the status of your church, organization, marriage, kids, finances, health, etc. in one year, or two years, or three years?

It can be sobering.

Look backward, identify the direction, and contemplate this default future.

It may not be pretty, and that's okay. There is still time to start planting new seeds and making new choices.

Strategy #3: Create the roadmap of steps and do the next step.

Each year, we would plant crops on the family farm in Kansas. We would first decide which type of harvest we wanted (Strategy #1). From there, we would follow a series of steps or a roadmap, which included cultivating, planting, fertilizing, weed-killing, etc. We just moved from one step to the next.



Steps + Time = Harvest

Between us and any goal is a series of steps. Some of these are one-time tasks, others are daily steps.

Building the website is a one-time event, yet posting content for the hungry search engines is needed weekly, while responding to guests is a daily necessity. All are steps that need to be accomplished.

Get intentional about building for the future by laying out the daily, weekly, etc. steps.

I coach my clients to ask two questions:

1. What are the steps needed?
2. What is one action/step you can take right now to make this situation better?

The first question gives them a roadmap. The second question helps when they are overwhelmed. When I get a call from a team member on what to do, I always ask, "What is the one action/step you can take right now to improve the situation?" They don't need to focus on solving, just on improving.

A trainer for a tiger will get in the cage carrying a three-legged stool. If the tiger gets aggressive, they hold up the stool with the legs facing the tiger. The tiger is unsure of which leg to focus on and freezes.

People feel the same way when overwhelmed. That's why asking, "What is one step to improve the situation?" is so powerful. It gives clarity and provides an easy next step.

Strategy #4: Identify and Do the Vital Few™.

Sometimes I'll buy nuts in bulk from a local store. I'll put my bag under the container of nuts, pull a lever, and nuts will stream into the bag. Various levers will determine what type of product or result I get.

Likewise, there are various levers you can pull in life. These are key tasks and behaviors that produce massive results. You want to use the Pareto principle to Identify and Do the Vital Few™.

The Pareto Principle or 80/20 rule was made popular by Vilfredo Pareto in 1896. Pareto observed that 80% of the land in Italy was owned by only 20% of the population. He also witnessed this happening with plants in his garden — 20% of his pea pods were bearing 80% of the fruit. You may notice that 80% of the traffic is on 20% of the roads.

This has been applied to business organizations where 20% of the actions produce 80% of the results. It can vary in percentages, but it's a general principle that applies to all areas of life.

Here is the takeaway.

There are a few vital activities that produce the majority of the results. Identify and Do the Vital Few™. This is a foundational concept I teach in my 3-Hour Workday™ System. If a ball gets dropped, don't let the vital few be the ones left unfinished.

My friend saved his marriage by sweeping the floor every day. He discovered that by sweeping the floor, his wife felt valued and loved. This was the vital few that transformed his marriage.

We hold 10-minute standup meets at the beginning of work to get all our managers on the same page. Standing up keeps the meetings short.



In sales, I'll make a certain number of sales calls each week. This is vital to the sales process.

What's been working? What's not been working? What are the few things we have done or could do that would produce great results?

The church I pastored was in a town of 200 people. Each year we bought 100 hams and delivered them door to door as a gift at Christmas time along with a letter and gospel tract. Half the church would show up, and we had a great time. This was the vital few that opened up many doors.

Contemplate and brainstorm. Ask mentors or teammates to help determine the vital few. Break these into daily steps or one-time tasks, and you will see massive results.

Strategy #4: Navigate the Resistance™.

Most people follow this cycle:

1. Set a goal (lose weight and exercise).
2. Create a plan (go to the gym five days a week).
3. Start (get a gym membership and go a few times).
4. Encounter the resistance and either give up or try harder (and then give up).

Number Four is why most organizations build a future that is in danger of collapsing in the storms. People are highly motivated to exercise until they encounter resistance. Maybe the alarm does not go off, or they can't find their gym clothes, or they feel sore, or don't feel like going, or other tasks are shouting for their attention.

You will encounter resistance! The reason most people are surviving and not thriving is that they give up when they encounter resistance. This resistance can come from the world (external forces), flesh (internal), and the Devil (spiritual) resistance.

