

# CLOPP

A Publication of Church Supplies & Services | November 2006



Technology



Inside: **Together**  
WeThink...



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# Together We Think... about Thanksgiving...

In other parts of the country this is the season after colorful leaves. We think of the bounty of the harvest and the meal to commemorate the blessings we receive every day. Mindful of those blessings, I write to thank you for your participation in our CO+OP. Together, we are all daily providing real stewardship opportunities to faith based organizations. Nearly a thousand CO+OP members are being served by our growing list of vendors. You are such a blessing to others.

In this issue the articles focus on Technology. As the articles arrived we realized how broad is the field, and how many ways it impacts our congregations. Of particular interest may be the article on Electronic Payments. Managing the inherent risks of electronic payments is worth the effort, provided you have the right resources. Read about the risks and the solutions on page 26.



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**IT Fidelity** is a new vendor providing support for your system and network needs. Much of what they do is over the phone and by remote access. There are real savings in their methods. It will be clear from the beginning that their staff understands the needs of

churches. See their ad on page 5.

**Aflac** – Matt Sutton, District Coordinator has joined our CO+OP to provide supplemental insurance coverage for your people and your organization. You will quickly recognize everyone's favorite duck. Take note of the ad on page 10.

**Siemens Building Technologies**, is an international provider of HVAC, Fire and Security systems. Their expertise covers existing systems and new installations. If you want to know for certain your facilities are being well taken care of, Siemens can provide that confidence (even in the middle of the night). See the ad on page 10.

Make a point to investigate CO+OP electricity contracts. November and March are key seasons for capturing the lowest rates. Let us help you to get the best rates for your next electricity agreement. Sometimes the savings is 20% or more. Call us at 888-350-3264. We'll help you learn how to tap into the opportunities available. Read More *Power to You* on page 34.

Mark your calendar for **February 15, 2007**. Our annual **Church Staff Conference** will be held that day at Champion Forest Baptist in northwest Houston. Details are on page 20. You will want to be there to enjoy all the sessions....and the barbecue. Register online at [www.churchco-op.org](http://www.churchco-op.org). Hear Dr. Charles Lowery challenge and console with humor.

Kindest regards for wonderful celebrations with your families as we are all thankful.....together.

Dan Bishop  
Executive Director



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Kevin Kelly is a Partner and Director of Infrastructure for theAppDrive, LLC. In 1994 he began his career in web-based technologies, developing commercial web sites. Over the past 12 years, Kevin has been involved in programming, infrastructure, operations, consulting, and management of web-based businesses.



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Now leading his own studio, Paul Ernest has an impressive list of graphic arts awards. His ability to frame the spirit of ministry into graphic art has become a hallmark for his studio, Ernest Ideas Design & Media Group. He lives in McKinney, Texas,

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### Gary Benson

Insurance One in The Woodlands, Texas, is owned and operated by 20-year insurance professional Gary Benson. Throughout his career, Gary has consistently earned his company's recognition of top agents and has developed a successful and

profitable agency through his unique dedication to serving and helping people and organizations. A Texas native, Gary and his wife have three daughters ages 26, 23, and 19 and one grandson.

### Mike Beckham

Mike Beckham is CEO of IT Fidelity, an IT infrastructure management and consulting firm. Mike is a veteran of 13 years in the IT industry, serving in hands on technical capacities as well as Senior Management. Mike has been married to his High School sweetheart for fifteen years and has three school aged children.

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# banknotes

## ACH & EFT: The alphabet soup of electronic funds transfer...

Many have heard of ACH and EFT. Not so many know what the letters mean. You may be familiar with Paycheck Direct Deposit or automated debits from your mortgage or insurance company. The process began with large financial organizations as far back as the 1970's. With the Y2K revolution, easy communication from PC's and affordable hardware put Electronic Funds Transfer in the hands of virtually anyone. Now you can move money from your account to another account while in your pajamas....

**ACH is a type of EFT.** (so are credit card and debit card payments – but this article is about ACH). The Automated Clearing House is a secure payment transfer system that connects all U.S. Financial institutions – even those not in the continental U.S. The system was designed to reduce the use of paper checks for routine payments. It began to gain real acceptance after the country ground to a near halt on 09/01/01. Many people don't know that paper checks used to move overnight within the Federal Reserve System. When the planes were grounded the morning of 9/1/01, the country's cash flow was essentially suspended. Mail carrying checks for payments also stopped. In one moment, the government, the financial institutions, and anyone that depended on the mail for cash flow realized the crunch. After that there was a Mach 1 shift to enable EFT of all types. ACH, long dormant, began to gain real acceptance. Five years after 9/1/01, ACH is fast becoming the standard for routine payments of every kind.

**ACH payments can be either credits or debits.** People receive and disburse funds from their accounts from their home computer and from their work computer. Once

initiated, the funds will settle into a church or school account within 24-48 hours. An early internet method used a service called PayPal. As time has passed, now people are doing the transactions using secure web pages provided by their bank, their church, their school, and just about everyone who wants to make receiving money easy for the payer.

**Payees benefit, too.** There is much less paper to handle and secure with electronic payments. Back office procedures had to adjust to handle the new method. Software companies wrote the applications to make the transactions and then realized that the reporting to accompany the function needed to also be present, or the back office personnel had a major challenge to reconcile the transactions and the purpose of the transactions.

**ESTIMATED VOLUME AND DOLLAR VALUE OF AUTOMATED CLEARING HOUSE ELECTRONIC PAYMENTS, 2004-2005**

	2004	2005	% Change
<b>Transaction volume</b>			
<b>Commercial</b>	11,057,304,313	12,981,214,920	17.40
<b>Government</b>	951,668,590	976,026,834	2.56
<b>Total</b>	<b>12,008,972,903</b>	<b>13,957,241,754</b>	<b>16.22</b>
<b>Dollar Volume (\$000)</b>			
<b>Commercial</b>	25,512,997,303	27,883,656,947	9.29
<b>Government</b>	2,912,190,206	3,155,855,448	8.37
<b>Total</b>	<b>28,425,187,509</b>	<b>31,039,512,395</b>	<b>9.20</b>

Source: NACHA - The Electronic Payments Association.

Churches and schools receive funds as gifts, tuition and as payments for activities. It is not enough to discover the funds in the bank account of the church. The organization needs to know from whom the funds came, and for what purpose. Raw dollars are nice, but they don't settle well through administration when there is a mystery about their origin and purpose.

**Security is key.** Special rules were created by the National Automated Clearing House Association under the auspices of the Federal Reserve. Individuals actually have more

# NACBA

## 2006 Meetings

### Alamo Chapter – San Antonio

Meeting on the third Wednesday of each month at 8:30 a.m.  
Contact: Gary Birdwell, 210-736-3132

### Capital Chapter – Austin

Meeting on the second Thursday of each month.  
Contact: Clifteen Samuelson, 512-263-7701  
Clifteen@wbcaustin.org

### Dallas Chapter

Meeting on the third Thursday of each month at 9:00 a.m.  
Contact: Dave Roberson, 972-423-4506  
droberson@firstmethodistplano.org

### Ft. Worth Chapter

Meeting on the third Thursday of each month at 9:00 a.m.  
Contact: Vicki Morgan, 817-326-4693  
vmorgan@actonbaptist.org

### Houston Metro Chapter

Meeting on the third Thursday of each month at 11:30 a.m.  
Contact: Dale Hendrix, 713-267-5019  
dhendrix@gpch.org  
www.nacbahouston.com

### North Metro Houston Chapter

Meeting on the third Thursday of each month at 9:00 a.m.  
Contact: CJ Smith, 936-588-2832  
nacba@hotmail.com

For more information on a Chapter meeting in your area  
visit the NACBA website, [www.nacba.net](http://www.nacba.net)

protection and more security using ACH transactions than they do with paper checks. Consider the significant rise of Identity Theft in recent years. The information on a paper check is a virtual roadmap to a person's identity. All the vital data, including a signature is there for the taking, or the copying. Electronic transactions distill that entire collection of detail into a hiccup of bits and bytes, and the transmission is encrypted. By 2005, more than 31 trillion dollars of transactions were run through the ACH network. Acceptance has occurred.

