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A Publication of Church Supplies & Services | November 2011

## Healthy Ministry

by CJ Malott

page 15



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# From the Director

## First turn to page 12...

... and settle your mind on the list of **Top Ten Tips from Betty McDowell.**

You'll be glad you did. Then reflect on the theme of this issue of CO+OP magazine: Healthy Ministry. In her article, Betty points out that we are all examples for others. We think it's important to enter the holiday season with encouragement for you, and ways to strengthen and refresh your example, even as the days and weeks become busier.

In Proverbs 14:30, and 1 Timothy 4:7-9, we are pointed toward truths and promises for personal well-being. The Lord wants us to be healthy and He wants our work product to also be healthy. Here is a rich website resource to accompany this current issue of CO+OP magazine for yourself, for your family, your church and community. [HYPERLINK "http://www.faithandhealthconnection.org"](http://www.faithandhealthconnection.org)

Another CO+OP focus is a healthy collection of vendors to help you save money on the goods and services you are already purchasing. In this issue, we have two new vendors to share. Read about SA-SO and DTK, Inc. in the Know Your Vendor department on pages 42 and 43.

SA-SO has products for facilities, building and grounds, safety, traffic, and time and organization management. In business since 1948, their personal and business philosophies are ideally suited to helping ministries.

DTK, Inc. is a facility services firm with a wonderful legacy of faith, headquartered in Houston, helping ministries in Texas and beyond. During our vendor evaluation process, we learned that DTK is a valued resource to many. We're delighted to have them join our long-time vendor, Professional Janitorial Service, on the list of choices for CO+OP members to help care and plan for buildings.



We want you to have choices. More than that, we want you to understand that the choices we provide have been carefully considered and are already trusted by other CO+OP members.

Coach us how to be the best help for you. As we begin our 24th year of CO+OP together, we are all helping one another. It's just good stewardship.

Kindest regards for healthy holidays in your ministry.

Dan Bishop  
Executive Director



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### Capital Chapter – Austin

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### Houston Metro Chapter

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# From the Editor

## We read and hear about it every day...

It's talked about in social circles, read about in magazines, heard on TV, and plastered on billboards. We all are becoming very "health" conscious, so we can function properly. The Encarta Dictionary defines health as the overall condition of something in terms of vitality and proper functioning.

Have you ever inquired about how healthy a church or ministry was only to be given one of the following replies?

We have x number of members belonging to our organization, or

We have x number of full-time employees, or

We have x square footage of the campus buildings, or

We have x dollars in the bank.

Each of the above may be one piece of the overall health, but how do we really know if our ministries are healthy? As I considered the theme for this issue of the magazine, I decided to pull in a variety of aspects on Ministry Health.

Our lead article on page 15 brings a personal analogy of a conversation with a friend (regarding a check-up) to healthy ministries. As I read it, I found myself going through the same process. What a good time to do a check-up, both physically and spiritually, before we get too caught up in the busyness of the holidays.

In addition to the lead article, you will find other relevant and timely pieces that include topics such as dealing with stress, measuring ministry success, and managing facilities. Our Departmental articles include IT, finances, and insurance and are packed with information to help keep your ministry tuned-up and healthy.



Enjoy your reading!

Patti Malott  
Managing Editor



# soundbytes

by Solerant IT Services

## Check-up Time for Your IT Environment

By necessity, 21st century ministries have become as heavily dependent on functioning technology as any large oil and gas company. Yet many ministries are either underfunded, understaffed, and/or do not have an appropriate strategy when it comes to their technology initiatives. This article will guide you in specific aspects of technology in which your ministry will derive maximum benefits from spending your technology dollars.

### **Free Ideas**

First, let's look at some areas that will cost you nothing more than your time to gather information into a centralized location. Proactive planning can be a technology dollar stretcher. Put together a simple spreadsheet that tracks important future dates. In it you will want to record things such as warranty expiration dates, support renewal dates, and software assurance information.

Another important date to track is your internet and phone providers' contract renewal dates. Many internet providers build an automatic renewal clause into their agreements. If you don't notify them of your intent to not renew (or your intent to renegotiate the rate) by a certain time prior to the end of your current agreement, then you may be automatically renewed for another year or more. Missing that window of opportunity can make it difficult and costly to change providers for better pricing and faster connections.

Looking at your internet and phone contracts every two years is a great way to save money. Things are changing so fast, in many cases you can get a faster internet connection and better phone service for the same or less per month. One of our ministry clients was paying over \$700 per month for a few phone lines and a slow DSL connection. After negotiations, they are now paying around \$500 for a very fast cable internet connection and more lines. The process takes a little work, but the return will be immediate and much appreciated by a happier, more productive staff.

## Security

Security is an area many ministries tend to overlook until something severe happens that calls it to their attention. A few simple policies can help to alleviate some of that risk. First and most important would be passwords. While few users enjoy changing passwords, doing so several times a year (every 90 days) is highly recommended. Also, password complexity should be addressed. Passwords should have at least one capital letter, at least one number, at least one special character (!@#%&\*) and be at least 8 characters in length.

Another policy to implement for security is the installation of updates. Whenever a user gets prompted for a Windows update, a Java update, or an Adobe update being available to download, they should do it as soon as possible. Most frequently, these are security updates that patch known security holes in the software, and that is why they should be installed immediately.

**PASSWORDS**  
Change them every 90 days and make them complex.

**UPDATE, UPDATE, UPDATE**  
Tell users to install them as soon as they are prompted.

Another security item pertains to wireless access points. They should all be using WPA2 encryption, regardless of whether they are public or private access points. No wireless network should be open without a password. The passwords for all access points should be changed whenever any employee leaves to prevent unauthorized access. If you have a dedicated guest wireless network, you can simply print the password and post it in various public places where the public WiFi is available.

**SECURE WIRELESS**  
Always use password security, even for the public. Post your public passwords inside the building, but change them regularly.

## Business Class Equipment

Up to this point, everything in our IT environment checkup has either been free or very low cost. The balance of the checkup will potentially cost your ministry some investment to implement, depending on your current equipment.