There is a better way than simply "giving up" or "trying harder." Navigate the resistance. Identify the resistance you are experiencing and figure out the best way to navigate it. This summer I set a new goal of getting up at 4:24 AM six days a week. I encountered ferocious resistance, as I often don't feel like getting up and want to crawl back in bed. I found a successful way to navigate this by doing things like:

- Laying out clothes the night before.
- Putting the alarm clock across the room.
- Slowly moving the wakeup time.

The point is to identify the resistance and figure out how to navigate through it. Part of the strategy is using will power, but most of the success is knowing how to navigate the resistance.

Strategy #5: Build every hour with the Builder Question.

Building a house is incredibly simple. Just show up every day and follow the blueprint. A question I'll ask daily and sometimes hourly is this:

What can I do right now to build for the future?

If today is family day, I'll ask, "What I can do to build into my kids' futures?"


There are a few variations of the question:

What can I do now to save time tomorrow?

What seeds can I plant today that will sprout tomorrow?

Are my actions building up or tearing down?

What kind of building am I building today?



Strategy #6: Stay in the stretch zone with consistent, tiny changes.

There are three zones we can live in:

- Comfort zone — this is the default zone where you just do what's convenient.
- Stretch zone — where you are stretching your current capabilities, but at a reasonable level.
- High Result/High Pain Zone — pushing beyond your limits and achieving new results, yet with a high pain and resistance factor.

Live in the stretch zone by making small changes and sticking with them. I get up at 4:24 nearly every morning (soon to be 4:14). I did not move from 6:00 to 4:24 overnight — I kept moving the startup time slowly. Most people decide to go from zero exercise to exercising for 60 minutes. Don't! Start with five minutes a day and slowly move up.

I led our church through a name change. We broke it down into a series of twenty baby steps and then kept everyone in the stretch zone as we moved through it. Jumping straight to the high result/high pain zone is a setup for failure.

Strategy #7: Commit for a period of time and then recommit.

Often, people will map out their vision and roadmap and then either not start due to being overwhelmed or give up part way through. Follow a tactic used by ultra marathon runners.

Ultra runners have told me they just focus on running to a point 50 feet in front of them. I call it the "next mailbox rule." They ignore the miles ahead of them and just run to a fixed point. Then they choose "the next mailbox," run to it, and repeat for the remainder of race.

Don't suddenly start a new lifetime diet. Instead, focus on diet for the next seven days and then recommit. That is doable. Start a six-week Bible study and then start your next section. Keep recommitting to measurable goals. This will help keep the team engaged.

The hurricanes of life are coming. How we build today will determine survival and the potential impact on the future. We can either be shining lights or an example of how not to build. Yet, we can rest in the assurance that if the results from our building are less than desirable, God will still reward us and call us a success if we were faithful in the building process (Matt 25). Take some time to reflect on the strategies and keep building! ✚

Arlen Busenitz



Arlen Busenitz pastored for fifteen years and now resides in Destin, Florida, with his five children. He is Chief Operating Officer for Destin Dreamers, actively involved in real estate, and speaks and coaches. <https://workwitharlen.com/>



Four Essential Steps to Building a Healthy Team: How to Create a Culture That Will Thrive in the Future

by Tim Stevens

"If you do what you've always done, you'll get what you've always gotten." — John Maxwell

I heard John say this over 30 years ago. His point was if something hasn't worked, you need to change what you are doing. Or, conversely, if something is working, keep doing what you did, and it will keep working.

But what if you've done something right, over and over again, and it has worked in the past. Common sense would suggest it will work again, right? Not necessarily. I believe we can no longer assume this to be true — especially as it relates to building healthy teams.

In fact, I believe the world is moving at such a fast pace that it might be better said...

"If you do what you've always done, you probably won't get the same results in the future."

Things. Are. Changing.

We live in an era of rapid metamorphosis where the only constant seems to be change itself. Just in the past five years,



we've lived through a global pandemic that has overhauled the way we live, work, and interact with one another. We've navigated social movements such as #MeToo and Black Lives Matter that have awakened a desire in many for justice, equality, and change. We've seen our younger generation pick up their bullhorns as it relates to climate change due to extreme weather events. And we've seen technological leaps forward, from the advent of 5G to the rise of artificial intelligence.