**The reasons to enable ACH are many.** For the consumer, convenience and security are primary. For the church, the reasons are more palpable. Automated payments flow even when the weather is inclement and the church cannot meet. Money set up for automated giving flows when people are on vacation or otherwise out of town. Securing the paper checks is no longer the problem that it was. Internal audit control is strengthened. The work of counting is diminished and secured. Even the challenge of transporting the funds to the bank is lessened. Everything moves across the wires.

In the past two years we've seen the advent of Electronic Check Conversion, where paper checks are passed through a small device and the paper check is fully converted to an electronic check. The cost of this method has come down steadily since it emerged in 2003. Now the devices are as affordable as credit card machines, and all the benefits of ACH pertain. Recording contributions or tuition from paper checks in the back office of a church or school is now as easy as swiping a credit card. And the need to make and store copies of the processed checks is handled by the same machine. No more storing envelopes in the attic or a dusty closet. Finding the details is as simple as clicking on the record of an individual or a deposit batch.

Banks such as Comerica, Bank of the West and Evangelical Christian Credit Union are helping ministries tap into the realm of ACH. Several application providers such as SignUsUp, ServiceU, Shelby, ACS and Logos are providing mature applications to do every aspect of ACH and EFT (including credit debit card transactions), from Payroll, to Accounts Receivable and Accounts Payable, from Ticket Sales to Event Registration. They can coach you to know what your options are.

**Tip: As you investigate the ease of use and user interface, don't fail to fully understand what is provided in the way of reports and convenience for transaction reconciliation. The back office piece is what can make or break the merit of this method in your office. Get tools that truly help your staff as well as your constituents.**

The days of 'float' time while checks moved in airplanes across the country have gone. ✦

*Various parts of the information contained in this article were taken from the Federal Reserve Bank and NACHA.*



# Your Church's Website

**Tech  
nology** EDITION



IT IS CLICHÉ TO SAY THAT AN INTERNET PRESENCE IS A REQUIREMENT FOR THE MODERN ORGANIZATION. A WEB SITE DOES MORE THAN MERELY PROVIDE AN INTRODUCTION AND DEFINE THE MISSION OF THE ORGANIZATION TO THE WORLDWIDE COMMUNITY. IT IS ALSO A CENTRAL POINT FOR DISSEMINATION OF INFORMATION; A LAUNCHING POINT FOR COLLABORATION AND COMMUNICATION AMONGST MEMBERS; A CENTRAL REPOSITORY FOR DOCUMENT AND MEDIA ARCHIVAL; AND A MEANS TO GENERATE FUNDS THROUGH ONLINE SALES, FUNDRAISERS, AND DONATIONS. THE ONLINE WORLD HAS QUICKLY EVOLVED, AND THE SITE HOSTED BY A SEARCH ENGINE PROVIDER JUST DOESN'T CUT IT ANYMORE.

**by Kevin Kelly**  
Director of Infrastructure,  
theAppDrive, LLC





For many, this may seem daunting, especially when resources are already stretched thin. The thought of creating and managing content, setting up servers, keeping everything running, and then remembering to back up all that work sounds like a fulltime job – at least one! Fortunately, tools, technologies and services are available that allow even the smallest groups to have a dynamic and effective presence of the Web on a tight budget.

There is no need to bring your entire web initiative “in-house” to gain the control over it that you need. The best example of this is the infrastructure. A hosted environment provided by a company that specializes in web services eliminates the worry and expense of buying and maintaining servers, network hardware, and software licensing for these devices. The typical hosting service has built a facility that is dedicated to providing a high-quality home to computer equipment. These facilities usually provide conditioned electrical power to the equipment (which is backed up by batteries and generators in the event of a power outage), consistent environmental controls to ensure everything is running cool, and strong physical security of the hardware. Depending on requirements and budget, you can choose between shared hosting (where many sites are hosted on a single server) or dedicated hosting (where your site is the only one using a server’s resources). Shared hosting is considerably less expensive and often meets an organization’s needs. Either shared or dedicated environments will provide two common services; web site hosting and e-mail services for a single domain.

When choosing your host, it is also important to consider how you are going to build your site. If you don’t have someone within the organization that is proficient with web design, the first thought for many is to contract with a web design company. Custom web design, however, can get very expensive, very quickly. Some hosting companies provide an alternative; easy-to-use, web-based, authoring tools. These tools vary based on the company. Some provide very basic capabilities while others offer a feature-rich environment, such as pre-designed templates with original themes geared toward specific niches. Other features to look for are streaming media capabilities, and plug-ins that seamlessly integrate applications like shopping carts, file management, and blogs.

E-mail services have developed into a fairly standard set of offerings among hosting providers, but it is always good to double-check that the offerings meet your needs. E-mail is often taken for granted, until it is unavailable or doesn’t work as expected. In

addition to the number of mailboxes and amount of storage per mailbox, be sure to check on the means in which you can access the e-mail system. Does the company allow access through a web page interface? Do they only allow access through the web interface? Can you access it using a client like Microsoft Outlook®? Some additional e-mail features offered by various hosts include list servers, which allow efficient distribution of email messages to a group, Autoresponders that automatically send a reply when a message is received by a particular address, and antispam and antivirus protection.

Finally, don’t forget the need to back up everything you just created! Most hosting providers either include backup protection, or will provide it for an additional charge. Most will only provide backups of web content and not e-mail boxes. If the hosting provider does not offer a way of backing up your data, there are services that provide online backups or you can usually download your data and store it to some form of removable media, like DVD-R. +

While bringing your online presence up-to-date requires planning and consideration, it is much easier than you may think. Hosting providers offering feature-rich packages and services allow you to add a fresh look and new technologies to your web site – without breaking the budget or exhausting your team.



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# Security Technology

## Protecting Your Church Property

By Vanoy Hooker, Park Cities Baptist Church

Located near the busy intersection of Preston Blvd. and Northwest Highway in the University Park area of Dallas, TX, Park Cities Baptist Church had experienced enough petty crime to realize that churches are not immune to being targets of criminal activity. Ranging from grass sod theft to petty vandalism, PCBC leaders decided that they needed to add some security measures to protect the church property, the valuable equipment within the church, and of course the church members.

Without any electronic security experience on the PCBC staff, the leadership chose to employ Siemens Building Technologies to assist in developing and implementing a security plan to meet their goals. Siemens Building Technologies, based in Buffalo Grove, Illinois has branch offices in over 110 locations in the United States. Security Distributing & Marketing Magazine has ranked Siemens in the top four of Security Systems Integrators for the past 4 years. Three of those years Siemens was ranked number one. The Irving, Texas branch worked closely with PCBC to determine how to meet the security needs of the church without overwhelming the congregation and staff with lock-down procedures and obtrusive security equipment.

The first phase of the security integration project began in 2002 with the base campus. In 2005 construction of a three story underground parking garage with a three story Community Learning Center initiated the second phase of the security system with completion of the project in summer of 2006.

### **Securing the perimeter:**

The first challenge of creating a security plan for Park Cities Baptist Church was to maintain the welcome atmosphere of a church while still controlling traffic of members and visitors. To overcome this challenge Siemens implemented an Access Control System to manage entry to the building utilizing card badges versus the traditional key system previously in place. The system allowed the church to lock specific doors at defined times and allow staff members access to the building by presenting their badges at card readers installed at these electronically locked doors. The ability to remotely control the locking and unlocking of doors also allowed the church to control the flow of traffic for visitors. With signage to guide people in the building, the system ensured visitors they could enter the building through a door monitored by someone on staff, thus reducing the risk of people wandering through the church, going unnoticed. In the first phase of the project over 32 doors were converted to access control portals using card readers and magnetic locks.

With the parking garage as part of the 2nd phase of the project, there were some more challenges to overcome regarding access to the church. Elevators, stairwells, and underground tunnels allowed visitors direct access to the interior of the church. To prevent intruders from entering the building through these access points after hours, the doors leading into the church from the garage were converted to access controlled entries.

The elevators were also incorporated in the access system by adding card readers inside each elevator cab. After standard church operating hours the elevators do not travel from the garage levels to the church levels without appropriate card authorization. In addition to controlling the access into the building, card readers were added to the main entrances to the parking garage so that vehicular access into the garage would be limited to authorized individuals. With the completion of this phase of the project, 17 new readers were installed bringing the total number of controlled entries to 49.