Many ministries will use consumer grade network equipment to run their ministry because they believe it to be the most cost-effective solution. In many cases, this means that your initial cash outlay was minimized, but at the risk of disasters that are costly to fix. The reality often is that for a slightly larger investment, lower-end business grade equipment can be purchased and your ministry's long-term security needs can be addressed. Even if the consumer-grade items are freely donated, the cost to maintain them and fix issues may cost more than you think. Free isn't always free...items you receive as donations can cost a lot if they cause downtime in your IT environment.



Here is an example: Spend the extra money and purchase a true firewall that is capable of deep packet inspection to block malware and other software that can cripple your internet connection. This will avoid costly downtime or data theft. That same firewall can then be locked down so that only the necessary services you want are allowed through to your servers. The internet is full of malicious and inappropriate content. Buy a firewall with internet filtering to protect your staff and guests from inappropriate content, and shielding the ministry from liability. Unwanted, unproductive, and otherwise embarrassing websites can all be blocked by your firewall.

### Anti-virus & Anti-spam

The final two areas you will want to address as part of your technology checkup is anti-virus and anti-spam solutions. You'll want to make sure that your virus protection solution is one that has a good rating for catching emerging threats and has a centralized management console that can alert you about new outbreaks. Solid anti-virus solutions issue new virus definitions daily to address new viruses.

You'll also want to consider using an offsite anti-spam solution that catches email viruses and junk mail before they enter your network. Your email filter should catch them, but never open an attachment unless you are expecting to receive it. That's how most viruses get in. A good anti-spam service should also be capable of preventing denial of service attacks.

... never open an attachment unless you are expecting to receive it.

### Whitelisting

A whitelist is a pre-determined list of email addresses that are always allowed through the junk mail filter, regardless of content. Whitelisting entire domains or even your own email address hinders the junk filter's ability to block unwanted messages and will increase the number of junk emails you receive. Never put your own name or full domains on the whitelist or you will open the flood gates.

### Regular Checkups

Just like your physical health, an IT environment requires regular check-ups. We recommend having an IT professional check out your servers and network at least once a month to make sure you aren't headed for tough times.

Hopefully you'll be able to use this checkup as an opportunity to implement new policies, tighten up security and going forward, better position your ministry from a technology perspective. ✦

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**WINNING**  
the battle against  
**STRESS**

By Betty McDowell, LSW



## **I'm sure I don't have to tell you that working in a ministry can be stressful.**

I have the privilege of serving on staff at Heartbeat International, a Pro-life Ministry made up of pregnancy resource centers, medical clinics, non-profit adoption agencies, maternity homes, and abortion recovery programs.

My team and I spend the majority of our time equipping and encouraging leaders of these ministries... many of them are struggling with the challenges of raising funds, managing staff and programs, and ministering to hurting clients. Not only do they have the physical and emotional stress that comes with running and leading a ministry, but they have to do all of this while serving in communities that do not share their Biblical world view and are usually dealing with personal struggles in their own lives as well.

While I have professional training in the field of mental health, I must admit that much of my expertise in winning the battle against stress comes from learning how to deal with my own stress. From watching my son leave for his first deployment in the Air Force, to taking care of my mother on her deathbed, I found myself dealing with physical side effects that stress can have on us. I was unable to sleep and became physically ill. I quickly learned that to help get through those and many other stressful

events in my life, I needed to put what I knew about stress and how to deal with it into practice, and it worked. Some of what I've learned on my own and shared with Heartbeat affiliates, I now share with you.

If you are feeling weary and stressed out, you should know that you are not alone. Research shows that one third of Americans live with extreme stress and 77% of Americans experience physical symptoms due to stress (March 2008, Melvin Otis MD, New York University). Not that I want to stress you out even more, but you should also know that your stress cannot only negatively affect you, but it can also negatively affect those around you. Many of us in ministry try to ignore the signals that we are too stressed out and need to make some changes. We have too much going on and too much to take care of to think about ourselves, at least until we hit a wall or suffer a health crisis of our own.

Let me start out by giving you permission to take care of yourself. You've probably taken a trip on a plane and can recall watching the flight attendant give instructions about the mask that may come down should the plane experience a change in pressure. The instructions are to put the mask on yourself first and then offer help to others, such as children traveling with you. I can recall the first time I heard these instructions and thinking to myself how unchristian it would be to take care of my own needs first. But, the more I thought about this,

the more I began to realize that by putting the mask on myself first, I could not only breathe again and take care of my children, but I would also be setting an example for them to follow.

The same holds true in ministry. If I take care of myself, I can serve from a place of health, taking better care of the ministry that has been entrusted to me. I can set an example for those I lead to also take care of themselves so that they, too, will serve from a place of health. We sometimes forget that Jesus took care of himself and was not always “on.” He took time to rest and to enjoy the company of friends. Scripture also tells us that he took time to be alone with the Father. Jesus ministered to others from a place of health, and while he was known for healing others, it does not appear that he healed every single person, every single time. You and I are not responsible for the running of the universe or full-on ministry to every person we meet. Like Jesus, we should take care of ourselves, enjoy rest and friends, and seek the will of the Father so that we can minister from a place of health.

There are many ways to deal with stress. Some are simple changes or adjustments in your daily routine, while others may require changes that are more substantial, including working with a mental health professional. Below, I’ve included my top ten tips for simple ways to reduce stress in your life and ministry.

- 1. Pray** – Do not mistake worry for prayer. “Do not be anxious about anything, but in every situation, by prayer and petition, with thanksgiving, present your requests to God.” Philippians 4:6
- 2. Adequate Sleep** – If you are having problems getting to sleep or staying asleep, seek the help of a health professional.
- 3. Get a Good Attitude** – Gratitude, forgiveness, joy, love and compassion help turn off our stress response.
- 4. Exercise** – This builds endurance, strength, and gives you more energy, as well as a confidence boost.
- 5. Laugh** – “A cheerful heart does good like a medicine.” Proverbs 17:22
- 6. Take a Vacation** – Or at least use your time off to rest and relax.
- 7. Worship** – Keep a song of praise in your heart and on your iPod.
- 8. Memorize Scripture** – And meditate on its meaning in your life and the life of those you minister to.
- 9. Slow down** – Often we need to slow down so that we can speed up.
- 10. Remember** – You are not the Messiah... you are only related to Him.

