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A Publication of Church Supplies & Services | November 2009

Telling *His Story*



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

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On a recent visit to Greenfield Village at the Henry Ford Museum in Dearborn, Michigan, I came across a quote from Henry Ford: "If you think you can, you're right and if you think you can't, you are also right." While that seems to be true, it reminds me of a quote that has been proven to also be true, said by a different remarkable man.

"I can do all things through Christ, who strengthens me." *Philippians 4:13, the Apostle Paul.*

Both quotes put us in mind of the 'Can Do' spirit of Americans. In our lives we are confronted with challenges and opportunities. How we respond is a measure of our character and our faith. We trust in God and say so on our currency. We vote with our feet, and go to work in churches and related ministries because our faith compels us to do so. We credit our Lord for success.



In the spirit of 'Can Do', our CO+OP began more than 22 years ago. It remains viable because so many ministries find value in the premise of Churches

Helping Churches. Thirty-five vendors participate because they value the quality of business from our members.

From the heart, we say Thank You to those with the vision to launch our CO+OP and do the pioneer work to get it started. In this season, we are also thankful for the spirit of those who settled North America in the 1600's. We are the beneficiaries of their sacrifice.

We have another new vendor for you. **Communications and Emergency Products, Inc.**, specializes in repair and replacement of electronic equipment, including radios, pagers, projectors and other audio-visual equipment. Take a look at their website www.cepisystems.com or call Ron Smith at 281.499.7681. Their focus is helping churches, schools and other non-profits. We believe you will really like this resource, as you have our others over the years. See their ad on page 5.

Thank you again to each of you for your interest and participation. Members and vendors working together make our CO+OP possible. It's just good stewardship.

For more information about our vendors and how to participate, check our new website... www.churchco-op.org

Dan Bishop
Executive Director

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our Lord
for success**

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NACBA

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Alamo Chapter – San Antonio

Meeting on the second Thursday of each month at 11:30 a.m.
Contact: Jodie Sell, 210-494-3455, x231
jodie.sell@coker.org
www.nacbaalamo.org

Capital Chapter – Austin

Meeting on the second Thursday of each month at 12 noon.
Contact: Mollie DeVries, 512-255-3322
mdevries@palmvalleylutheranchurch.org

Dallas Chapter

Meeting on the third Tuesday of each month in South Dallas at 11:30 a.m., and the third Thursday of each month in North Dallas at 11:30 a.m.
Contact: Dave Roberson, 972-423-4506
droberson@firstmethodistplano.org
www.nacbadallas.org

Fort Worth Chapter

Meeting on the third Thursday of each month, time varies.
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: Kay Irvine, 281-353-4413
kay@churchthatcares.org
www.nacbahouston.org

North Houston Metro Chapter

Meeting on the second Thursday of each month at 11:30 a.m.
Contact: Margie Serio, 936-521-1673
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For more information on a Chapter meeting in your area, visit the NACBA website, www.nacba.net



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Disaster Can't Stop Your Story

by Debbie Harding

Be it tragedy, comedy, fiction, or romance, we all have a story to tell. Some stories seem mundane, tragic, or funny, while others may appear epic. No matter what our story, we all make a difference in people's lives and they see the passion with which we lived our story. Passion is the catalyst that tells the emotion of our stories.

Emotions are what help people understand the depths of our feelings and desire to communicate an important message. When we look at someone's life, we see a grand story made up of a series of small pictures. When we look back, we can see the hand of God weaving His story through all of us in every situation. What might start off simple in our view, God may turn to grand in the lives we touch. A story of one simple life may inspire grand ideas in others.

Let's look at where we get some of our stories. We get our traditions from stories that are passed down from generation to generation. These stories often move others to see the value of family. We form our opinions from stories that we hear from our parents and teachers. And our experiences are lessons that may lead to inventions that can save lives. The connections we form with our friends are bonded by the stories we keep amongst ourselves. These stories have a fond place in our heart that will not be forgotten and will encourage friendships for a lifetime. Our heritage and belief system are passed down from stories we hear and read about at home and at church. The simple stories of how Jesus loves the little children and how Moses crossed the Red Sea remind us of God's story of love and salvation and His story will not be stopped by anything. God's plan is for us to continue to tell others of His goodness. Nature can't stop it, humans can't stop it, and regulations won't stop God's story from being told.

We forget that God doesn't always have everything wrapped up in a nice bow for us, even though that would be nice. We forget that, especially when things don't work out like we had anticipated. But even through trials and disasters, God is revealed. Trials give us a chance to invite others into our story and witness how we are used by God. Do you panic at the thought of something going wrong after months of planning a superior event? Do you secretly feel you are the only one who can handle certain emergencies?

If "yes" was the answer to those questions, maybe you should reflect back on the lives of people in the Bible and in history who experienced things so intensely that without God they would have not made it.

God is big enough to handle our entire crisis...and just in time. Southcliff Baptist Church in Fort Worth can attest to that. They experienced a fire that could have put their ability to tell God's story at jeopardy, but it didn't. Their incident was small, but God still used this emergency to show them how to be proactive in their approach in disaster planning in the future. Gateway Church in North Richland Hills was re-doing a roof, with no signs of rain in the forecast, when a storm hit the area and flooded the church on a Wednesday night. They had a ladies' conference scheduled for that Friday and Saturday. This was definitely an emergency moment! It looked like the enemy would succeed in stopping someone from hearing the story of how much God loves them because they are His treasure. God had other plans and by the weekend, the building was dry and ready for the women and girls of the community to receive God's word that Friday evening.

Along with nature being an issue, sometimes pure accidents happen. First Baptist Church of Colleyville was installing a new sound system when one of the technicians accidentally knocked a sprinkler head and pipe loose in the ceiling of the sanctuary. Once again, this happened on a Wednesday. Church was Sunday and the new sound system had to be put in before then. They were back in service for church on Sunday. Something that could have been a huge show-stopper had become a story of how God uses negative events to allow His glory to reign. These journeys are repeated every day, everywhere with people, churches, and communities.

We have many people observing the way we handle life's little disasters to see if we truly believe what we say. While these disasters may not have been preventable, I want to give you a few facility maintenance tips so that it makes it easier to keep telling the good news.

- Eliminate plants growing on or close to walls and foundation.
- Visually check for moss around sills and downspouts.
- Check grading at foundation to make sure water will drain away from building.
- Examine interior of building for leaks during first heavy rain of the season.
- Make sure water can flow freely through gutters and downspouts and clean them out if needed.
- Sweep debris from flat or low sloping roofs.
- Check weather stripping around windows and doors.
- Caulk any gaps in wood.
- Conduct HVAC seasonal maintenance.

This is not a lengthy list but if done routinely, it may make the approaching holidays a little easier, safer, and less stressful.

God gives each of us opportunities to tell His story. We can look back at a time of crisis and see how God was faithful. We trust that He is and will continue to be faithful in the future. As the holidays approach and time gets more precious, I want to encourage you to look for opportunities to share God's love.

It has been said that "these are the days of our lives," so let me encourage you to live your days like you have an epic story to tell and let nothing get in your way of sharing. Always remember that your story is worth telling! Hillyard can help. ✦

Debbie Harding



Debbie Harding is a Priority Response Consultant for Blackmon Mooring. She has worked for Blackmon Mooring in several capacities over the last 4 ½ years. Her responsibilities now include assisting churches, schools, and businesses in creating a partnership with Blackmon Mooring before a disaster happens in order to ensure a quick recovery of their facilities following an event. She acts as the liaison to facilitate the details of their disaster recovery plan. You can reach Debbie at dharding@bmsmanagement.com

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by Michael Bernstein

Many times, as I speak with the good people connected with Church Supplies and Services, Inc. (CO+OP), the same questions and concerns come up, time after time. I would like to share an e-mail exchange that I had recently with Ray Ballard of the Keller Church of Christ. Thank you, Ray, for asking some good questions about the concerns shared by so many of the church decision makers.