**Investigating the events:**

The next security need identified by PCBC was to have the ability to investigate occurrences using camera systems. Siemens installed interior cameras facing the access controlled doors. This positioning of cameras allowed the church to validate the identity of people entering the building, either by authorized or un-authorized entry. Several exterior cameras were also implemented to view critical areas like primary entrances and children’s’ playground equipment. Thirty seven cameras were placed in the base building during the first phase. The camera recordings, made by digital video recorders, store the video on hard drives for as long as 30 days. The security staff has the ability to export video clips and still images to authorities for assistance in investigations.

The 2nd phase of the project increased the number of cameras

to 94 for the entire campus. During the second phase the Security control room was converted to accommodate the additional equipment needed to expand the access and camera system. A new desk style security console was installed to accommodate six 19 inch LCD screens for viewing of cameras and the access control system.

**Responding to events**

Should some incident occur at Park Cities Baptist Church, there are several ways to communicate that off-campus. During the 1st and 2nd phase of the security project Siemens implemented a traditional burglar alarm system that calls the Siemens UL Central Monitoring Station. Staff members have emergency response buttons installed at their desks so local authorities can be notified via the Siemens Central Monitoring Station. Exterior doors, glass windows, and hallways are also monitored for unauthorized after-hours activities. Besides these standard monitoring services, Siemens also provides monitoring of elevator emergency phones. The 2nd phase of the project also included Emergency Call Station phones in the underground parking garage in the event that someone needed to report an emergency or request assistance.

With the second phase complete, Park Cities Baptist Church has implemented a security system that protects the church, its members, its assets and the ability to pursue its mission of reaching people in North Dallas for the Lord. ✦

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# Information Technology Services

## *A Managed Solution* by Mike Beckham

In today's world, Information Technology is a real part of every day life. With IT management often bordering on chaos, many religious organizations spend a disproportionate percentage of their budget on system maintenance leaving fewer resources to focus on expanding ministries and delivering their message.

### Challenges Abound

The ability of many churches to reach the community and deliver their message is increasingly determined by the performance, availability, and security of their IT infrastructure, applications, and the people who service them. The explosive growth of the Internet and network computing has increased the demand for an "always on" infrastructure that requires new levels of service management. It is also providing us with many new ways to reach out to the community and engage them. As a result, many religious organizations are struggling to keep up with their Information Technology needs. They are spending too much time and money simply trying to keep computer systems afloat which drains valuable resources from ministry. Most have tried to resolve these issues using a variety of methods. Some try doing it themselves while others hire outside consultants or simply ignore information technology as much as possible. As one might expect, there are many issues with these methods.

### High Cost

The high cost associated with keeping your computer systems running smoothly, along with developing new applications and services, is a constant concern for any organization. Hiring competent IT employees to full time positions tends to be quite expensive and can be well beyond the need or budget of many smaller organizations. Another option involves the hiring of part time consultants who bill on an 'as needed' basis. Unfortunately, the rates for this kind of service tend to be quite high and the variability in the amount of time needed to address issues can make their costs fluctuate and spike wildly from month to month.

In addition to the visible costs of IT services, you have the hidden costs of lost employee productivity due to system downtime, software issues and the lack of appropriate train-

ing. How many hours a month are being wasted trying to solve computer problems instead of getting work done? Few organizations take the time to calculate the true costs. It can be an eye-opening experience.

### Staffing

In order to avoid the high cost of IT services, many churches turn to volunteers to address their IT needs. Members who have expertise in the IT industry (and in many cases, those who don't) will be asked to contribute their services with little or no compensation. While this seems like an attractive option from a cost perspective, the reality is that this generally leads to significant issues down the road. One of the most significant issues with volunteers working with IT is their availability. Unfortunately, the problems that most organizations experience with their IT systems can't wait until the weekend or weeknights when volunteers are typically available. In addition to availability, Volunteers working without direction or structure can sometimes lead to IT practices that are not in the best interest of the organization's long term goals. Also, it is virtually impossible for a volunteer to keep up with the rapidly changing technologies in the IT world or to be competent in the wide variety of needs that your organization may have.

### Reactive Solutions

The traditional IT service model is typically reactive in nature. When something breaks, someone is called to address the issue. In some cases, an issue may go unnoticed for days at a time. Imagine if your website had been down all week and you didn't hear about it until Sunday after your services.

Issues can go unresolved for hours or days waiting for support personnel to be contacted and dispatched to your location. Once a representative is on site, the issue may be delayed even further if they are unable to resolve the issue or need to wait for parts or supplies.

### Provider Overload

One headache many organizations face is the number of vendors they must deal with to cover their broad range of IT needs. Network support, web site design and hardware purchases are some examples of services that may be needed but are typically obtained by separate vendors. Coordinating this can be frustrating and time consuming for staff members to manage. It can also prove to be more expensive than need be due to paying margins for multiple vendors.

***continued on page 24***

# Technology

## In Our Worship Services

by Jeff Malott

One great debate in the 21st century or post-modern church is the use of technology in worship services. Traditionalists believe that technology distracts from intimacy and causes worshippers to focus on the performance rather than on God.



Post-modernists believe technology is a necessity to reach the un-churched of a generation that has been raised on television, computers, iPods, and text messaging.

Jeff Malott, church consultant and former Technical Arts Director at Metropolitan Baptist Church, sat down with us to give us his thoughts on the use and value of technology in worship services.

**CO+OP:** You served at the Met for ten years. I imagine you have seen a lot of change during that time?

**JM:** The Met definitely looks different today than it did ten years ago. When I joined the staff, Pastor Sal Sberna cast a clear vision for me of what the future looked like. "Reclaiming The Arts for the Gospel" has played a huge role in worship at the Met and I knew that technology would play a major part in accomplishing that goal.

**CO+OP:** The Met is a large church. Did you have a lot of technology and a big budget at your disposal?

**JM:** Actually, no. At the time I joined the staff in 1996, the church had not invested in technology for the worship center since it opened in 1985. Today, the church invests heavily in technology through capital purchases and the annual operating budget.

**CO+OP:** Why is the use of technology important in worship?

**JM:** To effectively communicate with people, we must connect with them. We all know that life is full of distractions. Everywhere we go we are bombarded with messages. It seems like everyone has something to sell. In response, our society has learned to multi-task. But entering into worship requires us to stop multi-tasking and focus solely on the Creator. As the modern church, we have to make sure that the timeless message of the Gospel is heard through all the noise

**CO+OP:** So a big, loud sound system is a must!

**JM:** No. Not necessarily. In the Great Commission, Jesus charged the church with spreading the greatest message of all time. Connecting with our audience is paramount to convincing them to believe that timeless message. Jesus knew this principle. In the gospels we learn that when the multitudes gathered on the beach, Jesus got into a boat. Why did He do this? Because He knew that sound travels across the water very well. If you have ever been near the water when someone is having a grand time out on the lake, you know what I am talking about. Jesus knew that the multitude would not only hear him better out on the water, but they would see him better. Instead of straining to see

and hear Him they could now focus their energy and attention on His message, rather than their surroundings.

**CO+OP:** How would you apply that today?

**JM:** In the 21st century, we don't find ourselves teaching the masses by the lake. Instead, we utilize indoor (and occasionally outdoor) facilities in which to gather. Although people are still created the same, modern conveniences have tempered our attention span. I believe this makes it more difficult to stay focused for a period of time. Gather fifty or more of us in a room to listen to someone speak for thirty minutes without the aid of technology and our minds will likely wander. If it is difficult for us to see or hear, our minds disengage and move on to something else.

**CO+OP:** How do we choose the right technology for our church?

**JM:** When it comes to technology, one size doesn't fit all. Choosing the right technology for any venue can be an overwhelming task, and for the most part, I highly recommend the employment of professionals to help guide you in the process.

**CO+OP:** That sounds expensive. How do you find the right professional?

**JM:** Start by visiting other churches whose programming closely resembles yours (or what you hope yours to be). Talk to them about who they used and then make sure they still recommend them. A good consultant will seek to understand your programming needs before they ever recommend a list of equipment. Make it a requirement that they attend some of your services to ensure that they experience your environment and fully understand your challenges.

**CO+OP:** How has technology changed in the last decade?

**JM:** When we started using technology heavily at the Met, the tools available at the time were all designed for the entertainment industry. That is not the case anymore. We have seen the touring industry fall on hard times while, at the same time, the church has embraced technology. The market has paid attention to that fact and started developing products that meet the needs of the church.