If you try to reduce your stress and find yourself continually struggling or are in the throes of difficult, chronic, or traumatic circumstances, know that it is more than okay to seek the help of a Christian counselor or other health professional.

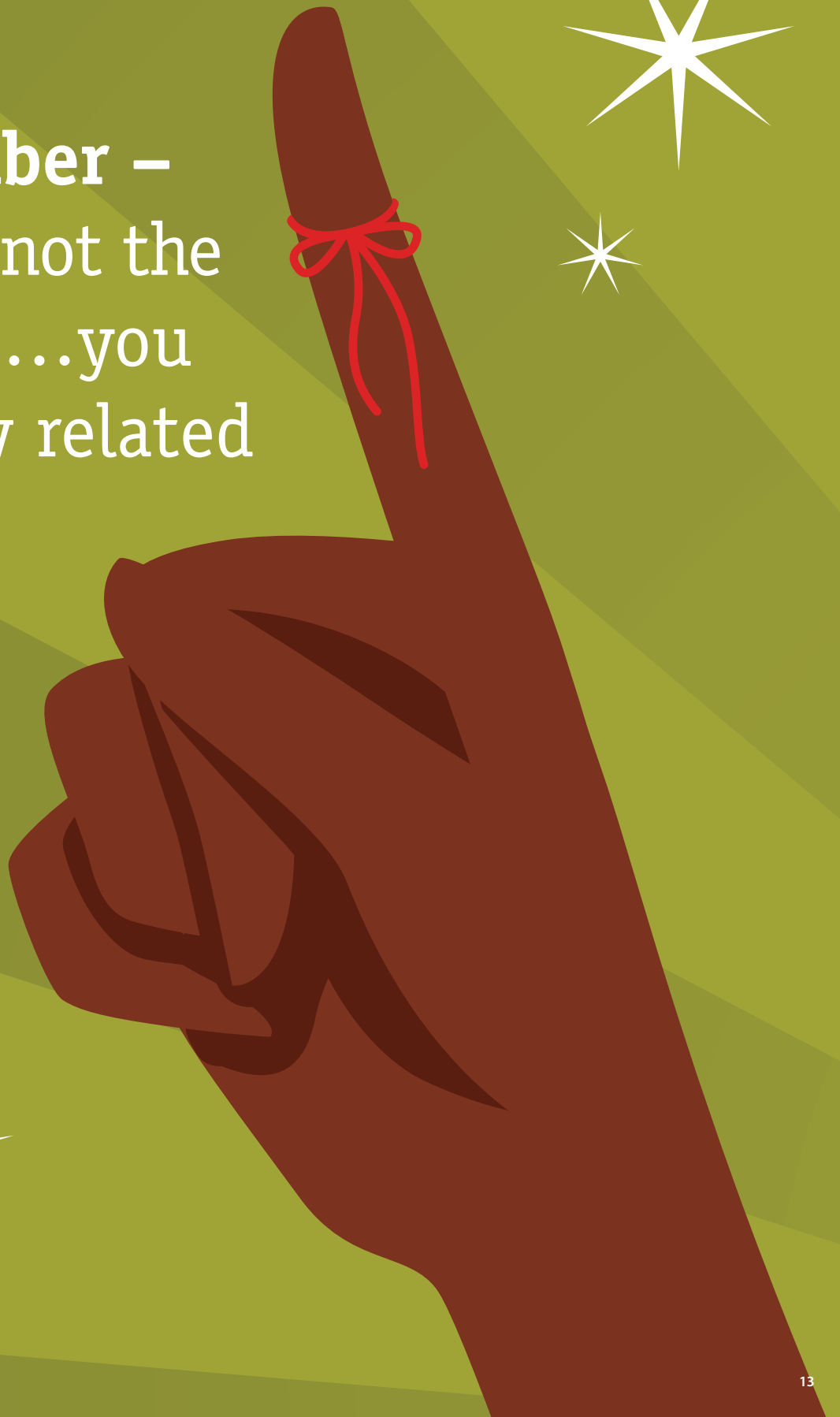
Jesus went to the cross for you because you are worth it. You can get help to deal with life’s challenges... because you are worth it. ✦

### Betty McDowell, LSW



Betty is a Licensed Social Worker and the Director of Affiliate Services for Heartbeat International, a Pro-life Ministry. Discover more about Heartbeat International at [www.heartbeatinternational.org](http://www.heartbeatinternational.org). Betty is a frequent public speaker on “winning the battle against stress” and can be reached at 614-885-7577.

**Remember –**  
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# Healthy Ministry

by CJ Malott



**I found myself sitting there trying to avoid the questions as much as possible. College football season was upon us, the Cowboys' season had begun, and the Rangers were in the pennant race. Surely we could find some good water cooler conversation that would have gotten me out of the line of fire.**

I'm sure that you have been in this situation before. The questions are coming at you and you do not want to answer them, so you bounce your eyes around hoping the lack of eye contact will make it all go away. Maybe the cell phone will ring. Maybe Jesus will come back, but please... no more questions. "Are you exercising regularly?" the doctor asks. "How about your diet? Are you eating enough vegetables? When was the last time you checked your blood pressure?" All I did was merely mention that forty is sneaking up on me in front of a few friends, only to realize there was a doctor among us. The rapid-fire questions were not his attempt to belittle me or make me feel uncomfortable. The man who had studied medicine and been practicing it for some twenty years simply understands the need to be healthy, especially as one gets older.

He did not seem to be satisfied with my attempts at humor when I mentioned that I spend many hours a week exercising. Especially when I added that said exercising is me pacing around the living room with each snap of the football on television. I mentioned how I have worked hard to watch what I eat and often let my two boys split the last of the dozen cookies. Of course, I have already eaten the first eleven. Maybe he was a bit taken aback by the fact that I still like to stay up till one or two o'clock in the morning and that I feel my five hours of sleep each night is plenty.

Healthy might imply full strength and vigor, as well as freedom from signs of disease according to Mr. Webster. I have always used it more along the lines of "give me





a healthy dose of ice cream with that cake." Or I could use a healthy dose of pampering after a long week of meetings. I guess healthy is up for interpretation, and can often be used to describe many areas of our life and not just be relegated to our physical health.