TES Energy Services was able provide Ray his next contract with a 21.5% savings off his energy charges on his future bills for the next 24 months! Read the interesting email trail to see just how easy it was for a church like Keller Church of Christ to save ministry dollars.

The exchange of emails in this article is between Michael Bernstein of TES Energy and Ray Ballard of Keller Church of Christ.

Michael, our current contract ends in September. Do you have a contact that services Keller, Texas?

– Ray Ballard

Ray, I would be happy to assist you. Can you send over a copy of your last electric bill? May I ask how you heard about us?

– Michael

Michael, I saw your ad in the CO+OP magazine that someone left with me. I will fax the bill over to you.

– Ray

Ray, we certainly should be able to save you some money.

TES Energy Services, LP, shops the marketplace for the best rate for electricity for the churches of the CO+OP. The new contract rate will go into effect after your current contract expires.

Attached are a few forms for you to complete, including an LOA (to request a refreshed history of usage), our continued consulting agreement, and customer information form.

We will then shop the market with our church providers to lock in the lowest cost rate for your new contract.

Please complete these forms and fax them back to us at 972-447-0400.

Please include a copy of your last bill to us when you fax over the forms.

Thanks again and I will be glad to go over these with you, if you like. Or you may call John Blunt at 214-697-0567.

– Michael

Michael, what is your capacity in this process?

It appears that if I sign the agreement, I would be turning over the decision-making process to you. Is that correct?

Currently, I am dealing with our provider directly so am not paying a broker fee.

– Ray

Ray, good questions.

Your current provider has a fee built in for customer support and sales.

Our process is that we represent you to the providers, stimulate competition for your church, push the price down below that of dealing direct to a select group of retail providers. You end up with a price that is lower than you can probably get on your own, including our fee paid by the provider.

That's why churches and businesses from the smallest to the largest don't make a change in their contract without us. We will keep you in the lowest cost, year after year. We have proven that to the CO+OP and they researched us for about a year before deciding to offer our services to their churches.

We will present you with the lowest cost contracts, a pricing comparison and savings analysis, if you would like, prior to you signing the winning contract.

Hope this helps!

– Michael Bernstein

Michael, as an example, we have a quote from two other providers for the coming year and for two years. Would we still have the option of making a decision of going with them? (I really don't know why you would deny going with a lower rate.)

– Ray

Ray, in order to get the providers to compete, we would need your agreement to have us act as your exclusive consultant. That way, they will quote to us. Also, if you or another broker pulls prices from a provider, then they won't give a price to us and it lowers our ability to get you a competitive price.

This is what our experience is as well. When we do all the work to get the lowest cost, then sometimes the client will

go back and renegotiate with their incumbent to get to that price. We do all the work to find the "bottom line" price, but have no contract for the work. Does that make sense?

If you want to let me know what those quotes are, I can give you a general sense of whether it is worth engaging us to assist you.

– Michael

Michael, our current provider is quoting (with delivery charge) 12.1 cents for one year and 12.7 cents for two years. Another provider is quoting (before delivery charge) .08 and .0878.

I hope you can make sense of this.

– Ray

Ray, this is why the CO+OP has chosen us to represent them, as the quotes from both providers are out of the market. As energy experts, we are expecting the costs for a competitive price to be in the low sevens!

We would like to accomplish this for you. Let us exclusively represent you to the marketplace to push the pricing to benefit the members of the church. If you have a parsonage, we may be able to add that to the commercial rate for the church.

Also, we can offer residential rates to your church members, as well.

– Michael

Michael, you should have the forms I faxed to you. Hopefully, you can be of use to this congregation through your expertise.

– Ray +

Michael Bernstein



Michael is the account manager for TES Energy Services, LP. He possesses detailed knowledge of the energy industry along with expertise in sales and marketing, training/development, customer relations operations and non-profit management. Michael has built strategic offerings for commercial and residential clients, demonstrating opportunities to save money in electricity. You can reach him at mbernstein@tesenergyservices.com.

Account Manager, TES Energy Services, LP

Know Your Rep

Mary Kaye McCoy

Mary Kaye McCoy has been representing our CO+OP in the Houston Metro area since August 2007. She loves to engage people and help ensure a positive experience with our vendors. Many of you know Mary Kaye and have had the opportunity to visit with her in person. If you would like a visit from her or have any questions about the ways to save time and money through our resources, please call her at 281-755-4147 or email her at marykayemccoy@churchco-op.org.

Learn more about Mary Kaye. See her replies to questions we asked below:

Three words to describe me would be . . . you're kidding right? There is no way three words are enough to tell others how thankful I am for God's work in my life, or my willingness to speak of His goodness, and how very happy I am because "He is" my joy.

I do my best thinking . . . during my quiet time and driving

I always smile when . . . I think about God's grace

My dream vacation would be . . . a trip on the Orient Express

The last book I read was . . . this morning – "My Utmost for His Highest" by Oswald J. Chambers & "Restored" by Neil Anderson

You ought to see my collection of . . . journals over the years

It's hard to believe, but . . . I was a very different person just three years ago

When I'm cruising in my car, I'm usually listening to . . . music from the CFBC choir or Praise Team music trying to learn it so I can really give Him my all when I worship Him

If you ask me, there could never be enough . . . There is always enough and more in Christ

You'll never catch me eating . . . seafood (UGH!)

In my spare time, you'll find me . . . studying

When it comes to movies, my all-time favorite is . . . Arthur

When it comes to TV shows, I try not to miss . . . don't watch TV too much. Not enough time

The one thing I won't leave home without is . . . my laptop

The best thing about my job is . . . being outside and able to talk to so many different people



Ric Hobscheid

Ric Hobscheid has been representing the CO+OP in the Dallas-Fort Worth area since 2002. He is an upbeat guy and always ready to help a church save time and money. Ric knows the value in setting appointments with church personnel and is available if you would like some time with him to learn more about CO+OP vendors. Reach him at 817.328.3137 or by email richobscheid@churchco-op.org.

Learn more about Ric. See his replies to questions we asked below:

Three words to describe me would be . . . energetic, personable, and fun-loving

I do my best thinking . . . on the treadmill or in motion

I always smile when . . . I find something amusing

My dream vacation would be . . . in Hayward, Wisconsin, fishing for Muskie!