**CO+OP:** As a consultant, is there a priority list for implementing technology in the church?

**JM:** In any venue we must always start by addressing the audible needs before the visual. The ability to hear and understand the message is foundational. If the audience can see, but cannot hear, they will certainly be distracted and eventually lose interest. Try watching a presentation on TV with the sound muted and see how long you stay connected. I guarantee that you won't watch for long like that. Now try another test- turn

off the TV and turn on talk radio. I bet you will find that you can connect with what is being said on the radio. I am not suggesting that you will agree with what is being said, but you will be able to focus on the program.

**CO+OP:** How do you approach the visual needs for technology?

**JM:** The second priority, following good audio is good lighting. Obviously, the presenter should not be in the dark, unless this is done for dramatic effect. In general, it is important that the audience can see the presenter without experiencing eyestrain. We use lighting to create contrast in the room and to help focus the attention of the audience on the key element (presenter). If the audience has to squint (even slightly) to see the presenter, they will eventually tire and no longer connect.

- **MAINTAIN FOCUS**

Avoid practices that shift the focus to the technology

- **HAVE A BACK-UP PLAN**

Be prepared for the unexpected

- **REMAIN FLEXIBLE**

Worship is a dynamic experience

- **KEEP A BIG PICTURE VIEW**

Don't get buried in the details



**CO+OP:** What about video?

**JM:** In larger venues, even with proper audio and lighting, the physical distance from the stage to the rear of the room may be a barrier for connecting with the audience. IMAG (Image MAGnification) is an excellent tool for engaging an audience through the use of video cameras and large projections. As the audience in a larger venue is seated farther from the stage, they lose the ability to see the facial expressions of the presenter or worship team. You can reconnect with that audience by using video cameras to get a closer view of the stage and display that image on large screens. A word of caution here- using IMAG in too small of a venue will make the room feel large and impersonal.

**CO+OP:** Can volunteers handle all this technology or will I need to hire staff?

**JM:** I have seen it done well both ways. Having the right equipment in place for your venue is only the first step in using technology to connect with your audience. Even the best gear on the market, if not married to good production values, will not be enough to overcome the challenges of your venue.

**CO+OP:** What are production values?

**JM:** Production values are simply the processes for using the gear to communicate your message. Whether the technical arts team at your church is comprised of paid staff, volunteers, or a combination of both, you will need production values to keep everyone on the same page. These values should be communicated to and understood by the whole team. This empowers individual team members to make decisions based on team values instead of relying on one individual for all decisions. When it's crunch time, there should be no question about the priorities.

**CO+OP:** How do you establish production values?

**JM:** Establishing these values should be a team effort. Take time to get your team together and discuss your goals as a technical arts *continued on page 25*

“Even the best gear on the market, if not married to good production values, will not be enough to overcome the challenges of your venue.”



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# Develop, Demonstrate and Defend Internet Integrity

by P.L. McClurg

Christian organizations and churches, by bearing the name of Jesus Christ, identify themselves with Him and His Word therefore they are accountable to Christ, His Word, and the community of those called by His name, to guard and protect against any “appearance of evil” (1Thes 5:22) in an effort to become “living letters of Christ” (2 Cor 3:3) for a world groaning under the weight of moral decay. What if one in every two or three such “letters of Christ” came with pornographic inserts? Would we sit peacefully by and say, “Not my problem?” Would we sit calmly in our church offices and organizational meetings and allow a pornographer to pass out free samples to all who entered? Pornography is a progressive, addictive substance with 24/7 access woven into the fabric of both our professional and private lives via the Internet. It’s time to wake up and acknowledge the elephant in the room, which no one wishes to be the first to point out.

These statistics from First Stone Ministries ([www.firststone.org](http://www.firststone.org)) summer 2006 newsletter provide a sobering overview of the issue of pornography and its impact on the church: 51% of pastors say that cyber-porn is a possible temptation, 37% say it is a current struggle, 18% of all “born again” Christian adults in America have visited a sexually oriented website, 63% of men attending “Men, Romance and Integrity Seminars” admit to struggling with porn in the past year- 2/3 of these are in church leadership and 10% are pastors, one in seven calls to Focus on the Family’s Pastoral Care hotline is about Internet pornography and 60% of all websites are sexual in nature. The annual sex industry revenue in the U.S. alone is \$13 billion, and porn revenue worldwide is a \$57 billion a year business. Access to pornography used to require physically going someplace, facing someone, and handing him or her your money. As a result, products with a physical presence might come to the home after being handled by the local post office and mail carrier. Now pornography is available privately, secretly 24 hours a day,

every day in your home, office or business. Is there any wisdom in leaving such a progressive, addictive substance, like pornography, just one touch away through technology we have become dependant on to function in this world? Pornography warps and strangles the minds and spirits of those exposed and, if unchecked, will lead to a physical manifestation of its evil, destroying the lives it touches.

Eliminating the technology pornographers use to supply us with their product may be a solution for some, but it is not a viable solution for most individuals and organizations. This would be like trying to end forest fires by eliminating all the trees! So then, how is such a pervasive problem to be acknowledged and dealt with in the lives of those walking with Christ? Primary to any victory in this area is living in submission to the Lordship of Jesus Christ and the Word of God through the power of the Holy Spirit. However, technologically speaking, what can we do to guard ourselves and others while using the computer?

***continued on page 23***

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Dick believes that worship ministry is not a program. It is not built on great music literature or personalities. It is a place where people are accepted, loved and encouraged. Talent is not the issue. The heart is where worship originates and its intended journey is to reach the heart of God.



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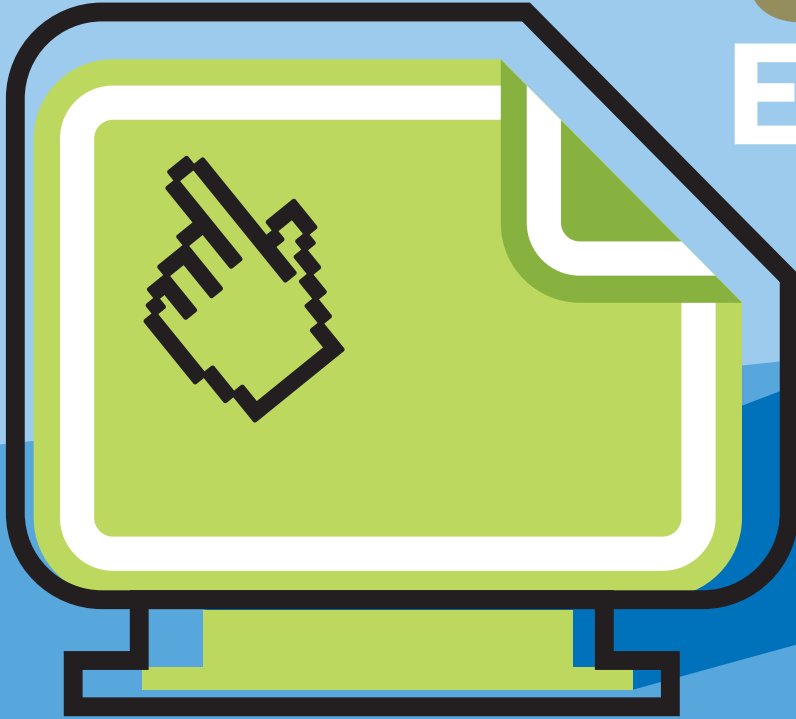
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# Managing Outreach Marketing & Printing in the Electronic Age



EDITION **Tech  
nology**

At some point in the course of creating a newsletter, worship guide, or direct mail promotion one may come across options that provide a “template” approach for outreach marketing materials. Reasons for using template solutions include cost; accessibility to a designer, time crunches, and more. Some experiences with this method result in limited control of design, duplication of materials with another local churches, impersonal stock photography, and most important, a lack of branding identity for the church. These factors can result in a decreased return on your investment in the spiritual growth of your group and also deflate your outreach ministry budget.

by Paul Ernest & Scott Muckensturm

So, how can we improve on outreach efforts without hiring a staff designer or contracting a studio and busting the budget in the process? Take advantage of the age we live in - the Electronic Information Age.

Emerging advancements in technology have been serving and benefiting businesses for years. The corporate world has shown a positive track record with electronic information technology. The quality, level, and rate of success have never before been seen with electronic information technology. Two notable tools are Variable Data Marketing (VDM) and Web-to-Print Publishing (WPP).