These changes have impacted the teams we lead, and our very organizations. We can't continue leading the way we've led in the past. If you want to build healthy teams in the future, I believe there are four things you should start doing now:

1. Offer High Flexibility

Remember 20 years ago when everyone was expected to show up at the office at the crack of dawn, all bright-eyed and bushy-tailed (I sound like a boomer, don't I?), ready to seize the day? Remember four years ago (before the global pandemic) when job descriptions would include the expected number of hours and days in the office? Well, check your calendar, folks. It's 2023, and it's time to turn off the fax machine and turn in your flip phone.

I'm not saying we should all start working in pajamas (although, from the waist down, who cares, right?). But in the future (which, psst, is already here), the concept of a rigid work schedule just doesn't cut it anymore. Our teams are diverse and juggling multiple responsibilities outside of their work. Whether it is 100% remote, hybrid, or undefined with a ton of flexibility, you will keep your staff longer if you recognize they have more going on in their lives than what lives on a job description.

Between working parents, staff who have side hustles to help pay the bills, those who are carrying the weight of a sick parent or child, the demands of getting kids to and from school and activities, doctors' appointments, and more — everyone on your team is carrying a lot of weight.

If you can put your focus more fully on results, and less on when that work gets done, your employees will stay with you much longer.

Here's what you can do:

- Set clear expectations. Sure, flexibility sounds great, but without clear expectations, it's like trying to navigate a maze blindfolded — painful and unproductive. So, ensure you're clearly communicating what's expected in terms of work output and deadlines, not office hours.
- Trust your team. Micromanagement does not work with today's workforce. Trust your team to get their work done, even if it's from the comfort of their couch. After all, results matter, not where they're achieved.
- Keep some required staff time. In order to build a highly effective culture, you need some time when everyone is together to focus on your values, mission, and future. Find a good rhythm and make sure everyone knows those gatherings are critical.

2. Pay Attention to Mental and Spiritual Health

As leaders, we often focus on the physical, financial, and logistical aspects of our organizations. However, the mental and spiritual health of our team members is equally crucial. In these challenging times, it's more important than ever to ensure our teams are functioning at their best, not just physically, but emotionally and spiritually as well.

According to a recent survey by Barna Group, almost 30% of pastors have considered quitting full-time ministry in the past year alone. If this is true for pastors, it's likely true for the same percentage or more of the rest of our team members.

Mental health is not merely the absence of mental illness, but it also encompasses emotional, psychological, and social well-being. It affects how people think, feel, and act. It also helps determine how they handle stress, relate to others, and make choices. Ignoring this vital aspect can lead to decreased productivity, increased absenteeism, and an overall unhappy work environment.



So, how can we as leaders promote mental and spiritual health among our team members? Here are some suggestions:

- Foster an open conversation about mental health. Encourage your team to talk about their feelings and concerns. Make it clear that it's okay not to be okay, and that seeking help is not a sign of weakness. Remind them that they are not alone. In my recent role at Willow Creek, we brought in licensed therapists or counselors to train our staff in paying attention to their own mental health, and included discussions on the topic.
- Provide resources for mental health. This could be as simple as sharing articles and videos about managing stress and anxiety, or as involved as providing access to professional counseling services as an employee benefit.
- Lead by example. Show your team by your actions that you prioritize your own mental and spiritual health. This can encourage them to do the same. Last year I took a week to attend a group intensive therapy retreat, and I didn't hide this from my team. I wanted them to see this was a priority for me.

When your staff knows you value their mental and spiritual health, they will be more focused, more engaged, less anxious, and more authentic. Your staff will get healthier, and so will your culture.

3. Embrace Vulnerability and Transparency at the Highest Levels

It is counter-intuitive, but there are few things that build trust more quickly with a team than an authentically vulnerable leader.

This is the leader who sometimes says, "I don't have the answer." This is the leader quick to own his own mistakes and apologize. This is the leader who asks questions, listens to feedback, and then admits, "We can do better... and we will." This is the leader who doesn't try to keep everything super confidential, but will be selectively transparent.

"Transparency is not about revealing all the secrets of your organization. It is about being honest, clear, and forthright in your dealings, and demonstrating to your team that you have nothing to hide."

— Simon Sinek, Leadership Expert and Author

One year ago, we began hosting monthly, optional, "ask anything" sessions. The staff would bring their lunch and hang out with the senior leadership. No question was off the table. To take the transparency up another level, we took detailed notes and published them so anyone on staff could read what was asked and answered in a previous session. We got the most feedback when we'd answer, "Great question, we don't have a good answer for that right now," or, "We haven't thought about that." They loved the brutal honesty.