The last book I read was . . . "Little Red Book of Sales Answers"

You ought to see my collection of . . . ball caps and snare drums

When I'm cruising in my car, I'm usually listening to . . . classic rock

If you ask me, there could never be enough . . . places to eat. I love food

You'll never catch me eating . . . high-carb food

In my spare time, you'll find me . . . working out and drumming

When it comes to movies, my all-time favorite is . . . any of the Star Trek movies

When it comes to TV shows, I try not to miss . . . Law and Order and old Star Trek episodes

The one thing I won't leave home without is . . . my Diet Coke

The best thing about my job is . . . flexibility



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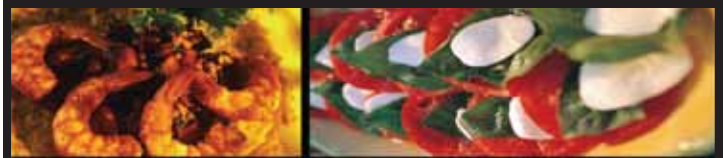
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To sign up or inquire about the program, please call **Dieter Kadoke at 214-336-0935**



LIVING HIS STORY

by Marianne Reed

Heartbroken, Suzanne Davis drove through the streets and felt devastation so deep it took her breath away. She was searching for a place to hold the funeral of her 17-year-old son, Cash, who had died in a tragic car accident the day before. The Davis family was not affiliated with any church, but Suzanne knew the funeral home could not accommodate the number of people who would attend Cash's funeral. She and a friend drove in search of a larger venue, not even knowing where to begin. Her friend suggested a church her brother had recently attended. The size and location seemed to fit their needs, so they pulled into the parking lot of Faithbridge Church.

Faithbridge Mission Statement:
To make more and stronger disciples of Jesus
Christ by being a bridge of faith to people

Normally the church would be locked up and quiet on a Saturday. But on this particular Saturday, a special training session had been called for the church's "Stephen Ministers"... Faithbridgers who felt called to help others through difficult and sometimes tragic seasons of their life.

She walked into the quiet building not knowing what to expect. "They probably won't be able to help me," Suzanne thought. "Who am I? I'm nobody." The first person she saw, walking alone in the large hallway, was the leader of the Stephen Ministry team on his way to the meeting. She began to share her story and soon found herself in the center of their meeting place. They encircled her and one-by-one began to pray with her.

The church's Care Pastor was called at home, where he confirmed that Faithbridge would help Suzanne in every way possible. "From that moment on," Davis said, "they took me under their wing and nothing was left undone. The support was overwhelming—everything you could possibly think of was taken care of by the members. I couldn't believe it."

Suzanne had no way of knowing she was experiencing the culmination of a vision that was born in March of 1998 when Pastor Werlein took a trip to Seoul, South Korea. It was there that he felt challenged to examine his own prayer life.

One pivotal night, he made a personal commitment to "become a pastor, husband, father, and friend who prays so fervently and deliberately that others know me for, and associate me with, my prayer life." Moments after declaring his pledge, Ken felt the distinct impression of the Lord saying, "I am going to call you to start a new work when you get home."

The first night upon his return home, he received a phone call from his District Superintendent inviting him to begin a new church.

From this beginning, Pastor Ken established "Fervent Prayer" as the foundation and the chief core value of the new church, and recruited 40 prayer partners from all over the country to pray for him and his future congregation each day for one year.

The first of many "Come and See" information meetings was held that summer, where people were invited to explore the possibility of helping to start a new church. A core group soon formed and the seven-member team began visiting other churches in the Houston area and meeting each week to create the heart of the new church together; sharing ideas, challenges and prayers. Thus began the co-creative style of leadership that has contributed to what Faithbridge is today – an authentic community of believers where each person feels a sense of ownership in and deep connection to the church, and a personal stake in its reputation.



Ask any member of Faithbridge what the church is all about and you will most likely hear its mission statement, "To make more and stronger disciples of Jesus Christ by being a bridge of faith to people every day." Many can tell you about the six strongly-held core values of the church: Fervent prayer, ministry excellence, intentional loyalty, authentic leadership, generational relevance, and life-changing community.

Some may even share a portion of the church's vision statement: We envision a church that shines brightly with the transforming light of Jesus Christ into a world of darkness, where non-churched, once-churched, and badly-churched people of Northwest Houston find their lifeless souls resurrected to abundant life in Christ.

All new members are brought into the story of Faithbridge through the church's membership procedure. Each step in the process is designed to convey a strong emphasis on commitment, both to Jesus Christ and to Faithbridge, providing another component in developing a unified congregation of believers.

The mission, strategy, core values and vision of the church are fully outlined and illustrated at an introductory session called "Faithbridge 101." Pastor Werlein teaches the class during which he underscores the value of life-changing

Become a Member and Grow Together with the Foundation of Good Stewardship Resources ... the Church CO+OP

CO+OP: the original group purchasing organization for churches and their related organizations, including schools, camps and para-church ministries.

What CO+OP is: Our CO+OP is a non-profit, 501(c)3 group purchasing relationship, in business since 1988, operated by a board of directors. We are Members and Vendors working together to provide significant savings on goods and services.

Why CO+OP: The purpose of our CO+OP is to help ministries save money on the goods and services they are buying. Examples include:

- office supplies
- electricity
- food service
- plumbing
- printing
- signs
- copiers and duplicators
- HVAC resources
- lamps and electrical supplies
- coffee service
- travel planning and ticketing
- advertising and graphic design services
- church consulting
- background screening
- insurance
- janitorial and sanitation supplies and tools
- roofing and construction
- security systems
- stamps
- furniture and equipment
- janitorial service
- maintenance, repair parts and tools
- disaster recovery and carpet cleaning
- locksmith service
- telephone and equipment services
- IT services and equipment
- congregational messaging tools and services
- repair and replace A/V electronic devices

Vendors with a national presence include:

- Blackmon Mooring
- Church Interiors
- Euliss Consulting
- Accurate Air Systems
- Complete Security Investigations
- Hillyard
- Insurance One
- Mity-Lite
- Flexible Benefits Group
- National Signs
- Office Depot
- PhoneTree
- RISO, Inc.
- Upright Ministries

How to participate: Join online at www.churchco-op.org or phone 888.350.3264 to enroll.

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New Members

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Cathedral Guadalupe, Dallas, TX

Elim Church, Houston, TX

Episcopal Church of the Holy Spirit, Waco, TX

First Baptist Church, Royse City, TX

First Christian Church, Rockwall, TX

First United Methodist Church, Rosenberg, TX

First United Methodist Church, Watauga, TX

Getsemani Baptist Church, Fort Worth, TX

Greenwood Village Baptist Church, Humble, TX

Harwood Terrace Baptist Church, Bedford, TX

Holy Trinity Episcopal School, Houston, TX

Mid-Cities Church, Hurst, TX

Ovilla Road Baptist Church, Ovilla, TX

Pine Drive Christian School, Dickinson, TX

St. James House, Baytown, TX

The Get Together, Northwest, Houston, TX

The Shepherd's House, The Woodlands, TX

Tyndale Theological Seminary, North Richland Hills, TX

Waco Baptist Academy, Waco, TX

WEE@MRBC Preschool, Arlington, TX

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community, ideally demonstrated by sharing life together with honesty, selflessness, and transparency.

Fellowship and service are seen as fundamental components of accomplishing the mission of the church. Faithbridge calls it “practicing the rhythm of worship plus two,” which simply means that, in addition to joining together in Sunday worship, each person is connected with two types of small groups:

An authentic group of people to grow with spiritually...
a **Grow Group**

A team with which to serve others through ministry...
a **Serve Team**

In these groups, each person learns to live out the mission of Faithbridge or as Werlein puts it, “To put shoe leather on their faith.” Small groups comprise the central focus of the church, reinforcing its main objective to connect and tie people together both to the church and to each other. These groups of volunteers, or unpaid servants, are responsible for everything from lawn maintenance to building stewardship, from hospitality to prayer ministry.

Members of these groups are encouraged to share the stories of their own journey and struggles. In this way, storytelling has emerged as part of the very core of Faithbridge, providing real and authentic situations to experience by example. A favorite Faithbridge tradition is the retelling of an event that occurred while the church was still meeting in a local intermediate school.