So what does healthy look like in regards to our lives when we look at it in the light of our ministries? I have heard many pastors say they want a healthy church, or that a healthy church is a growing church. Friends have commented that they are excited that the ministry they are involved in seems to be real healthy right now. Maybe the school administrator feels like there is a healthy balance throughout the levels of the organization. All of these things are good, but is that where healthy ministry begins or ends?

There are a few areas that the good doctor got me to truly think about personally that relate to our ministries as well.

**Vision:** So the doctor said it is about time that I consider a bi-yearly eye exam to make sure my vision stays good. To some, a healthy church is one that has a proper vision and is working towards a common goal or purpose. It is not uncommon for many churches to often have different ministries doing their own thing and having their own agenda. The Children's Minister may have a good vision and be working hard, but all their work is simply designed to help their ministry. A solid

Student Ministry might seem healthy because they have a vision to get into the schools and reach more teenagers. However, if the Student Ministry is doing so by running their own little church and not properly working with the rest of the church's vision, then they really are not as healthy as they think. Individual ministries must have vision, but that vision must fit into the overall church's vision as well.



**Exercise:** Ten out of ten doctors seem to think that the older you get, the more active you need to be and that exercising means more than going from the La-Z-Boy recliner to the refrigerator. Unfortunately, ministries also believe that the more you do, the healthier you will be. Sometimes we work hard to fill up the calendar with a high number of events and programs. You see, the fuller the calendar, the more we must be doing and the more we are doing gives the impression that something good must be happening. All of a sudden, we are so busy doing things that we fail to notice just how tired we are. We put countless hours into the planning, organizing, and actual pulling off of events that we lose sight of the

vision that truly makes us healthy. I do not think the doctor expects me to exercise so much that I wear myself out and lose sight of the other things that help me stay balanced and fit.

**Growth:** I think we are all aware of that special time in life when the metabolism changes and instead of growing up, we start to grow out. I remember those days as a kid when I would love to hear a relative or family friend say, "Look how grown up he is getting." These days the last thing I want to hear, as a middle aged adult, is "Wow, you are getting big." Growth is relative when you look at it that way. It is the same thing when it comes to the church. There is a thought that as long as the numbers are increasing and everything feels good, then that must mean the organization is healthy. Unfortunately, it is easy to look at growing numbers and have the misconception that "all is well." Do not get me wrong, numbers count and are often used to determine how solid an organization is. However, if your school is seeing increased numbers year after year, it is easy to get excited about that and be blinded to the issues that may be around the corner. If every week, a church is seeing more and more people walk through their front door, it is easy to be misled into thinking that nothing is wrong. Numbers are not always a bad thing. They do help us track and see where we have been, and where we are going. However, they are also easy to skew. A couple high-energy events can attract a lot of people, but do



not provide depth. A church could be seeing a large number of baptisms, but if they are not disciplining the new believers, then they are not truly living out the Great Commission. A school can be bursting at the seams with students, but if the students are not properly getting educated then there really are some unhealthy things happening. Would a pre-school be considered strong if they were constantly adding teachers and needing more space, but in the end they were not developing toddlers to be ready for Kindergarten?

These are a few ways that we tend to think we are doing well, but in essence are struggling. So what really makes an organization healthy? I was willing to endure the doctor long enough to hear his advice for this soon-to-be-forty-year-old. I guess if you have endured this article this long, I might as well throw in my own two cents worth. I think a healthy organization begins with the very individuals that make it up. The healthier the individual parts, the healthier the overall ministry. Sure, this could mean things like the better the people communicate, the better the organization will function. It could also mean that if every person is working towards the same vision and mission, then the whole group will be better for it. Maybe this can be interpreted as follows: If every individual just works harder, then the end result will be a better team, although I still do not understand when someone says they are giving it "110%." I guess I just do not have the extra ten percent in me. What I mean

is that if a church, school, or ministry really wants to be successful in Kingdom work, than every individual within it must be healthy – spiritually. I cannot truly contribute to the health of the church I serve in unless I am daily working on my relationship with my Lord. I can program and plan as many student ministry events as I want, but if I am leading out of selfishness and not as a fully devoted follower of Christ, I will ultimately fail. Now, failure may not be immorally or ethically, but somewhere I will



make a decision that is not best for the organization. If a pastor is so busy being a pastor that he fails to stay grounded in the Word, he will eventually struggle to shepherd those he has been called to lead. A teacher that has all the right teaching plans and classroom structure can survive for a while, but eventually the strains of growing up students will take the toll when that teacher fails to get revived by his/her Creator.

Yes, the numbers are a big deal and we cannot function by cancelling all our programs and events, but the vision of our ministries will be nothing more than catch phrases and signage painted on a wall if the parts that make up the ministry lose sight of the very reason we were created. What if the leader of your organization sat down with you and asked some pointed questions about your health and habits? Would you try to avoid the questions as I did with the doctor, or would you be able to proclaim your healthy walk with Christ as what drives you more than all the things you do to prove your worth? A healthy organization occurs when all the individuals in it are spiritually fit and focused on what is most important. Then all the other things fall right into place. The vision is caught, the programs and events are easier, and the numbers—healthy numbers—increase. ✦

### CJ Malott



CJ Malott is the Student Pastor at Fielder Church in Arlington (Texas), where he provides the vision and leadership for everything with regard to 7th to 12th grade students. He has spent 17 years serving in student ministry. He loves being a part of something that lets students know God and make Him known. Contact CJ at [cjmalott@fielder.org](mailto:cjmalott@fielder.org) or [www.fielder.students.org](http://www.fielder.students.org).





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**Dr. Julie Bell**  
*Keynote Speaker*



Dr. Julie Bell will kick-off our Conference as the morning Keynote Speaker. She is the founder and president of The Mind of a Champion, a coaching firm in Dallas, Texas. The Mind of a Champion (MOC) is focused on working with organizations that seek to improve their Performance Intelligence. Julie focuses on taking the core principles of sport psychology and transferring them to the athletic playing field, as well as the corporate playing field. Her proprietary methodology of training Performance Intelligence reaches audiences at all levels on a team. Her book, *Performance Intelligence at Work: The Five Essentials of Achieving The Mind of a Champion* was released by McGraw-Hill in 2009.