4. Find Ways to Get More People in the Room Where It's Happening

I've interviewed hundreds of people who are thinking about leaving their church or organization. One of the most often repeated reasons I hear...

"I just want a seat at the table. And all those seats are full."

Lin-Manuel Miranda penned it differently: "I just want to be in the room where it happens."

They want influence. They want to make a difference. They want to contribute. They want to be a part of the conversation when the decision is being made.

I get it — you don't have enough chairs or tables for everyone to be in the room. You also don't have enough time, as every decision takes longer the more people who are in the room.

But today's employee is begging for ownership. They want to be part of a collaborative organization. They want to feel as though they've been heard and represented. They can more easily own a decision, even if they don't like it, if they were able to contribute to the discussion.

Getting your team a seat at the table isn't about buying more chairs — it's about finding ways to increase their influence. When team members feel their ideas and input are valued, they are more likely to engage, contribute, and invest in the collective goal. But how do we put this into practice? Here are a few strategies:

- **Encourage Participation.** Create an environment where team members feel comfortable sharing their thoughts and ideas. This can be achieved by having regular brainstorming sessions, open-door policies, and ensuring that everyone's opinions are heard and respected. One example: two times a year, we hold an open meeting where anyone on staff can bring their ideas about future sermon series. As people feel heard and valued, this increases trust and the health of our culture.
- **Delegate Responsibility.** Push every decision down as far as you possibly can. During every leadership meeting, as you are setting the agenda, ask yourself, "Can this decision be made at a lower level?" As you trust your team members with more responsibility and decision-making authority, this not only shows your faith in their capabilities but also gives them a chance to prove themselves and make a tangible impact on the organization.

- **Begin Using Subject-Matter-Experts (SME).** You may not be able to have more people on your executive team, but bring other staff in when the topic is relevant. If you have a SME that can help contribute to a decision, rather than gain their input outside of the meeting, bring them into the room for that portion of the agenda. It helps build their influence and confidence as a leader.
- **Ask "Whose Voice Are We Missing?"** At Willow, there was a 50-year difference between our oldest staff and youngest staff. We had an equal mix of men and women. There were married and single staff. Our ethnic diversity grew from 16% to 23% while I was on staff. Our team is more diverse than ever. I'm guessing yours is as well. We will make our best decisions when multiple people groups are able to speak into it. Always ask yourself, "Whose voice are we missing as we make this decision?" Do we have women speaking into this? What about those representing our Asian brothers and sisters? Are there only 50+ year olds in the conversation? Finding ways to have more people speak into a conversation not only results in a better decision — it builds culture.

The landscape of leading healthy teams is shifting. The teams of the past, with rigid schedules and closed-door policies, are fading away. The healthy team of the future is one that embraces flexibility, collaboration, vulnerability, transparency, and inclusivity. As leaders, we must be willing to adapt, to learn, and to change. It is our responsibility to build teams that not only work well now, but that are prepared for the future. Remember, if you are doing something that worked in the past, it is probably time to change it. ✦

Tim Stevens



Tim Stevens was the Executive Pastor of Culture at Willow Creek beginning in 2020, and led the staff culture turnaround that has contributed to the growth of the church. He is the CEO of LeadingSmart and works with leaders of churches and other organizations to solve problems, improve culture, navigate crises, and lead through change. Tim is leading four workshops at our CO+OP Ministry Conference in February.



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by Michelle Feagin

Saving Premium Dollars with Medicare Plans

The Medicare Annual Enrollment Period has begun! Your senior staff and members are bombarded with TV commercials, call centers, and junk mail on Medicare. Here is something important to consider:

Joe Namath should not sell Medicare plans or perform brain surgery!

By the time you read this, I will have endured all of the 2024 Medicare plan road shows from all the major carriers. Each one beats their drums and chests annually, announcing that they have the best plans for the coming year. When the confetti is being swept up, we sit down and carefully study the new plans to see what will benefit Medicare beneficiaries the most.

You don't need to try to make sense of all the advertising. That's our job. With a quick call or email, you can get advice that benefits you — not the insurance carriers. We focus on people, not quotas.