Sixty-five acres had just become available for purchase and, true to its focus on fervent prayer, Faithbridge held a series of seven prayer walks on the property before any decision was to be made about acquiring the land. As a group of Faithbridgers roamed the not-yet-purchased parcel of property while praying, a stranger approached one of the members and asked to speak to the person in charge of the gathering.

The man introduced himself to Pastor Werlein as a local business owner. He said he had a church home of his own

and wanted nothing other than the chance to convey a message God had asked him to impart while jogging by on the adjacent road. He said, “I don’t know who you are, or what you are doing here, but as I ran by this property, the Lord told me to find who was in charge here and tell him that this was the spot where a mighty church would be built. You will confront some hurdles and challenges, but I’ll take care of those, and ultimately many people will come to worship here.”

The church went on to purchase the property, breaking ground on a 55,000 square foot building and quickly doubling its attendance. And so it was, from that day forward, the story of “The Jogger” became a permanent part of the Faithbridge story.

Throughout all the different chapters and challenges in the story of Faithbridge, the main ideas have remained constant. The mission, strategy, core values and vision of the church will never change. Faithbridge will always strive to be an externally focused church working to reach others for Jesus Christ, comprised of real people with real stories and real lives lived with authenticity.


Just ask Suzanne Davis and she will tell you about the day the transforming light of Jesus led her directly to the midst of a gathering of people uniquely qualified to minister to her at the darkest point of her life. She will tell you about the day she experienced Christ for the first time, and she will tell you about the people who showed her how to live and breathe the gospel of Jesus Christ. She will also tell you about the day she and her daughter were baptized together and became members of Faithbridge. ✦

Marianne Reed



Marianne Reed is both the Connections Coordinator and Copy Editor for Faithbridge United Methodist Church in Houston, Texas. She can be reached at marianne.reed@faithbridge.org.





Telling *His* Story in a chaotic world

By Susan Malphurs

Experiences of life often shape how we view our world, our families, and God. Many of us have had moments when life was turned upside down either through difficulties, revelation from God or just personal growth. It is true that God reveals himself in ways that allow each of us to serve Him uniquely.





God is *not* done with missions or missionaries

My family of origin was not involved in church, and for much of my childhood, I had been “curious” about God and very afraid of death. While in high school, a couple of friends invited me to a bible study. The opportunity to learn more about God was very appealing and when the invitation came to accept Christ through His simple plan of salvation, I responded; the first in my family to become a Christ follower.

After high school, I attended Bible College, where I met my husband. We became heavily involved in church, my husband’s education, and growing a family. We planted a church before leaving for seminary and continued to do ministry, including missions for several years. But as God does in all of our lives, chances to learn more about Him in unexpected ways offered change and growth. I call them “tipping points” or “life lessons.”

In early 1994, a mission leader asked my husband to pastor an international church located outside of Amsterdam for the summer. Amsterdam’s reputation for drugs and sex is well known. And that was definitely there as we quickly discovered, but that’s not all we found. The Dutch have amazing family values in their culture (embraced by the government) and in the laws they’ve put in place related to work hours, holiday time and maternity leave. They are very friendly and inviting, opening their homes to those around them, especially newcomers. What I found were people who acted like Christians in many ways, but without a hint of religion. The churches are museums, as in most of Western Europe.

I didn’t “see” God in ways that my North American worldview was comfortable with, thinking he would reveal himself in some inexplicable event. He quickly and gently reminded me that he lived in me and evidenced himself through all he had created. How simple it was, but how complicated I made it. That’s all I needed to understand. All the trappings of what Christianity looked like in America were gone, nothing to fall back on or feel comfortable with. Just me. Just God. In the church where my husband ministered, there were people from all over the world searching for God. They spoke differently, dressed differently and worshipped differently. It exploded my “American Christianity” box and challenged my view of how God works. It took me well over a year to understand all that He



wanted me to learn. I needed radical heart change about what Christianity looked like in other places and how God was working in the world. In God's economy, no experience is lost.

Within a few months of returning to the states, an invitation came to work with a local mission agency. Though always embracing the idea of missions and supporting missionaries, I had never thought of working with people who want to serve God in this way. For fifteen years, mobilizing and recruiting became my focus. The changes I saw have been profound in many ways.

The realities are complicated and yet so exciting. God is not done with missions or missionaries. He's not done building His church. It just looks different. What I saw years ago looked something like this: You feel God "calling" you to missions or ministry. You determine where that should be. You sign up with your church or mission agency. You commit to a lifetime of service abroad. You often sacrifice many things in order to go that others would not sacrifice—money, comfort, family, job, etc. You work hard at putting together a network of support that you hope will be there for your entire life of missionary service and on into retirement. You and I know many people who have given their lives in this way, and are amazed at what's been accomplished.

The new generation is global in their thinking as well, and they travel extensively. Some of the words used to describe this desire to make a difference, such as "a call," are often interpreted differently. "Everyone is 'called,' aren't they?" The Message in Matthew 28:19-20 says "Go out and train everyone you meet, far and near, in this way of life, marking them by baptism in the threefold name: Father, Son, and Holy Spirit. Then instruct them in the practice of all I have commanded you. I'll be with you as you do this, day after day after day, right up to the end of the age." This is their reality. They don't look at what they want to do or who they are as "super spiritual," although I believe many of them are. They want to change people's lives in any way they can and bring the message of salvation to them along the way. They have no qualms about roughing it or going without the comforts of life. They enjoy a challenge. They have no qualms about roughing it or going without the comforts of life. They enjoy a challenge. They want a variety of experiences and don't necessarily want to commit for a lifetime, often ministering for a couple of months to a year or two.

The idea is, "I'll try it and see if it's what God wants me to do, there are lots of options to serve." This is played out in a very similar way in the job market. Our parents' generation worked at the same company all their lives, got a watch and retired. I read a statistic recently that showed the average college


graduate today will change jobs at least five times before they're 35 and may never retire.

Networking is a high priority and they use every avenue available to make that happen. Facebook, Twitter, Skype, YouTube, Constant Contact, text, and less and less email! Many have never touched a typewriter. They make their own videos through resources that are liberally available. Video Vimeo or Hulu, Facebook, My Space, Google. For examples of how they use media, take a look at these YouTube videos: Social Media Revolution; Did You Know 2.0; Focus: Mark and Michelle Fittz.

The first two YouTube videos give us a quick view of how the world of communication is changing. Building community happens this way. The value is to live sacrificially and not serve alone. The concept of "team" and collaboration is strong. There is a willingness to minimize personal needs. Much of what you're reading is also evident in churches. Struggling with how people want to worship and serve has evoked the ire of church people for years. Music, media, worship, service and other traditions have changed dramatically, leaving many wondering what will happen next and why things must change. Now all this information may scare some people. So we can choose to ignore this very post-modern generation who want to serve God, or we can embrace their strong desire to give themselves and make a difference in others lives on many levels which also includes spiritual needs. The fact is that meeting people's physical needs often leads to opportunities to meet their spiritual needs. The Gospels are filled with stories like this.