## **So what are VDM and WPP?**

Variable Data Marketing has a number of definitions and parameters — from a simple black and white name inclusion on an overprint message to multi-page color catalogs that

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*continued from page 18*

The most frequently thought of technology solution that comes to most minds for protection from pornography is filtering. We decide we want to block every byte of objectionable material from entering our lives and we want a filter to do that for us. Unfortunately, there is no filter currently available that blocks all pornographic material. At times, desired access to legitimate non-pornographic sites is blocked creating inconvenience, delays and frustration. Filters, in general, are easily bypassed and provide no accountability. No one knows if or when a person has gotten around the filter, and such secrecy is the foundation of habitual pornography usage. Filtering does provide some help especially for families with young children 8 to 12 years of age. For those with advanced addictions, a combination of filtering and accountability has been more effective than either one used alone.

The superior method of establishing Internet integrity is through accountability using a software program called Covenant Eyes ([www.covenanteyes.com](http://www.covenanteyes.com)). The concept of Internet accountability is a natural extension of pre-existing accountability relationships: husband/wife, employer/employee, parent/child, pastor/elders, counselor/client, teacher/student etc. Rooted in Biblical truth, Covenant Eyes derives its name from Job 31:1, "I have made a covenant with my eyes; how then could I gaze at a virgin?" When Covenant Eyes software is downloaded onto your computer, it monitors every place you go on the Internet and sends an e-mail report to your personally selected accountability partners at chosen intervals. Being both Macintosh and Windows compatible, this software doesn't slow the computer down. There are two primary components that set Covenant Eyes apart as a unique product in the marketplace. First, it cannot be uninstalled without generating an uninstall password. When this password is generated from the Covenant Eyes website an automated e-mail is sent to the accountability partners informing them that the Covenant Eyes program is being removed from the computer. After all, accountability isn't really accountability if you can secretly uninstall the program at will. Secondly, all websites visited receive a numerical score reflecting the content of the website. A summary report is available for business, organizational, and church staffs making it simple to supervise and manage multiple users on one report. Accountability reports can be accessed anytime from anyplace on the Covenant Eyes website.

Accountability removes the temptation of a secret life lived in darkness. In 1 John 1:7, we are told, "if we walk in the light as He Himself is in the light, we have fellowship with one another, and the blood of Jesus, His Son, cleanses us from all sin." Fostering self-control and personal discipline, accountability causes people to think about their choices when using the Internet. "Therefore, be careful how you walk, not as unwise men, but as wise men..." (Eph 5:15). The church of Jesus Christ has a responsibility to develop, demonstrate and defend Internet integrity. ✚

(All scripture ref. New American Standard, 1995, The Lockman Foundation A Corporation )

*continued from page 13*

## **Managed Services to the Rescue**

Managed Services is an emerging method for dealing with your IT needs. Managed Services plans have the ability to address many of the Information Technology issues currently plaguing churches and other similar organizations. They are designed to increase an organization's ability to deliver reliable IT performance and security at a low, predictable cost. At its heart, a Managed Services plan basically involves transferring the responsibility of managing your IT needs to a vendor who specializes in industry accepted best practices for providing IT solutions. This frees your organization to focus on your ministry goals instead of the overhead and reliability of the systems meant to support it. Managed Services offer many advantages over traditional IT service models.

### **Increased System Reliability and Security**

A fundamental reason for choosing a Managed Services plan is to increase the reliability and security of your network while, at the same time, freeing yourself from the burden of managing your systems and applications. By utilizing system standardization and continuous remote monitoring, providers are able to deliver routine system maintenance and upgrades in a timely manner and they are also able to proactively monitor your systems and identify and resolve issues before they ever have a chance to impact your systems. The end result is greater system stability and less down time.

### **Predictable Costs at a Low Rate**

One of the most attractive features of a Managed Services plan is the cost. Solution providers are often able to provide significant cost savings over a traditional IT service model. System standardization and remote management help to reduce the amount of time that is required for system maintenance, upgrades and issue identification and resolution. These cost savings are then passed on to you.

Further, these plans are typically billed on a flat monthly rate which makes it much easier to budget for IT services. The costs are fixed and predictable so there are no more surprises or wild price spikes when issues arise.

### **Flexibility**

Flexibility is another key feature of Managed Services. From network maintenance, security and desktop support to training and installations, you are able to pick and choose the services that you wish to have managed. You can choose to have all of your IT needs managed or simply have mission critical hardware and applications covered.

### **Active Services Further your Mission**

Another part of a comprehensive IT solution revolves around Active Services. These services typically represent the organization's ability to reach its members and to communicate with

them. Wherever possible, it is important to find vendors who can handle several or even all of your Active Service needs. This will help alleviate the headache of managing multiple vendor relationships and the cost over runs that may come along with it. Here are a few of the services you may want to consider.

### **Web Site and Application Development**

Most organizations are looking for new and innovative ways to reach their community and members. A web site for your church helps spread your message, keeps members up to date with church happenings and draws new members to you. Additionally, today's websites are expected to provide more functionality than ever before. Websites are no longer just places to gather information, but are also required to provide applications such as membership management, event registration, blogging, pod casting etc. Such high quality websites generally require a higher level of technical competence and design sense.

### **Hosting**

Some organizations may not have the hardware and/or network resources available to support the services that they would like to have. These services may include things like the web site, email, files and databases. When looking for hosting providers you will want to consider the extended services they may or may not offer; things like spam filtering, backups and domain management.

### **Hardware and Software Purchasing**

At some time or another, all organizations will need to purchase some type of computer hardware or software. You should look for vendors who have multiple suppliers available to them so they will be able to offer the best available equipment at reduced pricing. You may also want to consider a vendor who offers purchasing assistance as part of a larger package. Some vendors will include little or no markup on hardware and software purchases if you are engaging them for other services.

### **Making Sense of it All**

Information Technology's primary role in your organization should be to support your organization's ongoing mission and provide tools to enable you to reach your community. There is no need for these services to be an expensive, time consuming nightmare. Considering Managed Services should be a key component in any overall strategy for addressing your IT needs. By increasing reliability, reducing cost and taking the technical and management burden off of current staff you will be able to focus on your ministry. You will also want to consider Active Services that will help further your ministry. Whenever possible, you will want to try to consolidate vendors to reduce the management time and cost overlaps. It doesn't have to be difficult, it just takes some planning and a comprehensive strategy. ✦



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ministry. In fact, the first production value to be established should be the value of a team. Even if the amount of equipment at your church is small enough for one person to operate, you need a team.

**CO+OP:** Why is that?

**JM:** Technical artists can be some of the first people to burn out in their service to the Lord. Generally, they go unnoticed until something goes wrong and then suddenly receive all the attention. Couple this with serving every week and it's no wonder they burn out. Serving every week also produces tunnel vision. Teams allow technical artists to rotate in and out of service. Everyone needs a fresh perspective and I encourage team members to attend the service on the weeks they are not serving. This allows them to experience and evaluate the environment they create each week while worshipping.

**CO+OP:** You call the team members, artists. Tell us about that.

**JM:** Technicians must understand that they are artists too. It's not just the talent on the stage that qualifies as artists. The band and worship team on stage can be the most talented musicians, but if the technicians are just button pushers we will not connect with our audience. Technicians need to understand that they are technical artists and every decision they make and every action they do, or do not take, greatly impacts the delivery of the message.

**CO+OP:** What a responsibility! How do you recruit technical artists?

**JM:** That seems to be the question that everybody is asking. I wish there was a simple, pat answer for that, but the truth is there is not. It is a multi-faceted process that requires diligence and hard work. Good leadership is foundational to growing and maintaining a strong technical arts team. Placing strong values on community and training are key elements as well. Community is the glue that holds a team together and prevents service to the Lord from turning into just another job.

**CO+OP:** And training?

**JM:** Training is important for a couple of reasons. First, people want to feel adequately prepared. Because volunteers can be hard to come by, we can feel so relieved when somebody steps up that our tendency is to stick them right into service. That is a great way to lose a volunteer! People need time to acclimate. You want to make sure that their first serve experience is a great one. Then follow up right away and debrief. Secondly, training is important for maintaining your production values. If people don't understand what is expected, and how to accomplish the goal, they will not be contributing members of the team. ✦

*Jeff Malott can be reached at [jeffmalott@sbcglobal.net](mailto:jeffmalott@sbcglobal.net)*



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# Online Payments Security:

More churches and nonprofits are looking to their websites to raise funds and collect donations as well as do the work of processing registrations and payments for events, classes, Bible studies, VBS—you name it—all online. Some large churches develop custom applications to take payments online; others outsource the processes to online service providers. In either case, the church is responsible for ensuring that cardholder information is protected according to industry guidelines. This article aims at addressing the very real concerns that churches and nonprofits should have when accepting payments online and provides an overview of compliance measures and solutions to security issues that all organizations face.