The good thing about the very competitive Medicare market is that the plans keep offering more and more extras. The Medicare Advantage plans are fiercely vying for market share. Most of them now offer things like:

- Free gym memberships
- Richer dental benefits
- Vision and hearing discounts
- In-Home wellness visits (When is the last time your doctor spent an hour with you?)
- Quarterly dollars for over-the-counter pharmacy items and healthy foods
- Reduced copays and waived deductibles for generic drugs
- Rewards for healthy behavior (exercising, weight loss programs, etc.)

There is good news/bad news on the Part D Drug plans for 2024. People with expensive medications will no longer pay 5% of the cost after they have gone through the coverage gap (donut hole). The plans will pay 100% for the rest of the calendar year. Of course, that means drug plan premiums will increase.

Between higher drug plan premiums and Medicare Supplement plan premiums increasing with age changes, the Medicare Advantage plans are becoming more popular. They are worth considering.

Contact us for help with plan selection and advice. Working with multiple carriers, and the Kelsey Care Advantage Plan, we can find the coverage that will be the most cost effective for the coming year.

We can help you cut your staff insurance premium dollars and still provide your senior members with great coverage.

Many of us Boomers are working past age 65. We offer a wealth of knowledge gained over the years, but we are tough on the insurance plan bottom line. Moving senior staff members to Medicare plans makes a big difference in premiums.

1. Medicare premiums are lower than the group plan premiums.
2. Removing senior employees from the census lowers the average age for the group and lowers the group plan rates for everyone.

Typical combined monthly premium for Medicare Part B and the Medicare Supplement and Part D Drug plans will be under \$400 per month. That is a huge drop from the group plan premium. In addition, the employee or dependent eliminates their current high deductible.

Medicare Advantage plans usually have no additional premium, so only the Medicare Part B premium would apply. That would reduce the premium to under \$200 per month!

Save premium dollars for ministry use!

We offer Medicare guidance to many of the CO+OP churches. We also present educational employee meetings and workshops.

Don't swim alone with the sharks! We are your concierge for all things Medicare. ✚

Michelle Feagin, RHU



Owner, Health Insurance Solutions
281.752.4830
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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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By Duane Lock

Navigating a Brighter Future with River Oaks Energy

In a world full of possibilities, the choices we make today have a significant impact on the future we're creating. "Building for the Future" encompasses not only physical structures but also every aspect of our lives. The current economic volatility affects every household and business, and financial stability remains an uncertain target for both residential and commercial sectors. Every decision we make, whether personal or business-related, can directly or indirectly impact our financial bottom line.

One area that continues to evolve is our choices regarding our energy consumption and spending. Energy plays a pivotal role in our lives. It fuels our homes, powers our devices, and keeps us connected. Yet, as technology continues to evolve, so does our responsibility to understand how to make the best decisions on efficiently using available energy resources that yield the most favorable economic results. Healthy energy efficiency habits can help you save all season long:

- Turn your blinds upward to reduce incoming heat.
- Run your ceiling fans counterclockwise to pull heat up and keep you cool.
- Change your air filters regularly, especially if you have pets.
- Run larger appliances in the morning or after sunset.
- Use a grill, slow cooker, or pressure cooker instead of the oven.

Choosing how we power our homes and businesses not only affects the environment but also our wallets. It's a decision that can be complicated with numerous possibilities. In 2002, a significant portion of Texas's energy market was deregulated, giving Texans the freedom to choose their retail electric provider (REP).

Since then, other states like Maryland, New Jersey, Ohio, and Pennsylvania have followed suit and continued to expand deregulation. If you live in a deregulated area, there are a few key points to understand when choosing an energy plan that best suits your needs.

Before you start shopping for an energy provider, it is essential to understand your energy usage. You should have a clear idea of how much energy you typically use. This will help you choose the most suitable provider for your needs. Some factors to consider include the size of your home, the number of occupants, and energy-efficient appliances. To determine your average usage, review your past energy bills.

In deregulated areas, there can be many retail electric providers to choose from. It is crucial to research and find the retail energy providers that best fit your needs. Your choices can vary based on the size of your home, contract length, type of rate, and other factors. So, take some time to research and compare the different options available to you to make an informed decision.