The following list shows the diversity of service-related opportunities that are very appealing, holistic, and most often sought after:

- Orphanages
- Public areas – City dumps
- Big Cities – Serve the City (www.servethecity.com)
- Clean Water
- Building homes, churches and bridges (literal bridges)
- Communication (radio, cell towers)
- ESL (English as a second language)
- Micro-enterprise
- Teaching
- Feeding the hungry
- Evangelism
- Prayer Walks



In a church and mission setting, questions often come from skeptics about how to capitalize on these realities to give opportunity to those they have contact with, in areas they are clearly passionate about. By the way, none of those fears or questions is on the lips of young people on campuses or local churches. They just want to give themselves away. Here are some things to remember as you talk about serving and going:

1. **Don't be afraid of what may look different. (What they want to do and how they look.)**
2. **Capitalize on what they use (communication styles).**
3. **Tell a story that invites them to go.**
4. **Show pictures, lot's of pictures remembering their communication styles.**
5. **Remember missions can be "contagious." Use those who have gone to invite others.**
6. **Colleges require internships that can easily be done in a mission setting.**
7. **Connect them with a mission organization if the church can't make it happen.**
8. **Be open to new experiences.**
9. **Remember that the "short term" route is often the best way to the "long term" route.**
10. **Help them get there (emotionally, spiritually and financially).**

Let's talk about the financial piece. The cost of international travel is high. That fact does not deter people from going. They willingly live on less and sleep in hostels or other places to make it possible. It is amazing how quickly they are able to put funding together because of their network of family, friends, and communication opportunities. A young woman I recently heard about wanted to go to Honduras for three weeks to work in an orphanage. She needed about \$800 and raised \$3,500 in just a couple of months prior to the trip. With the additional funds, she was able to take a second trip to Spain for another month with another team. People do give to short-term missions; it's not a lifetime commitment. You've heard the triad of "Pray, Give, Go." Everyone can be involved at some level. The reality is that even those who may not be Christ followers are willing to give to make an impact on this needy world.

In a church or non-profit setting, those who go are benefited by providing them an avenue for supporters to give. The Evangelical Counsel for Financial Accountability (ECFA) is a great resource, giving laws and guidelines for churches or non-profits that help others raise funds for missions (www.efca.org or Donor-Restricted Gifts Simplified, ECFA). Here you will find information on what the IRS requires as you gather, receipt, and disperse funds.


For instance, money raised does not belong to the person going to serve. The control of that belongs to the non-profit that is collecting or giving the funds. That means there needs to be clear communication about how funds get to those going and what they can or cannot do with those funds. For instance, a person can use the funds they've raised for anything that is directly related to the ministry they are going to do, but they must have receipts. Therefore, it is very important to have a detailed budget, including health insurance, of how much they need each day or month (lodging, food, personal needs and travel). If there is money left over after their time away, they can be reimbursed for specific purchases directly related to the ministry, but not for shampoo. The rules about donated money are complicated, and non-compliance can result in a non-profit losing its status.

The world is changing around us at a pace that we all find difficult to follow. If we allow fear to keep us from embracing what God is doing and whom he's using, we will lose the opportunity to be part of the bigger picture. There are so many good resources that help us understand our changing world as it becomes smaller and smaller. Some say there are "six degrees of separation." God is still in control, he will use his people, it will look different, and it is His economy. So how do we respond?

Perhaps broadening our view or expectations of "normal Christian behavior" is a place to start. Do we get upset when Christians meet in a bar to talk about what they want to accomplish for God? My first encounter with this came during our summer in Holland. When the leadership (Elders) met in a local bar or pub, I had never been in a bar and to be frank, it scared me. (What if someone sees me!) Are you aware that it's actually common practice in much of the world? One of my sons met friends at a bar monthly to talk about spiritual things. He lives in the United States, not in Europe.

There are so many really difficult moral issues out there that we are often repulsed by, but the postmodern world sees it all and although they don't necessarily embrace or live out what they see and hear on a personal level, they will watch and listen to things many of us would never consider. In other words, their boundaries look very different. Remember, they are global in their thinking and would not want to be placed in a box and may not even want to be called "Evangelical." They are postmodern. The fact is they look at everything differently. So the idea of looking at scripture in a different way should not be a surprise either. My experience is that there are things they will not hold hard lines on, such as drinking or speaking in tongues. But commitment to God and serving Him is a strong value.

We must allow our thinking to be challenged. Personally, my four children are constantly challenging me. I have chosen



to listen carefully to what they say and how they live. It is a wonderful experience and although I may not agree in every area, I have learned so much from them that has helped me understand and enjoy the generation they live in. Ignoring what God is doing and whom He is using only causes further alienation. Can we accept them anyway? The answer is yes! Because God is God and he is in control and guess what, He used us!

Being missional in how we approach our world is very important. Reggie McNeal says, "The missional church is the people of God partnering in God's redemptive mission in the world . . . it requires a de-conversion from "churchianity." He's written a book called Missional Renaissance. "Many churches fill their calendars, and use their financial resources and organizational energy on people who are not part of their organization," says Reggie. Sounds like what Christ did! Watching contemporary issues and trends allows a glimpse into how God is working.

Here are some books and magazines that may be helpful as you think through this information. Remember, don't be afraid. God is GOD.

Christianity Today

A Primer on Postmodernism by Stanley J. Grenz

UnChristian by David Kinnaman

Blue Like Jazz by Donald Miller

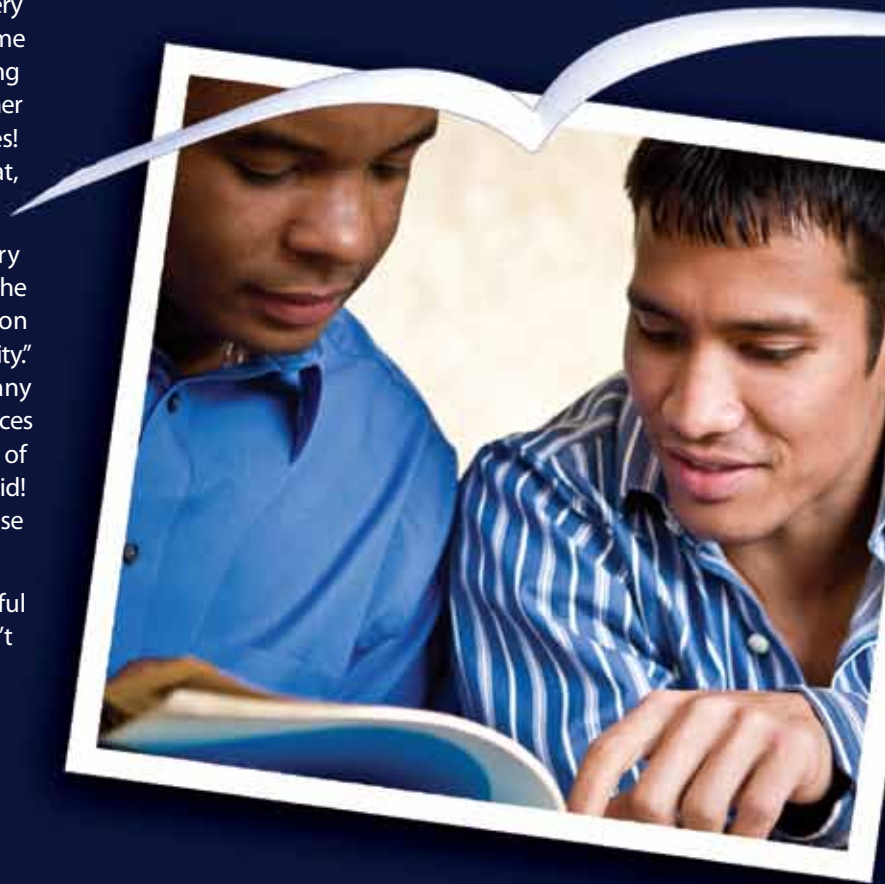
The Changing Face of World Missions: Engaging Contemporary Issues and Trends by Mike Pockock

I mentioned some videos earlier. There are many more out there. Leadership Network (www.leadnet.org) gives a broad view of how the church world and media is being transformed.