**Dr. Stephen Trammell**  
*Keynote Speaker*



Dr. Stephen Trammell has been selected as the 2012 Texas Ministry Conference mid-day Keynote Speaker. He is a dynamic and captivating speaker as well as a yearly conference favorite. Stephen preaches, teaches, leads, mentors and writes online devotionals. He is the author of two books, *Pursuing God: A Daily Encounter*, released in 2010, and *Living Water: A Daily Experience*, released in May 2011.

Dr. Trammell is the Executive Pastor of Champion Forest Baptist Church, a church that features nine worship venues, and a vibrant Life Group ministry with over 4,000 participants. He is responsible for leadership development, staff meetings, strategic planning and vision implementation.

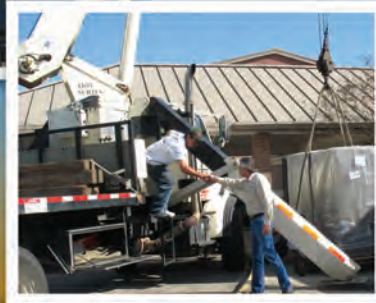
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# INTERNATIONAL

A Case Study in Measuring Ministry Success

by Janis Kugler

Several years ago, MOPS International ([www.mops.org](http://www.mops.org)) went through a re-branding process that resulted in an updated logo and a tag line of “better moms make a better world.” In essence, this was our brand promise, to make better moms that make a better world. As we thought about the implications of this, we began to ask questions like, “What is a better mom?” and “How does she make a better world?” And the hardest question of all—does MOPS actually deliver this outcome in the lives of mothers of preschoolers that attend MOPS groups? In other words, how is a mom different when she leaves MOPS than when she entered MOPS.



## Outcomes vs. Outputs

For years, MOPS had tracked typical ministry outputs: The number of moms attending MOPS, the number of leaders trained, the amount of money raised, even the number of moms that professed a personal relationship with Jesus for the first time. These metrics were a good start, but they didn't answer the question of how a mom was truly changed by her MOPS experience. Outputs track the amount of work a nonprofit does or the number of people that are served. In MOPS case, this is the number of moms involved in MOPS. Outcomes track the results of the nonprofit's work and how participants have benefitted from their involvement with the organization. Again, for MOPS this was that better moms make a better world. Ministry "success" then, is defined as the number of outputs that turn into outcomes. In our case, the number of moms attending MOPS that actually became better moms as a result of MOPS involvement equaled ministry success.

## Defining the Undefinable

What do we mean by a "better" mom? MOPS took quite a bit of time to conduct preliminary research in the form of focus groups with various constituents (moms, leaders, staff, board) to identify common denominators/ characteristics that could help define a "better" mom. In addition, extensive secondary research was conducted to review government and secular studies that examined successful parenting practices. As a result of this research, MOPS came up with five attributes that helped create the definition of a "better" mom. They are:

1. She has a significant support system. MOPS is all about creating a supportive, relevant experience where moms feel valued and accepted just as they are. By being part of a MOPS group, she has this kind of supportive community around her.
2. She has a healthy, growing marriage (if married). If she isn't married, then she has a parenting partner with her in the day-to-day mothering experience. This could be the child's father, her mother or sister— whoever helps her in a significant way.

**Ministry "success" then, is defined as the number of outputs that turn into outcomes.**



3. She has the knowledge and skill to parent well. In other words, she knows child development stages, knows how to discipline, potty train, etc.
4. She has the emotional resilience to deal with the daily ups and downs of mothering. She recognizes when she needs help and asks for it.
5. She is growing and developing spiritually. Even secular research validates spiritual growth for a family as a positive correlation to producing healthy, productive children.

These five attributes define the growth we hope to see in a mom's life when she leaves MOPS, thus making her a "better" mom.

### Measuring Success

At this point, MOPS had identified the output (number of moms involved in MOPS) and had created a definition for the outcome (a "better" mom), so we were ready to measure success...the number of moms that became "better" moms as a result of their MOPS experience. If MOPS was going to spend money and energy on this project, it was important to have data that would be reliable and respected by others, so the Barna Group ([www.barna.org](http://www.barna.org)) was hired to conduct the research. MOPS worked with the Barna Group to develop a pre- and post-test for MOPS moms. Test questions focused on the five attribute areas outlined above to explore how confident a mom felt about her mothering experience at the time she came into MOPS versus how confident she felt at the end of MOPS. The post-test data clearly showed a positive correlation between the length of time a mom was involved in MOPS and how confident she felt as a mom. Sixty-one percent reported having a stronger marriage than a year before and moms understand that they make a better world by raising "good" children.



**The post-test data clearly showed a positive correlation between the length of time a mom was involved in MOPS and how confident she felt as a mom.**

## Next Steps

As in all good research projects, this one made us ask even more questions, especially about how this data compares to moms who are not part of a MOPS group. Testing a control group is one of our next steps.

Now that there is a clear outcome in mind, it needs to impact each piece of the MOPS program. The outcome shapes the content provided and each program element. We will then examine every part of the MOPS program through this outcome lens to identify the core elements of the program that truly impact making a better mom.

## Why Measure “Ministry Success?”

*Jesus was all about authentic heart transformation.* His earthly ministry wasn't about the number of people he was in contact with, but rather it was about how their life was different because they had been with him. He wasn't interested in the outward appearance, but only what had transpired at a heart level. Jesus' outcome was a changed heart and life.

*Volunteers and donors want to be invested in and involved with ministries that are truly making a difference in the lives of people.* Reporting on outcomes often provides a natural way to share the stories of life transformation that



are most likely already occurring. Sharing the stories of life transformation then encourages more people to be involved, thus growing the overall ministry impact and influence. This is a great cycle to be part of.

*Clear outcomes focus the organization on what matters most.* Programs may have evolved over time, and we do them now because we've always done them and can't imagine not doing them. But the bottom line is they don't really create the outcome we desire. Working through the process of measuring ministry success identifies core program pieces that really make a difference in the life of the people we minister to. This is a matter of good stewardship over the resources God has provided.

## Where Do I Begin?

Begin by asking yourself and your team three simple questions to get started measuring ministry success.

1. What is “success” for my organization? What are our outputs? Outcomes?
2. How are constituents different/better because of their experience with my ministry?
3. What research needs to be done?