Navigating the intricate landscape of energy plans can be challenging, especially with so many options available. From fixed rates to variable rates, it's easy to feel lost. This is where an energy consultant can help. River Oaks Energy specializes in simplifying the process of selecting an energy plan tailored to your specific needs. In a market filled with countless energy providers, it can be overwhelming to find one that aligns with your values and budget. This is where River Oaks Energy comes in as a trusted advocate, guiding residential and commercial customers towards making well-informed decisions about choosing an energy provider. Just like a lighthouse guides ships safely to shore, River Oaks Energy provides a clear understanding of different product structures to help you

Choosing how we power our homes and businesses not only affects the environment but also our wallets.

confidently select a plan that suits your needs and aspirations. They are here to simplify the complex and prioritize the best deals for your budget, while also ensuring dependable energy providers who share a commitment to a budget-friendly and brighter future. In a world where information overload can lead to confusion, River Oaks Energy offers a steady hand to help consumers choose providers that align with their values and pocketbooks. Beyond just being an energy consultant, River Oaks Energy is a trusted advocate for a brighter energy future.

As our economy, population, and electricity consumption demand grows, the Texas market faces both opportunities and challenges, especially with the power grid. Keeping the lights on during peak periods is a daunting task for ERCOT. To have a resilient and reliable electricity grid, we need a mixed balance of power plant generation that involves fossil fuel, nuclear energy, natural gas, and clean energy. The young generation expects the senior generation to get this balance right so they can have a clean and healthy environment. Our future has never been brighter than it is now, especially in the energy sector. Energy competition and choice are providing opportunities for many people to access it, while others have enjoyed the benefits of savings for two decades. River Oaks Energy is proud to be associated with the Church CO+OP as a vendor, as we all look forward to a bright future. ✦

Duane Lock



Duane Lock is the founder and president of River Oaks Energy with 30 years of experience in the electric and natural gas energy industry. Prior to establishing River Oaks Energy, he held executive positions at two of the largest electric companies. His extensive background in the industry provides valuable insights when consulting with customers to help them lower their energy costs and maximize savings.

Moreover, he serves on the board of directors for Volunteers of America and was appointed by Governor Abbot as Commissioner for Jails throughout Texas. Additionally, he proudly served honorably in the United States Marine Corps.

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River Oaks Energy

We are excited to introduce to you one of our newest vendors, River Oaks Energy, a national vendor that provides energy procurement and consulting services for both electricity and gas. Their primary goal is to help you secure the best service at the lowest possible rates through a rigorous bidding process. We interviewed Duane Lock, President of River Oaks Energy, so you can learn more about this vendor — up close and personal.

Twenty-one years ago, US Marine Corps veteran Duane Lock noticed a gap in the market and decided to do something about it. Customers were having difficulty navigating the market and learning how to benefit from electric competition and choice. To fill the void, Duane founded River Oaks Energy with the goal of guiding customers through the complexities of energy contracts.

River Oaks Energy believes in providing personalized virtual customer service, just like the good old days when you could call an electric company and speak to a live person. When you call them, you can expect to be greeted by a friendly human being who will assist you with your needs. They strive to maintain the traditional customer service concept of direct human interaction, and they are committed to delivering excellent service to all their customers. Honesty, integrity, and transparency are core values of their business philosophy.

Duane shares more about their services below:

The River Oaks Story

River Oaks Energy is often asked, what is an energy broker and why do we need one? Well, for the past 20 years, our team of brokers and customer service folks have answered that question over 3,000 times for customers now benefiting from our experience and service offerings.

As Founder and President of River Oaks Energy and for over 35 years, I've been a husband, father, veteran, and entrepreneur dedicated to working in the electric and gas industry.

In this article, I hope you learn more about River Oaks Energy, as well as the needs and benefits of working with an energy broker. Perhaps most importantly, we hope you learn why River Oaks Energy is thrilled to be mission-aligned with "The Church CO+OP" as a vendor.

First, much like a real estate agent helps you find the perfect home, electricity brokers help electricity consumers find the best energy plan for their energy needs. Energy brokers don't own, sell, or distribute energy—we're the liaison between Retail Electricity Providers (REPs) and energy consumers. We thoroughly evaluate energy suppliers and present the best option for you to choose from when selecting an energy contract.

Below are the answers to some of the most common questions we receive from consumers:

What are the benefits of using an energy broker?