Security is a topic that seems to be at the forefront of thought for everymany organizations across multiple industries. With terror threats, physical threats, and identity theft becoming real problems for many businesses, making sure your church complies with all security regulations is an important planning component that is often overlooked. For churches, the focus is typically on making sure that their children are protected, their buildings are monitored, and volunteers have been appropriately screened. For those churches that take any type of payments online—such as online donations, event registrations, or online tickets—putting security measures into place can be an even more important task due to increased risks of identity theft and fraud. According to a Better Business Bureau Survey completed this year, within the last 12 months, 8.9 million Americans were victims of identity theft. A study by CipherOptics found that 76 percent of data theft was due to hacking via the Internet. Nonprofits need to be especially concerned with protecting such information that would put their patrons at risk and compromise their organization's integrity and financial stability.

# Payment

## Is Your Church At Risk?

by Lauren Hunter

Often, churches and ministries aren't aware of the strict requirements placed upon those who process credit cards. It doesn't matter if an organization serves the for-profit market or the nonprofit market, the regulations set forth by Visa and MasterCard are the same: Organizations that process credit cards must comply with the security requirements set forth by the Payment Card Industry Data Security Standard. So what is the Payment Card Industry Security Standard, or PCI, you might ask? It's a set of rigid guidelines meant to protect from security breaches where cardholders would be open to identity theft or payment fraud via stolen credit card and personal data.

### Overview of PCI

The Payment Card Industry (PCI) Data Security Standard is a result of the collaboration between Visa USA, MasterCard, and other companies to establish universal security requirements within the industry to ensure that service providers and merchants employ the highest standard of information security to protect cardholder data.

Customers making payments through a PCI compliant establishment can feel safe. Because the PCI Data Security Standard regulates the security and business processes of service providers and merchants that store, process, or transmit consumer credit card data, customers making payments through a PCI compliant establishment can feel safe that their bankcard account information will be secure under all circumstances.

In an effort to increase overall security, credit card companies imposed new standards in 2006 to ease the growing concerns about impending identity theft and stolen cardholder information. Under the new PCI regulations, all merchants that accept credit cards are required to comply with requirements that call for the following security measures to be in place: 1) encrypted transmission of cardholder data 2) periodic network scans 3) logical and physical access controls 4) activity monitoring and logging. The standard is intended to reduce fraud and identify security issues that could lead to the compromise of cardholder information.

(Source: <http://www.thewhir.com/features/king-pci.cfm>)

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To a church, these standards sound daunting to say the very least. On average, the process of undergoing PCI compliance can take one to two years at minimum and cost thousands of dollars to hire PCI specialists to set up technology that meets all requirements. It's just not feasible or logical for churches, ministries or other nonprofits to go through this process. However, given the risks from hacking and the liabilities for failing to comply with security regulations, churches cannot afford to simply ignore the issues.

## **How to Comply With PCI Requirements**

That being said, there is hope. Instead of subjecting themselves to the rigors of PCI compliance, churches and nonprofits can choose to use a vendor that offers a PCI-compliant solution. As more service providers realize the need to comply with industry regulations, organizations that provide online payment services are becoming compliant so their clients don't have to. Until recently, there were no nonprofit-focused online payment companies that were certified as Level 1 Service Providers, the highest level of compliance. While some companies may claim to be PCI compliant, any service provider that stores, processes, or transmits cardholder data as part of a payment transaction is defined by Visa to be a Level 1 Service Provider and must have their compliance validated. This includes an Annual On-Site PCI Data Security Assessment by a Qualified Data Security Company and ongoing network security scanning by a Qualified Independent Scan Vendor. The list of PCI-compliant service providers is

published by Visa USA at [www.visa.com/cisp](http://www.visa.com/cisp). ServiceU Corporation ([www.ServiceU.com](http://www.ServiceU.com)), a leading online payment processor for churches, achieved Level 1 compliance this year, becoming the first company that serves the nonprofit market to achieve the highest level of PCI compliance. This means that churches can forgo the tedious process of undergoing compliance themselves and partner with a provider, such as ServiceU, to process all online transactions including donations, online registrations for all classes and sports events, and online ticketing for concerts and other events. By utilizing a compliant online processing company such as ServiceU, churches do not have to do anything at all to be compliant. ServiceU does the entire transaction on their servers so the church never has the credit card information at all, only the money that results from the transactions.

## **Selecting a Service Provider**

When evaluating online payment services, make sure that you can seamlessly integrate them with your existing website -- including the ability to customize payment processing pages to look and feel like your website. This will make it much easier for people to make payments online and greatly reduce the number of questions that your staff will have to answer. Also, look for a provider that accepts a variety of payment methods such as credit cards, debit cards, checks, and even PayPal. Another area that is often overlooked is reporting: Make sure that the service provider's reports will enable your accounting staff to quickly and easily reconcile deposits to your bank account. Good reporting can save your staff several hours every day.

By working with an online payments provider that is Payment Card Industry compliant, you can have peace of mind because your member's data is protected at the highest level and you are not liable to cover the cost of customer loss if there is a breach. Whether using a compliant service provider such as ServiceU for online event registration, ticketing, or donations, your organization will experience the security that comes from utilizing a payments processing partner that ensures proper compliance to avoid identity theft or fraud.

Lauren Hunter is a trade writer and public relations consultant specializing in the faith-based and nonprofit technology markets. For more information on how nonprofit payment solutions can assist your church, contact Ms. Hunter at [lauren@laurenhunter.net](mailto:lauren@laurenhunter.net). ✦



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are uniquely different depending on the information available in a database.

**Outreach:** Let's say you promote a sermon series on one side of a postcard that would contain a message for all recipients. On the reverse side you have the opportunity to provide additional information. What do you select to go in the space? Your largest area of ministry is probably only 30 to 35% of your audience. A children's promotion will not resonate in a household that has teenagers and vice versa. What if, through VDM and your mailing list data, you could connect with 95% of your audience by tailoring the message on the flip side to multiple audiences?

Studies at the Rochester Institute have proven that a static direct mail effort has a return response of only .46%. With VDM added to the effort, the return response for the same mail increased over 500%! To put that in real numbers, if you did a

**Studies at the Rochester Institute have proven that a static direct mail incentive has a return response of only .46%. With VDM added to the effort, the return response increased over 500%!**

promotion to 5,000 households your responses would go from around 30 to over 120. As a church leader, would this be appealing? It goes without saying that your messages must first resonate with your groups.

The second topic of this article is to address Web-to-Print Publishing (WPP). The invention of WPP came from the need for a multi-user interface for multiple locations with each plant having a staff of thousands of employees. Let's say you were producing business cards for 10% of your employees at all locations at any given time. The first question to ask is who manages them, and most importantly, who will check the information for quality and the consistency of brand and brand color? The realities of these issues become very costly, very quickly.

#### **What does this mean to the local church?**

This is a two-pronged answer. For the small and medium-size church, budget is the first issue. How do you create a custom publication on a budget without hiring an internal staff designer who is seasoned and successful, or hiring a studio that is experienced in church outreach marketing? The answer is most likely you can't, which is why templates have been an answer for many churches. For the large church that might have an internal staff designer, this person is usually so overworked with church-wide material that there is no time for individual ministry projects. What follows, then, is that individual ministries don't get the attention or materials they need to communicate



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their messages. This problem usually creates an issue of inconsistency in style and brand standards and could quite possibly make the materials look as though they are coming out of multiple churches.

### What is the solution?

Web-to-Print Publishing. The WPP solution provides a central location for all church outreach materials that can be edited and changed without compromising the level of design while being edited by someone with limited experience or talent in design. The tools and templates are already in place and the options such as photography or illustration are simply uploaded from any computer.

### What is the result?

The result is a full-color printed piece with your logo on a design-developed background or layout with your photos and your text, all without hiring an additional staff member or hiring a studio to develop each individual design.