MOPS International has begun to identify outcomes and what “success” looks like for moms that have participated in a MOPS group. Our measures aren't perfect and the results won't be exact. But our desire to measure ministry success has us asking the hard questions and doing our best to answer them accurately, so that we truly accomplish our desired outcome of making better moms who make a better world. ✦

## Janis Kugler



Janis Kugler is President of Facet Consulting Group ([www.facetconsultinggroup.com](http://www.facetconsultinggroup.com)) which specializes in non-profit strategy, outcomes and resource development. She has worked for a variety of Christian organizations including Youth for Christ, Officers' Christian Fellowship and MOPS International. To start or join a local MOPS group, visit [www.MOPS.org](http://www.MOPS.org).



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# somethingtotalkabout

...an email testimonial from NorthWest Bible Church to Jeff of Mity-Lite Tables and Chairs...

**From:** Leslie Ann White [<mailto:lwhite@nwbc.org>]  
**Sent:** Wednesday, May 25, 2011 9:22 AM  
**To:** [jeffi@mitylite.com](mailto:jeffi@mitylite.com)  
**Subject:** Ricki Conrad

Good Morning, Jeff –

Our church, NorthWest Bible Church, just received our first Mity-Lite order and we are very pleased.

I contacted Mity-Lite because we are a member of the Church CO+OP in Houston, Texas. Your Executive Account Manager, Ricki Conrad, was extremely helpful throughout the entire buying process. She was very efficient and obtained several quotes for us. Then we had to scale back due to budgetary constraints, and even looked at several other companies. Even then, Ricki was so courteous and understanding of our situation, which is very much appreciated. We accepted the fact that we would not be able to purchase the number of tables we needed, but we really wanted the look and quality of the Mity-Lite tables and found nothing that could really compare. I contacted Ricki and asked for yet another quote with our revised quantity to stay within our budget. She was thrilled to hear back from me and immediately returned the new quote. We also needed to have "inside delivery" because we do not have a loading dock or the manpower to remove pallets from a large truck. Ricki made sure that was notated on everything. Two days before delivery, Ricki re-confirmed everything and gave me the tracking numbers. At the last minute, the freight company contacted us with a question about inside delivery, once again I contacted Ricki and within minutes she had resolved the issue, we received our order yesterday and everything went very smoothly. I am very appreciative for all of Ricki's Outstanding Customer Service and continued follow-up.

Having been in retail for 25+ years before I began working at NorthWest Bible Church in 2000, I fully understand and embrace the importance of superior customer care. Especially when the economy is what it is, you would think that customer service would be an important area companies would compete in. The truth is, some do not even know how to spell customer service.

We will absolutely contact Ricki when we are able to obtain additional budgeted funds to add more Mity-Lite tables to our inventory.

Have a blessed day,  
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*Leslie Ann White*

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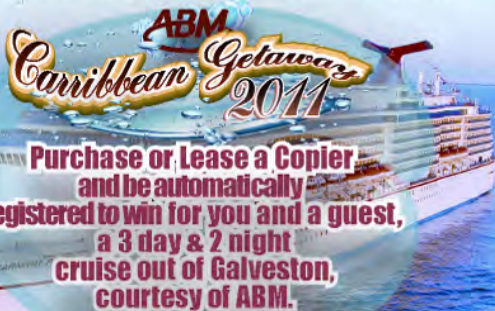
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By Tim Cool

# Church Facilities Management: The Facts (and nothing but the facts, sort of)

I used to love watching *Dragnet* and Joe Friday: "Nothing but the facts." If you are my age, which is really young, then I am sure you have used the "facts and nothing but the facts" line.

The following are the facts tied to facilities management, cost of ownership, and cost of operation associated with ministry facilities. Why should we maintain our facilities? What are the direct and indirect costs? How does on-site staffing compare to outsourcing? How much should be allocated for facilities management in our budgets? What kind of capital reserve account should be established? How do Life Cycle Costs (LCC) impact our budgeting, and many other issues?

The International Facilities Management Association (IFMA) is the world's largest and most widely recognized international association for professional facility managers. Every year, IFMA produces a research report entitled "Operations and Maintenance Benchmarks." The recent report had some very interesting statistics. Let's review some of them...

## **Fact #1: Current Replacement Value (CRV)**

The CRV index represents the level of funding provided for maintaining an organization's capital assets. This percentage is derived by dividing total annual maintenance by current replacement value converted to a percentage. The National Research Council recommends a budget allocation for routine maintenance and repair to be in the 2-4% range of the aggregate CRV.

According to the IFMA report, the 2008 average CRV Index was 1.55% for all the respondents, which is down from previous years.



### Fact #2: Maintenance Costs

The IFMA report has broken this analysis down into subsections that will allow us to do some comparisons.

1. Geographical Region: The maintenance cost ranged from \$1.75/square foot to \$2.68/square foot.
2. Facilities Use: "Religious Facility" use represented about .8% of the respondents. The factor for these facilities was \$1.78/square foot. Compared to other facilities, this "feels" low to me.
3. Mean: The mean of the respondents was \$2.22/square foot.
4. Age: Facilities between the age of 5 and 50 years old averaged \$2.40/square foot. Of these costs, 42% was for preventive maintenance.



### Fact # 3: Cost of Utilities

As we look at our operating budgets and the cost to keep our facilities functioning at peak performance, we must look at the gift that keeps on giving (or taking) – utilities.

Let's look at two of their findings...

1. **Mean:** The mean is \$2.56/square foot.
2. **Facilities Use:** For "religious" facilities, the factor is only \$1.65/square foot. This feels high, and based on my experience, about \$1.25/square foot should be budgeted by churches.

### Fact #4: Janitorial

I must admit that this is an area of facilities management where I see the greatest fluctuation and the most turnover in staff/vendors. How clean is clean enough?

1. **Mean:** \$1.55/square foot.
2. **Facilities Use:** Only .4% of the respondents indicated their facilities were for "religious use." This subset reported a factor of \$1.48/square foot.

### Fact # 5: Costs of Operation

We have looked at all the pieces and parts, so let's now explore the total cost factor.