Using an energy broker can, in fact, help you to get even lower prices since brokers have the leverage of pricing with multiple energy suppliers. The salaried salesperson does not have that same leverage. Using an energy broker when negotiating with suppliers can have many benefits for you and your organization. Energy brokers work with businesses looking for ways to save money on their utility bills or to get the right energy plan for their facility and operating schedule.

What is a broker's main function? How are you paid for your work?

River Oaks Energy is an expert in the energy industry. We spend time reviewing historical energy usage and researching new trends, technologies, and policies within the industry and determine which should apply to each customer. Our professionals use their knowledge to help businesses and individuals make informed decisions about getting you into optimized energy contracts. Our goal is to look for ways to save money on utility bills and to get the right energy plan and contract to allow the ministries to use saved money to pour back into your communities.

We connect CO+OP Members and electric companies and find the best electric company and contract available in the competitive marketplace. As a broker, we are compensated by the electric company selected to serve the member. River Oaks Energy will NOT send an invoice to ANY Church CO+OP member.

As a broker, does River Oaks Energy provide electric rates for my home or residence?

The short answer is, YES! As a long-term broker for over 20 years, we've established relationships with the best electric companies and have negotiated some of the best residential rates available to residential consumers.

Visit: www.churchco-op.energy.

What consumes the most electricity in my home?

Here's a breakdown of the biggest energy use categories in the typical home:

- Air Conditioning and Heating: 46%.
- Water heating: 14%.
- Appliances: 13%.
- Lighting: 9%.
- TV and Media Equipment: 4%.

How much electricity does a typical home use per month?

About 1,200-1,800 kwh per month for a 2,200 Sq Ft house in Texas. Assuming the overall rate is 12 cents per kwh, the invoice ranges from \$144 to \$264 per month.

Please explain why a broker is needed and why we shouldn't just secure a new commercial contract on our own without a broker's help?

The energy industry is changing very rapidly in a way that can have profound and lasting consequences should an electric contract be chosen without understanding the potential risk involved when signing energy contracts. On the other hand, there are great opportunities to take advantage of better contracts with lower rates when proper analysis and evaluation are performed while using a rigorous competitive bidding process.

Also, new technology has created an unprecedented opportunity in deregulated energy markets to take control and understand energy usage and operate more efficiently at a lower cost. For more information about River Oaks Energy, call 972-244-3915.

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Approved Vendor Ads

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APS Payroll *Page 33*

Big State Electric, Ltd. *Page 14*

Buckeye Cleaning Centers *Page 32*

CFAC Mechanical *Page 43*

Chamberlin Roofing & Waterproofing
Page 14

Core Benefit Services, Inc. *Page 13*

Cunningham Recreation *Page 39*

Daily Java *Page 32*

Frost Bank *Page 37*

Goff Companies, LLC *Page 6*

Health Insurance Solutions *Page 47*

Humble Elevator Service, Inc. *Page 20*

Insurance One Agency *Page 9*

Integrity Furniture *Page 48*

Modern Pest Control *Page 43*

Modern System Concepts, Inc. *Page 38*

National Signs, LLC *Page 42*

NW Digital Works, LLC *Page 6*

ODP Business Solutions *Page 35*

Powered By Text *Page 20*

Professional Janitorial Service (PJS)
Page 38

Ratliff & Associates, PC *Page 20*

Ridley's Vacuum & Janitorial Supply
Page 14

River Oaks Energy *Page 2*

Salem Media/KKHT 100.7 FM *Page 32*

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Sherwin-Williams Co. *Page 43*

State Sign *Page 6*

Voss Lighting *Page 37*



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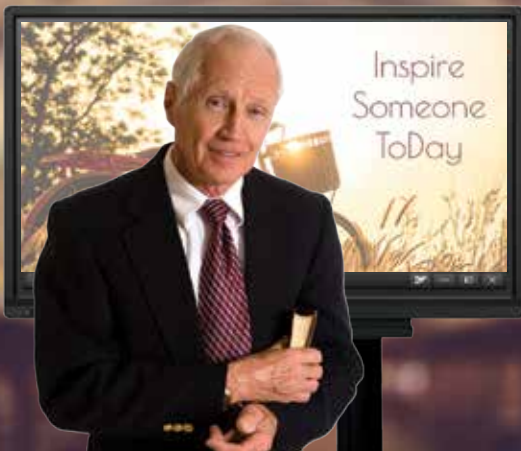
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