A question you might be asking at this point is, "Where do the designs come from?" The answer is from a studio that offers online design templates in a WPP portal environment in separate accounts for each church. Another option is custom brand development design that is then placed into an electronic template on a WPP portal account. Design & Print on Demand, a CO+OP resource is one option.

Another important question you may be asking is, "What does it cost?" Our experience shows that based upon design only (print being a scaleable cost due to quantity), the annual cost of WPP is between ten and 15 % of the cost of adding additional staff or outsourced contract design solutions.

To find out more about Variable Data Marketing or Web-to-Print Publishing, contact Paul Ernest at Ernest Ideas or call your CO+OP marketing representative today. +

(Statistical Source: Rochester Institute of Technology, Romano & Broudy study for Digital Printing Council)

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# we've got you covered

by Gary Benson

## Electrical Surges & Data Loss: Are They Covered?

Technology has brought many benefits to our modern society. But accompanying the increased functionality and usefulness are increased risks. In a world where elevators talk and machines seem to think there are several items to consider.

### Equipment Breakdown Coverage

Most property insurance is very broad but it usually was not designed to insure for the unique technical causes of equipment breakdown. If power surges, electrical arcing, mechanical breakdown, or centrifugal force cause a breakdown, you need equipment breakdown coverage to be insured.

Equipment Breakdown coverage pays the cost of repair or replacement to equipment such as:

- Air Conditioning systems
- Kitchen systems and equipment
- Refrigeration systems
- Heating systems, including boilers and pressure vessels
- Electrical wiring, circuit breakers, and switches
- Music and sound systems
- Office equipment systems, including computers, copiers, fax machines, telephone systems
- Heating systems, including boilers and pressure vessels
- Electrical wiring, circuit breakers, and switches
- Music and sound systems

Perhaps nothing illustrates coverage better than actual losses:

- Electrical power supply voltage fluctuation caused two telephone system terminal boards to burn out.  
**Total Loss: \$52,500**
- Electrical power voltage fluctuation during a heavy storm caused damage to A/C unit, parking lot lights, and interior exit lights.  
**Total Loss: \$22,450**



## Electronic Data Exclusion

Electronic data, or computer programs (software), hard or floppy disks, CD-ROMs, tapes, drives, or any other repositories of computer software which are used with electronically controlled equipment are typically excluded as a covered loss under the standard property policy. Additionally, the cost to research, replace, or restore the information on valuable papers and records including those which exist as electronic data is also excluded.

Generally speaking, insurance carriers have done a good job enhancing their coverages related to electronic data by providing coverage under their "Additional Coverages" or "Coverage Extensions" and some coverage will also likely apply under the Equipment Breakdown policy (if included), but be aware that these come with specific limits and the limits of coverage can vary significantly from one company to another. The most important thing is that you realize what is covered, what is not, and what limits apply. With that knowledge, you can then decide if you desire additional coverage even beyond those limits. You'll want to ask your agent about the availability of additional insurance. +



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# morepowertoyou

by Gary Patterson

Our CO+OP is currently working with First Choice Power to capture savings and price certainty for our Member organizations. In addition to potential savings and price certainty, First Choice also serves as a resource for energy management. The end result is good stewardship.

Customers such as churches see the most energy usage with cooling, heating and lighting. Using energy efficient products and ensuring proper maintenance can help with your demand side management. Some of these recommendations also apply to residences. They may also be more financially obtainable thanks to the Energy Policy Act, which provides tax credits for tax payers for energy efficient improvements and products.

## Consider these suggestions from First Choice Power for energy efficiency in your places of worship:

### Heating and Cooling

- Install high-efficiency furnace and air-conditioning units for space heating and cooling
- Double check the building has the appropriate size HVAC units for the space you are heating and cooling.
- Conduct preventive maintenance such as filter changing and cleaning coils.
- Inspect ventilation (hot zones and cold zones) within the church and correct areas that are not cooling or heating well.
- Use ceiling fans.
- Try varying the air volume control in duct work.
- Don't overheat or overcool the building. Set the heat between 69 and 71 and the cooling between 74 and 77 degrees. Keep the heating and cooling set back when any part of the building is unoccupied.

### Efficiency Tips

- Ensure that the doors are closed when not in use.
- Use a programmable thermostat for times when the church is vacant.

- Instead of depending on the "last person out of the building" to turn off heating and cooling after that unplanned or late meeting, install an override thermostat. They can be programmed for normal hours but turned on temporarily for two or three hours with the push of a button.
- Lower the heating temperature when the church is full.
- Consider occupancy sensors for seldom-used rooms.
- Stagger start times of HVAC equipment to reduce load.
- Conduct water audits to check for leaking and running toilets and faucets.
- Install low-flow toilets.
- Keep refrigerators and freezers full and only use what you need. Consolidate multiple units and unplug the extra units.
- Use motion sensors in bathrooms to turn off the lights and fans automatically.
- Minimize the use of water heaters by lowering the temperature and installing timers to turn off electric units.

### Building Envelope

- Increase insulation; R-30 (10") is recommended.

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- Increase R-values of the structure.
- Caulking and sealing of windows and doors.
- Consider window replacement, if warranted.
- Plexiglas can be placed over windows to increase insulation.
- Close blinds to control the flow of solar heat.
- Plant trees on the west side of the building to increase shade on the building.

### Lighting

- Retrofit lighting systems to improve efficiency. Consider compact fluorescent lighting in any area fixture with a standard light bulb. They last 10 times longer and use 1/4 the electricity.
- Installed high efficiency four foot, T-8 fluorescent bulbs and electronic ballasts. They can save you 40 percent compared with old T-12 bulbs and provide the same amount of light.
- Where spotlighting is necessary, use quartz halogen flood-lights instead of old reflector bulbs. They will last longer, provide better light and save you on your electric bill.
- Use dimmers with incandescent bulbs. Dimming a bulb only 10 percent can double the life of the bulb.
- For outdoor lighting including parking lots, security and accent lighting, use high efficiency High Intensity Discharge (HID) lighting like High Pressure Sodium or Metal Halide. They use much less energy and the bulbs last considerably longer.

Contact mechanical, electrical and lighting contractors to solicit other energy ideas.

The Energy Star for Congregations Guide provides additional information on energy saving technologies for places of worship as well as financial and managerial tips for energy efficiency projects. [www.energystar.gov/index.cfm?c=small\\_business.sb\\_congregations](http://www.energystar.gov/index.cfm?c=small_business.sb_congregations).

### Residential Federal Tax Credits

Qualified taxpayers can take advantage of as much as \$500 in new tax credits from the Energy Policy Act. The Energy Policy Act applies to your primary residence.

To qualify for the tax credit, you must have a liability for the year you earned the credit (either 2006 or 2007). The improvements linked below also must be both paid for and installed in 2006 and 2007. Many of the products must be manufactured in 2006.

The credit amount equals the sum of 10% of your expenditures for certain energy efficiency improvements to an existing home plus 100% of your expenditures for certain residential energy efficiency products. The \$500 limit is a lifetime maximum, not an annual maximum.

### Eligible Products

#### Insulation

- There are R-value requirements for ceilings, walls and basements that vary by climate zone in Texas.
- The Energy Policy Act provides for a 10 percent tax credit.

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## Windows

- Single-paned windows (even those of high quality and in good repair) should have storm windows.
- A wood or metal frame storm window provides a second layer of glass and dead air space between the panes to retain the heat.
- Double-paned windows are optimal.
- The Energy Policy Act provides for as much as a \$200 tax credit.

## Water heaters

- Water heating accounts for a large percentage of the energy consumed in your home.
- You can reduce your monthly water heating bills by installing a new, energy efficient water heater.
- The Energy Policy Act provides for as much as a \$300 tax credit.

## Furnaces

- Having a furnace that runs efficiently saves you money and is safer.
- The Energy Policy Act provides for as much as a \$150 tax credit for a highly efficient furnace or broiler.

## Storm doors

- A storm door helps save energy because it reduces the amount of cold air that can rush into your home when you open the exterior door.
- The Energy Policy Act provides for as much as a \$500 tax credit.

## Solar water heater

- Reduce energy used while heating water.
- The Energy Policy Act provides for a 30 percent tax credit.