1. **Mean:** \$6.54/square foot... however, buildings 5-50 years old jumped to \$7.05/square foot.
2. **Facilities Use:** The religious facilities factor in the report is \$5.17/square foot.
3. The cost is distributed as follows:
  - a. Maintenance: 35%
  - b. Janitorial: 27%
  - c. Utilities: 38%

### Fact #6: "Green"/Sustainable Facilities is Not a Fad

Green, sustainable, and LEED are terms that are becoming vernacular to most people who are associated with the development and maintenance of any facility. The idea behind these movements is far more than just "tree hugging" – it makes good business sense. Not just to take care of the planet God has entrusted to us, but also to reduce operating costs and, in most cases, a lot of cost.

### Fact # 7: People Cost Money

That may sound obvious to some and crass to others, but it is a true statement. Your church staff costs money. Some of it is direct costs that you can see, touch, and even budget. Others are indirect, and as such, generally cannot be tracked or determined whether the person or time being given to a task is effective or efficient.

### Fact #8: Preventive Maintenance Is Less Expensive Than Corrective Repairs (and no, you cannot perform all tasks for less money than hiring a professional service)

Do you remember the Fram Oil Filter ads?...  
"Pay me now or Pay me later."  
The same applies to our ministry facilities.



## Conclusions

Let me summarize my thoughts...

1. To keep pace with the deterioration of your facilities, you should be looking at a 1.55 to 2% budget based on the "Current Replacement Value (CRV)."
2. \$2.00/square foot is a reasonable amount to budget for maintenance and repairs.
3. \$1.25/square foot is a reasonable amount to budget for utility costs.
4. \$1.50/square foot may be a reasonable benchmark for janitorial services, but your own experiences may be a better judge.
5. While \$5.50/square foot appears to be a reasonable number for total operational costs, a budget of approximately \$4.75/square foot may be ample.
6. "Green" is far more than being ecologically prudent, it is about reducing costs in the immediate and long term.
7. People cost money, so re-look at the direct and indirect costs, and understand how they impact your budget, your staff, and your ministry opportunities.
8. Preventive maintenance, rather than corrective repairs, is a far better approach to caring for the resources God has entrusted to us. These are real dollars – be good stewards of these dollars and resources.
9. The implementation of outsourcing services, software solutions, and other resources can assist your ministry in saving money and time...and assist in being proactive in the management of your facilities.
10. There is a huge difference between Facilities Management and Facilities Maintenance. Here is part of what I mean:
  - Management defines the act of being *proactive*, and requires a skill to lead and direct the activities of an organization or team.
  - Maintenance appears to be developing a way to maintain the status quo and is focused on the care and upkeep of something, which may be seen as *reactive*.

To keep this all in perspective, let's not forget that our ministry facilities are large complex commercial structures...with lots of very expensive moving parts that need to be maintained, serviced, and repaired. These facilities have been entrusted to us...so let's do our part to steward them. ✦

To view the entire White Paper that is the basis for this article, please download it at...  
<http://coolsolutionsgroup.com/resources?did=11>



**Tim Cool**

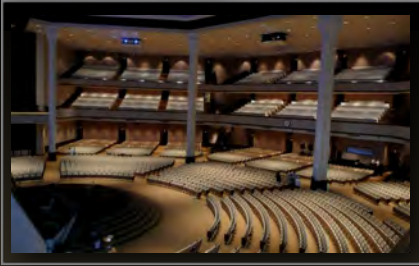
Tim Cool is the VP of Comperio C3 and founder of Cool Solutions Group. Comperio C3 is a Facility Stewardship Specialist firm specializing in facility planning, development/construction, and long term life cycle management. Cool Solutions Group is a provider of industry leading software solutions to assist churches in promoting their Facility Stewardship initiatives. You can reach Tim at [www.comperioC3.com](http://www.comperioC3.com).

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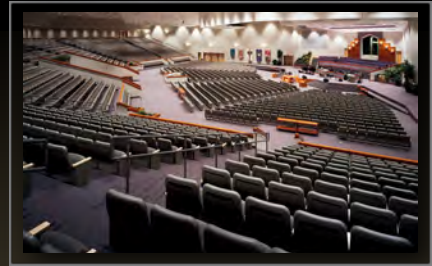
## RENOVATIONS



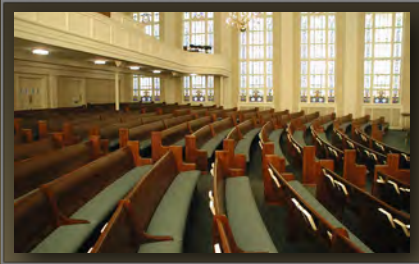
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# we've got you covered

by Gary Benson

## Keeping Your Ministry Healthy

Is it time for a Check-Up? ✓

Those words are not fond ones for most of us. Few really enjoy medical, dental, or other related check-ups – but understandably, the old adage of an ounce of prevention is worth a pound of cure resonates all too well as profound advice most of the time.

So how does that apply to your non-profit organization? The time to think about coverage or preventive measures that could have prompted a different result is not when your organization is faced with a tragedy or an allegation of wrongdoing. Most churches or non-profits don't even have a complete list of all of their ministries, and leaders may not realize every activity their organization engages in. To make it even more interesting, especially in some of the larger churches, things are happening quickly and sometimes creatively. Some are building skate parks, bounce houses, water parks, and camps. Mechanical bulls used to be found just at rodeos, but now we see them in different special events with churches and schools. When they go to camps, they no longer sleep in a tent, put a marshmallow on a stick, and sing cumbaya. There are ropes courses, wall climbing, archery, white water rafting – you name it.

Even if you're reading this and none of the above applies to your organization, there are still numerous things to consider. We will not be able to encompass or elaborate on all of them, but we thought it might be helpful to provide a brief checklist of items and coverages to review.



### Property Coverage

- Does your policy provide replacement cost coverage for building and contents?
- Has your agent or carrier reviewed the values on your building and contents via a replacement cost program within the last three years?
- Is your policy written on an agreed-value basis?
- Does your policy have a Blanket limit for buildings/contents?
- If you have any items of unusual or rare value that could not be ordinarily replaced, do you have special coverage for those?
- Does your policy include business income coverage to cover loss of tithes after a loss? Are those subject to any co-insurance penalties?
- Do you have insurance for flood or rising water?
- Do you have any church-owned property off premises at a place you own or rent and if so, do you have coverage for those?