God has gifted and used us, and He is doing exactly that in those that are emerging to serve Him in this chaotic world. It's exciting to know that although things are changing at a pace that none of us are entirely capable of keeping up with, God knows He's in control and we just need to pay attention! ✦

Susan Malphurs

Susan and her husband Aubrey reside in Dallas, Texas. She has been involved in church and non-profit ministry for many years. Her most recent experience was in the area of recruitment with a mission agency. Susan is currently involved in a Community Center development program, writing and consulting in the area of missions. Traveling, reading, cooking and her grandchildren, always bring unexpected pleasure.



Tell a story that invites them to go

"Atmosphere, excitement,
expectation – Vendor displays were
impressive."

Mary McGinnis, Office Manager,
Houston First Church of the Nazarene

"The opportunity to go to
classes that benefited you both
professionally and personally – not
just technical info."

Dana Sparacino,
Admin Asst – Music Ministry,
Jersey Village Baptist

"Informative sessions, good lunch,
friendly volunteers, great venue."

Diana Peterson,
Student Ministry Admin/Graphic
Artist, West University Baptist
Church/Crosspoint Church

"The Vendor classes very informative
instructors knowledgeable."

W. Hall, Maintenance Manager,
Resurrection Lutheran Church

"The speakers were very informative!
The variety of Vendors was good."

Cindy Young, Financial Secretary,
Cornerstone Church of Cleveland

"It was a good fun day, filled
with info."

Monica Murray, Volunteer,
St. Andrew Lutheran Church



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- Wills & Estate Planning for Congregations
- Navigating the Storms of Ministry
- Tax & Legal Roundtable
- Crossing the Digital Void: Connecting Technology & Discipleship
- Powerful PowerPoint
- Short-Term Mission Trips: Tax & Legal Consequences
- Mad Church Disease: Preventing Burnout
- Microsoft Word & Excel
- Upward Coaching
- How the Brain Reacts to Change
- Enhancing Office Efficiency
- Setting up Facebook & Twitter
- Mobile Computing is Here

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Once again, because of the rapid change and evolution of the internet, it's time to rethink your approach to your church's website.



Until now, you've likely considered your website as a resource, connecting information to various audiences. That approach has probably served you well, as it has many churches across the country. The problem arises when you match this current website approach with the rapidly changing expectations of your target audience. Yes, the information remains important, but new audience expectations are placing a premium on your story and how you tell it. Audiences today see information as basic details that many organizations have in common. It's your unique story that is of real interest today and is what differentiates you in the eyes of the public opinion.

LET'S FIRST LEARN WHY THE MARKET PLACE IS SO ENAMORED WITH STORIES...

There are a couple things I'd like to spotlight that have impacted how audiences respond to marketing and communications today. First of all, social networking has allowed everyone a platform to become self-promoters or personal brand-builders. My Space, Twitter, Facebook and other social networking or viral platforms are allowing people to share their story with the world. People are naturally drawn to a personal story rather than impersonal information. Information is good, but personal stories are always going to connect at a deeper emotional and spiritual level. Secondly, consider how leading corporations and brands across the country are using stories when promoting their products or services. Corporations are intentionally strategizing on how to put a personal face to their brands. There's no better way to get personal with the audience than through the use of personal testimonials.

When we talk about communicating a church's unique story, the obvious passion and focus has to be the life-changing love of Christ. Above all messages, your web ministry must embody this belief and this message. It has to be the absolute main priority of your web ministry. You'd be surprised at how many church websites across the country seem to be distracted or off focus, thus missing the most impacting story there is to tell. If your church website is more concerned about ministry details, times, dates, etc., then it's time to rethink the focus of your web ministry.

Our organization has created hundreds of websites over the years and despite all of the change and technology development, real life stories are still relevant. For the Details Communications team, we've found the following elements paramount for bringing your story to life via your organizations' website.

PRIORITIZE STORIES OF LIFE CHANGE

Beyond the story of Christ's love, a church's greatest ministry and evangelical asset is the multitude of stories of how people's lives have been changed through the love of Christ. It's time your church's website became more personal and boldly tell how a life has been changed through prayer, through a loving community of believers, through missions or ministry, or however God worked in that person's life. The stories are abundant and it's time churches prioritize those stories for everyone within the online community to hear, experience, and connect with.

GO TRIBAL

How can you connect life-changing stories with the wide range of audiences within your church or community? Churches typically communicate as if there is one audience with very broad needs. Tribe is a modern day term used to help illustrate specific, loyal groups and their affinity for the areas or ministries where they are most connected. These life-changing stories must speak to the congregation as a

whole but more importantly, they must speak to the multitude of tribes and their tribal needs. Youth and their parents are a perfect example of a tribal community within a church body. This tribe has a unique language and set of needs. So it's important to match life-change stories from youth or parent perspectives. Matching tribal stories allows you to communicate in more intimate ways to the specific audiences.

LET YOUR STORIES DEFINE WHO YOU ARE

Think of all the corporate brands that leverage personal testimonials or endorsements of their products or services. We know that 85% of today's first-time church visits happen online versus a campus visit. Church websites are the new front door to the church for more people. With first impressions formulated so quickly, you have a tremendous opportunity to focus on stories instead of programs. Are you leveraging stories of life change or merely pushing events, dates, and times? Stories add life and realness to those beyond your church walls. By letting more people read and hear stories of how God is at work in peoples' lives, the community can then easily conclude that God is at work in the mission and vision effort of that church.

LEVERAGE MEDIA TO TELL THE STORY

Multimedia is having a substantial impact on today's user experience. Whether it's watching a World Cup qualifying match on ESPN360, viewing a new YouTube video, catching up on your favorite sitcom at Hulu, or simply scanning the main stories of the day, online video experiences are more commonplace than ever. Consider the explosive growth of hand-held technologies, specifically the iPhone, and the demand for video is substantially multiplied. Many churches are leveraging video as a ministry tool, but under-valuing media as a tool to tell stories of life change. There is no better media solution for storytelling than a full video experience, because it's as close as a real time experience as one could hope for. It's a common expectation today for people to want a video or audio option versus a static text version, which has served as the basic internet experience for years.

STORIES BUILD COMMUNITY

People expect to find and experience community online. The undeniable growth of Facebook and Twitter has opened new mission fields for the church. Churches across the country are scrambling to have a presence in these online

communities. Unfortunately, more often than not, there is no strategy or real understanding of how to make a Facebook presence productive for the church or ministry. Churches have to be intentional with their presence in these established communities because people are quick to dismiss disingenuousness intrusion into their digital space. Consequently, a church's community-building initiative must be relevant and a natural addition to established digital communities. In these digital communities, the preference will always be personal over impersonal. The opportunity to share one's perspective or one's story is valued, versus pushing a promotion or event.

MAKE YOUR STORIES VIRAL

Churches now have viral marketing platforms to add to their communications arsenal. Increasingly, people are using Facebook more than e-mail. Yet, Twitter's simple, fast model of communicating is becoming a preferred connection method over Facebook. The popularity and growth will continue, thus opening new methods of communications for the various tribes of a church. These viral and real time applications are terrific venues to begin the story. Leverage the platform to introduce life-changing stories that are then completed in their entirety at your website or blog. The viral opportunity that could happen because of a God at Work story could be significant. While it may be harder to track than other media outlets, viral connection via Facebook and Twitter is catching on within churches across the country.