## Heat-reducing metal roofs

- Any metal roof having pigmented coatings specifically designed to reduce heat gain, which meet Energy Star program requirements.
- The Energy Policy Act provides a maximum tax credit of \$500.

## Additional information

- There is also a 30 percent tax credit for expenditures for qualified solar water heating property and qualified photovoltaic property, subject to certain requirements.
- The maximum solar credit is \$2,000.
- Additionally, there are credits available for energy efficient vehicles, such as hybrids and alternative fuel vehicles.

For more information on the Federal Tax Credits, visit <http://www.FirstChoicePower.com/res/taxcredits/fed.asp>

Providing energy savings solutions is another way First Choice Power is Simply Better. From managing energy consumption to saving money with fixed-price, First Choice Power is your preferred retail electric provider.

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kwoods@hillyard.com

**John Swart** 281.389.3806 HOU  
jswart@hillyard.com

**Mark Curtis** 800.728.4120 HC  
mcurtis@hillyard.com San Antonio

**Gary Fisher** 210.275.3474 HC  
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lfabianke@hillyard.com

**Brian Taylor** 210.722.5132 HC  
btaylor@hillyard.com

**Rosie Reyes** 956.206.4355 Laredo  
rreyes@hillyard.com

## CleanCare, Inc.

hillyard.com

**Gary Piepenburg** 800.688.9425 DFW  
**Tom Woods** 972.329.0022 DFW

## Defensive Driver Training

### Takehome Defensive Driving

takehome.com

**Mike Price** 800.505.5095  
mike.price@us-interactive.com

## Electric Energy Savings

### CSSI CO+OP

churchco-op.org

**Dan Bishop** 888.350.3264  
danbishop@churchco-op.org

## Electric – Lighting, Maintenance & Supplies

### Facility Solutions Group

fsgconnect.com

## American Light, Design Electric

**Mike Font** 713.462.6258 HOU  
mikef@fsgconnect.com

**David Meeker** 214.217.0190 DFW  
davidm@fsgconnect.com

**Jim Whelan** 817.624.2446 DFW  
jimw@fsgconnect.com

**Randy West** 817.624.2446 DFW  
randyw@fsgconnect.com

**Kevin Bohn** 512.835.4971 HC Austin  
kevinb@fsgconnect.com

**Mike Gilbert** 512.835.4971 HC Austin  
mikeg@fsgconnect.com

**Ray Medina** 210.657.5025 HC  
raym@americanlight.com

**Darryl Schauer** 210.657.5025 HC San  
Antonio  
darryls@americanlight.com

## Floor Covering - Sports Flooring

### Vector Concepts, Inc.

vectorconcepts.com

**Jody Skaggs** 800.544.8314  
jskaggs@vectorconcepts.com

**Dan Smith** 866.339.9313  
dsmith@vectorconcepts.com

**Bill Austin** 800.544.8314  
baustin@vectorconcepts.com

## Furniture

### Integrity Furniture & Equipment

integrityfurniture.com

**Drew Coleman** 888.600.8639  
drew@integrityfurniture.com

## Office Depot Furniture Services

bsd.officedepot.com

**Jeff Hicks** 713.996.3309 HOU  
jeff.hicks@officedepot.com

**Evelyn Band** 210.494.7313 SA  
evelyn.band@officedepot.com

**Donna March** 817.358.3061 DFW  
donna.march@officedepot.com

**Chelsea Morgan** 512.837.8999 Austin  
Chelsea.morgan@officedepot.com

## Insurance

### AFLAC

aflac.com

**Matthew D. Sutton** 281.440.1133  
matt\_sutton@us.aflac.com

## Insurance One Agency

### insuranceco-op.com

**Gary Benson** 800.896.8218 HOU  
garyb@insuranceoneagency.com

**Ricky McCrary** 800.364.1277 DFW  
rick@insuranceoneagency.com

**Joe Hutchison** 888.316.0033  
jhutchison@insuranceoneagency.com

**Ryan Hutchison** 888.316.0033  
HC San Antonio

ryan@insuranceoneagency.com

## United American Insurance Company

### unitedamerican.com

**Mark Davis** 713.444.3844  
mdavis924@sbcglobal.net

## Internet / e-Ministry

### SignUsUp

signusup.com

**Larry Beck** 800.347.7106  
larry@signusup.com

### The ProVisio Group

provisiogroup.com

**Randal Evans** 282.894.7700  
randal.evans@provisiogroup.com  
**Steve Hovater** 281.894.7700  
shovater@provisiogroup.com

## Locks & Security Systems

### DeBow Lock & Safe Co.

**Jeff DeBow** 281.398.6703  
jdebowl010@sbcglobal.net

## Maintenance Repair & Operations

### Home Depot Supply

**Steve Maples** 817.516.7409  
steve\_a\_maples@homedepot.com

## Office Equipment & Supplies

### Office Depot Business Solutions Division

### Office Supplies, Furniture, Promo

### Products & Copy/Print

bsd.officedepot.com

**Gaylynn Richards** 713.996.3145 Houston, National  
gaylynn.richards@officedepot.com  
**Alysia Campbell** 817.358.3049 DFW  
alysia.campbell@officedepot.com  
**Carole Williams** 512.837.8999 x104 Hill Country  
carole.williams@officedepot.com

### Office Depot Promotional Products

**Kerri Holloway** 713.996.3263  
kerri.holloway@officedepot.com

### Tech Depot – IT Supplies & Software

cssi.techdepot.com

**D'Anne Wagner** 800.625.9866 x7518  
dwagner@techdepot.com

## Plumbing

### Comfort Systems USA / Accurate Air Systems

comfortsystemsusa.com

**Paul Therriault** 832.590.5761 HOU  
pault@accurateairsystems.com  
**James Newsome** 800.388.1712 DFW  
jamesn@accurateairsystems.com

## Printing

### Varidoc

**Scott Muckensturm** 214.528.9925 x118  
scott@varidoc.net

### Office Depot Business Solutions Division

bsd.officedepot.com

**Kerri Holloway** 713.996.3263 HOU  
kerri.holloway@officedepot.com  
**Alysia Campbell** 817.358.3049 DFW  
alysia.campbell@officedepot.com

## Roofing

### Carlson Roofing Company, Inc.

**Mark Carlson** 281.374.7657  
carlsonroofing@ev1.net

## School Supplies

### Educational Products, Inc.

educationalproducts.com

**Andrea Strawbridge** 800.635.5345 x7917 HOU  
astrawbridge@educationalproducts.com  
**Matt McDaris** 800.635.5345 DFW  
mmcdaris@educationalproducts.com  
**Michelle Jecker** 877.928.3771 HC Austin  
mjecker@educationalproducts.com

## Security

### Siemens

siemens.com

**Craig Banaszewski** 972.465.1555  
craig.banaszewski@siemens.com

## Signs

### National Signs, Ltd.

nationalsigns.com

**Al Ross** 713.863.0600 x220  
al.ross@nationalsigns.com

## Telephone Equipment & Services

### DataVox

datavox.net

**Alan Ferguson** 713.881.7104  
alan@datavox.net

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# New Members

**Arlington Park Baptist Church**, Arlington, TX

**Broadmoor Community Church**, Colorado Springs, CO

**Calvary Christian Academy**, Forth Worth, TX

**Agape Metropolitan Community Church**, Ft. Worth, TX

**BayPointe Church**, Campbell, CA

**Central Pointe Church of Christ**, Dallas, TX

**Liberty Presbyterian Church**, Delaware, OH

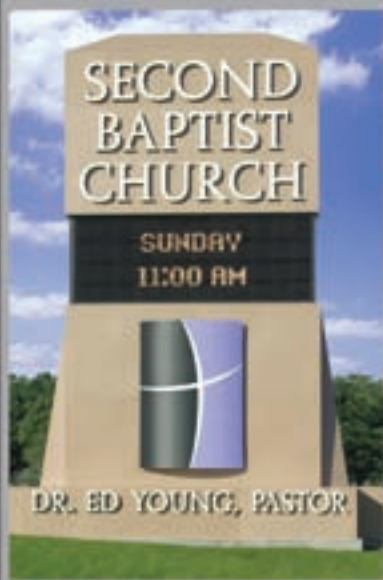
**New Beginning Church**, Arlington, TX

**Oak Cliff Bible Fellowship**, Dallas, TX

**The Presbyterian Church**, Sewickley, PA

**Trinity Fellowship Church**, Houston, TX





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