KEEP IT REAL

With today's video standards being driven by YouTube, the priority is for video to communicate real life as it happens. If you have the staffing and resources to execute beautifully edited videos, then find ways to leverage those resources to capture and tell stories. If you are resource-challenged, it's certainly permissible to focus on raw testimonial footage

that is simply about the story or message. People are looking for real and authentic, and will dismiss a staged story without hesitation. Focus on the purity of the message rather than the complexity of the videography or editing affects and let the power of life changing stories connect.

As we have seen with the internet, applications, technological advances, and trends will come and go. It's easy to lose focus and become engrossed with keeping up with the latest emerging buzz for your web ministry. As church communicators, we have to remind ourselves to look above the programming language and hot new applications and to focus on the simple, yet profound messages that demonstrate our God at work in the lives of everyday people. I challenge you to step back and evaluate the takeaways from your current website. Is it programming-focused or is it life-change focused? The stories that you have yet to share could provide inspiration, challenge, clarity, motivation, or maybe a simple nudge for one more person to seek God's grace in Jesus Christ. It's time to rethink your website... it's time to focus on telling the amazing stories of how Christ has changed yet another life forever. ✦

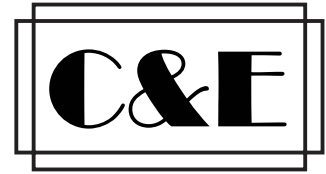
Brian Jones



Brian Jones serves as President/CEO of Details Communications, an organization with 18 years of experience in helping churches effectively communicate through branding, vision clarification, web, video, inreach and outreach strategies, and solutions. Brian has served as contributing writer for various Christian publications and magazines, and as a featured keynote speaker for Christian conferences and denominations across the country. Contact Brian Jones at brian@detailscom.com or visit www.detailscom.com.

knowyourvendor

Communications & Emergency Products, Inc.



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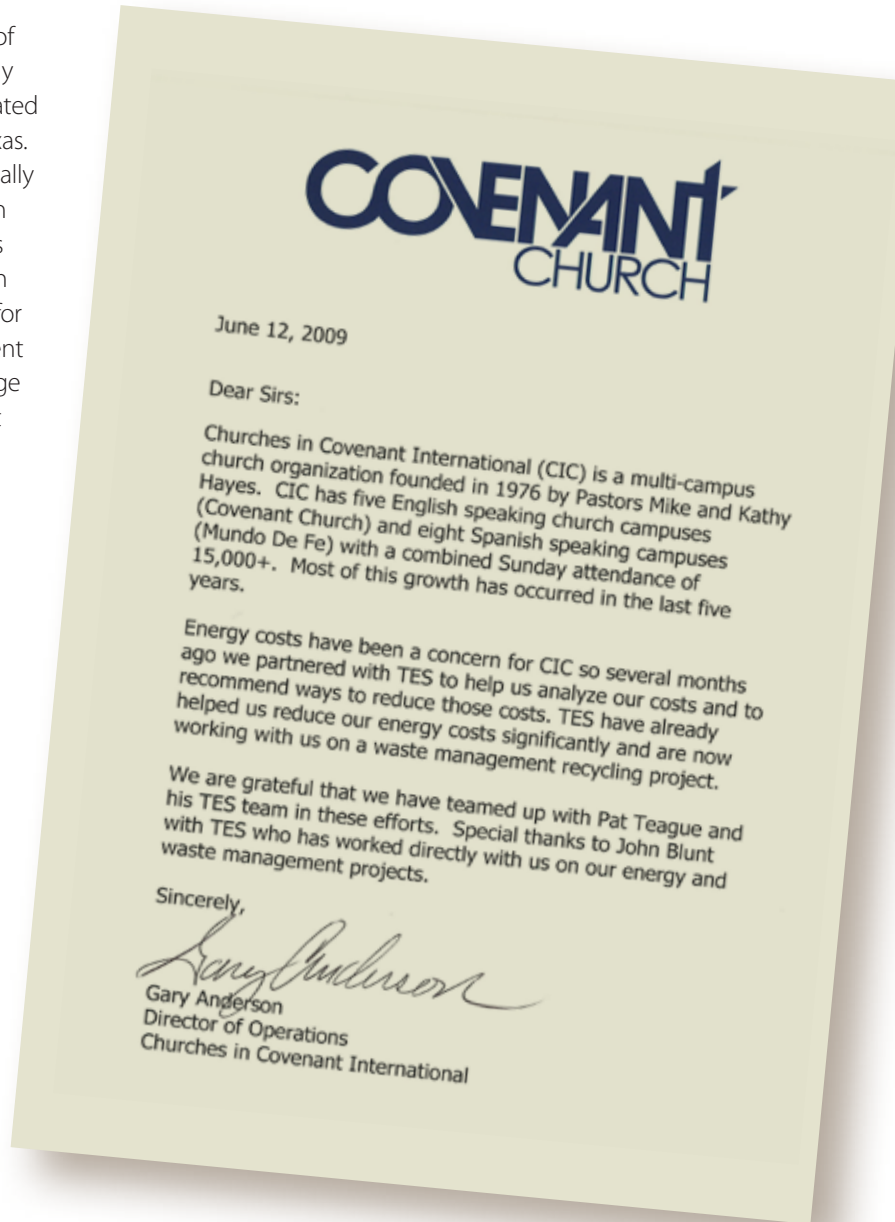
for over 50 years. We offer electricity procurement for both commercial and residential, demand-side cost reduction for electricity, power factor correction, and waste management and recycling services. Hundreds of churches take advantage of our services, from the smallest to one of the largest churches in the Southwest. A few of the churches we service are the Covenant Churches, The Foundry United Methodist Church, and Bear Valley Community Church.

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PJS operates 24/7 to handle the very diverse needs of church/school work. In providing service, PJS carries all required licenses regarding cleaning and emergency services. They also have a LEED Accredited Professional on their staff.

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banknotes

The Importance of Clear and Accurate Financial Statements

by Teresa Loker

In order for a church to make sound business decisions, it must be able to produce accurate internal financial statements.

It is impossible to effectively manage the business affairs of a church without being able to rely on the information contained in its financial statements. Finance committees, church boards and business administrators should regularly review balance sheets and income and expense statements to evaluate the financial health of the church.

A balance sheet reflects the assets and liabilities of the church as of a specific date and should be examined to ensure the church has adequate cash reserves to meet current liabilities. If accounts payable exceeds cash on hand, this could signal the church is operating at a deficit and does not have adequate cash to pay current bills.

Similarly, an income and expense statement summarizes the results of operations over a period of time, and should reflect all fund activities of the church. If expenses exceed revenues, this means the church is operating at a deficit and it will either have to reduce expenses or utilize cash reserves to cover the deficit.

It is a mistake for a church to rely solely on an outside vendor to produce all of their financial statements. Timely, informed business decisions cannot be made internally if the individuals making those decisions have to rely on a third party for financial information. Similarly, budgets cannot be prepared and performance standards cannot be implemented or measured if accurate financial statements are not produced and reviewed by church management on a timely and regular basis.

In part, the key to a church's financial health is predicated on its ability to manage itself based on the accuracy of its financial records. Church leadership must ensure transparency with its donor base and be accountable for its financial decisions. Poor record keeping can result in poor decision making and that can ultimately impact the church's good name in the community.

For example, a church may decide to establish a new ministry, only to subsequently find out that it's been operating at a deficit in its general fund and it can no longer support the new ministry. The initial decision to expand should not have been made without first reviewing the current financial statements which would have reflected the current deficit position.

Churches seeking a loan will be asked by lenders to provide internally prepared financial statements. Lenders will ask questions regarding revenue and expense line items, as well as asset and liability balances, as they underwrite the church's loan request. The accuracy of the statements and the ability to answer questions by the designated church representative are critical to the lender's decision-making process.

If the financial statements are found to be inaccurate or have errors, or the business administrator does not understand the financial statements and cannot answer

...the key to a church's financial health is predicated on its ability to manage itself based on the accuracy of its financial records

are representative of the church's financial health and are the basis for determining whether or not the church qualifies for a loan. Thus, the lack of internal financial statements or inaccurate information reflected on the statements will preclude the church from being able to obtain a loan and ultimately quell any expansion plans. The lender, as part of the underwriting process, must establish that the church has adequate financial reports to manage day-to-day operations. An accurate

questions, the loan request may be declined. The financial statements

assessment of a church's debt capacity cannot be made without a balance sheet, and an income and expense statement.

Churches should hire individuals that have a business background to manage the business affairs of the church. A church business administrator should have management experience, as well as accounting and bookkeeping knowledge. In the long run, the church will save time and money if they have adequately trained staff to oversee the daily finances of the church.

Outsourcing preparation of all financial statements and lack of accurate reporting are not conducive to managing an organization effectively. While a church's primary objective is to provide ministry, it must also expend resources to ensure it has adequate financial controls in place to administer the funds which have been entrusted by the donors. A church board has both a fiduciary and moral responsibility to create an environment wherein the most reliable financial information is generated so that informed decisions can be made.

On an annual basis, the church should retain an independent Certified Public Accountant to conduct either an audit or review, and make recommendations to church management regarding proposed changes to internal controls. Preparation of a CPA annual audit or reviewed financial statement also serves to validate the internal statements and accounting methodologies of the church. If discrepancies are found between the two, the church board should immediately take action and ensure that the appropriate measures are taken. +

Teresa Loker



Teresa Loker is Senior Vice President/Credit Manager for the Church Banking Division at Bank of the West. She has worked in the church lending arena for the last 15 years.

we've got you covered

by Gary Benson

Protecting The Story

In case you hadn't heard, the economy is in crisis. Churches and even private schools are certainly not immune to the ill effects. Many are looking for ways to trim their budgets while attempting to maintain the various ministries they have committed to.

Since insurance likely ranks as one of the largest expenditures, churches and schools are looking for ways to trim their budgets in that area. However, before you look for ways to cut back, you must not lose focus of the importance of protecting your ministry. Listed below are a few key points to keep in mind.

1. Reducing Insurance Costs – The Right Way

The principal reason for insurance is to provide protection for those things you cannot afford to replace. So eliminating or decreasing insurance limits for catastrophic coverages such as sexual abuse or an Umbrella policy should be avoided.

One thing you might consider as a way to reduce your insurance costs is by increasing your deductibles. Examine the funds available to pay for losses, then ask your agent for the cost savings for higher deductibles and see if it makes sense to assume more of the risk for a lower premium.

2. Building Valuations – It Doesn't Pay To Be Underinsured

Insurance agents and companies offer a software program to assist in determining current replacement cost. Construction type, square footage and zip code are the main components for determining the replacement cost. There are also companies that offer professional personalized insurance appraisals. The cost for these services is not as high as you might think and they can be invaluable, especially on larger facilities.

During the last few years, the price of construction materials such as steel and concrete have increased dramatically, so don't hesitate to ask your agent for an updated evaluation of your property values to be sure your values are current.

3. Replace 15-Passenger Vans With Safer Transportation

In 2001, 2002 and 2004, the National Highway Traffic Safety

Administration (NHTSA) issued a warning that 15-passenger vans have an increased risk of rollover accidents and do not adequately protect passengers from side-impact collisions. We haven't heard much about this lately and while manufacturers have added some safety features on newer 15-passenger vans, the NHTSA warning remains in effect and as of 2005, federal law prohibits the use of 15-passenger vans for school-related transport, and high school age and younger students.

Despite their convenience, religious organizations should be encouraged to replace these vehicles with safer transportation.

4. Layoffs – Be Very Careful

Unemployment is at its highest rate in decades. When the money is tight, churches and schools may be forced to make the decision to reduce staff. Before you decide to lay off anyone, learn the right and wrong ways to handle these delicate situations.

Federal laws, as well as many state laws, actually permit religious organizations to discriminate in employment decisions in some cases. Familiarize yourself with those laws and the limitations in this provision. Follow your employee handbook as it relates to benefits, termination, and grievance procedures.

And while not meant to serve as a replacement for acting wisely in employment situations, you should consider protecting your ministry with Employment Practices Liability Insurance. This is an insurance that covers an organization against claims alleging damages because of wrongful employment practices, wrongful terminations, and unlawful discrimination.

5. Develop a Church Policy and Procedure Manual

Each church and non-profit organization should have a thoroughly prepared Church Policy and Procedure Manual which clarifies acceptable youth activities, requirements for volunteers working with children and youth, internal controls of accounting procedures, and internal measures on background checks and other related requirements for volunteers and staff members. In other words, religious organizations should have a plan for conducting business.

The combination of people and property provides limitless potential for expanding the Kingdom. However, church leaders must also take precautionary measures to protect themselves and all they steward. That's when it becomes less about insurance and more about telling the story. ✦

Gary Benson

Gary Benson is a 25-year insurance professional. He owns and operates the Insurance One Agency in The Woodlands, Texas. You can reach Gary at garyb@insuranceoneagency.com. See Page 46.

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of unseen things above,
of Jesus and his glory,
of Jesus and his love.*

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because I know it's true;
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as nothing else can do.*

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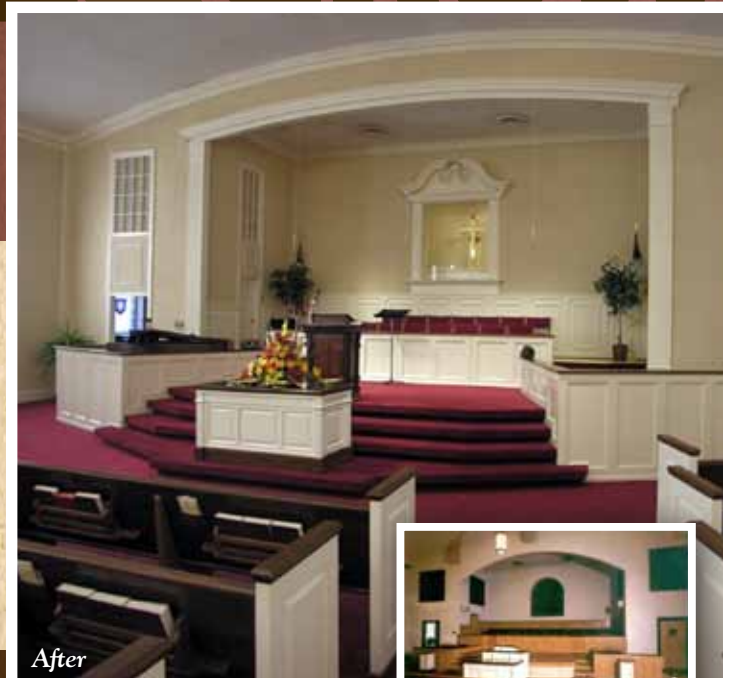
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