### Liability Coverage

- Does your policy have General Liability limits of \$1,000,000 or more?
- Does your policy include Sexual Abuse/Molestation liability and if so, have you recently reviewed the need for increased limits of coverage if less than \$1,000,000?
- Are defense costs inside or outside the coverage limit?
- Does your policy include Directors & Officers Liability?
- Does your policy include Employment Practices Liability and if so, have you recently reviewed the need for increased limits of coverage if less than \$1,000,000?

- Do you have Ministerial Professional insurance? If yes, does it cover volunteers?
- Do you have hired and non-owned automobile insurance?
- Do you have an accident policy or does your policy cover athletics and special events?
- Do you have an accident policy or does your policy cover children or students in your mid-week daycare, pre-k, or mother's day out programs?
- Do you have an International Medical/Accident policy for your overseas mission trips?
- If your organization provides benefits to your employees, do you have Employee Benefits Liability?
- If your organization is involved in any public broadcasting (generally speaking radio or television), does your policy include Broadcaster's Liability?
- Do you have an Umbrella liability policy?

### Other Coverages

- Are your policy limits sufficient from theft of church funds?
- Is your organization and your employees protected by Workers Compensation Insurance?
- Internet and Network Security coverage and Cyber Liability are relatively new coverages. Have you discussed these with your agent?
- If you administer or make decisions about your organization's pension plan, do you have Fiduciary Liability coverage?

## Programs & Procedures

- Do you have a written Employee Manual including written job descriptions?
- Do you have a written Safety Manual?
- Do you have a written and defined Transportation policy identifying driver criteria and driver guidelines?
  - Do you require all drivers to complete a driver application, even those who drive golf carts or similar vehicles used for transportation on church premises?
  - Do you prohibit the use of cell phones in your vehicles?
  - Is loaning a vehicle to other organizations prohibited?
- Is there a procedure in place to notify leadership of an incident, accident or crisis?
- Does a formalized Emergency Evacuation/Crisis Leadership Program exist?
- Are inspections of the premises done on a regularly occurring basis?
- In the areas where there are minors in classrooms, do you have windows in the doors, utilization of half doors with the top half remaining open or a policy that doors remain open?
- Do you avoid high risk activities? If you participate in any high risk activities, do you require an Assumption of Risk Waiver and has this been reviewed by legal counsel and the limitations of these waivers?
- Do you screen volunteers and employees who work with children/youth including (1) background checks (2) written application (3) training, and (4) if possible the checking of references? Do you have a formal written policy and has this policy been communicated to all workers and repeated annually?
- For any organization using your facilities, do you require a Certificate of Insurance from you where you are named as an Additional Insured?
- Do you have a written Security Policy and is this regularly communicated with your staff and church/school leaders regarding security protocol, violent acts, response programs, etc.?
- Do you use electric extension cords and if so, have you had a licensed electrician review these for safety?

It can be a daunting task identifying and understanding the various risks your organization faces, structuring programs to minimize those risks, and then buying the appropriate coverage to respond just in case. But each is vitally important and should be taken seriously. Keep in mind that the suggestions on our checklist are not meant to be exhaustive, but are intended to get you thinking about the risks your organization faces and how to avoid them. ✚

### Gary Benson



Gary is a 27-year insurance professional. He owns and operates the Insurance One Agency in The Woodlands, Texas. You can reach Gary at [garyb@insuranceoneagency.com](mailto:garyb@insuranceoneagency.com).



# banknotes

by Eddie Skinner

## Healthy Home or Harried House: Getting Financially Stronger in Stormy Times

Getting in shape is a lot harder than getting out of shape, but during stormy times, we seem to listen better and there are some great opportunities available.

Have you noticed this in your own life? It was much easier for me to get out of shape than it now is to get back into shape. Just recently, I joined a Cross-Fit Training Facility in our area with my 15 year-old son. The trainer is actually taking it easy on me since I am approaching my 50th birthday, and it must be obvious to him who is in shape and who is not. Bigger clothes do not work in the gym, if you know what I mean. Getting back into shape will demand a plan, much effort and sacrifice, and some teamwork with people who know more than I do.

Financial health, like physical health, takes time, planning, teamwork and execution to be successful in today's economy. The current financial climate has created a tremendous opportunity as well—for those who are positioned correctly. As believers, we must not buy into the doom and gloom mentality, but even in the storms, look for the silver lining and expect God to provide ways to His children.

### **Interest Rates Lowest Ever**

Interest rates for 30-, 15- and 10-year loans are currently hovering right around 4% or below. This creates an incredible opportunity for us in our homes. For those who have paid their homes off, it is possible for you to take out what we call a cash-out refinance on your home. The purpose of this would be to reduce other debt, and take advantage of these lower rates by possibly investing in something at a higher rate or reducing debt at a higher rate.

### **Home Equity vs. Cash-Out Refinance vs. HELOC Loans**

Please know that if you do decide to take out cash on your home, there is a difference between a home equity loan, a cash-out refinance, and a HELOC (Home Equity Line of Credit). A Home Equity Loan and a cash-out refinance are very similar, but have very different rates available. I met a church staff member a while back who had paid off his \$350,000 home, but had some financial needs due to an ailing parent and had approached his bank about getting some cash out on his home. He asked his banker, not knowing the correct terminology about a home equity loan. The banker



gave him a Home Equity loan of \$280,000 with an interest rate of 7.9%. Not knowing any better, and being in need of the cash, he accepted and was on his way. The limit you can borrow in Texas is 80% of the appraised value on your home.

When we talked, he approached me about refinancing his home and I asked him why he had a Home Equity Loan instead of a cash-out loan on his home. The banker should have told him about the two products, but had not done so, and it cost him a lot of money because he was not properly informed. A refinance at current rates on a 15-year note (he had a 30-year) dropped his payment \$400 per month and saved him over \$180,000 in interest over the life of the loan.

Another client of mine wanted money out of her home so that she and her husband could buy a motor home to travel around now that their kids were out of the home. She had approached her bank and been offered, to my surprise, a Home Equity Loan of 13.9%. She was told this was because their credit scores were too low. I asked her what her credit scores were and she did not know. The next day I pulled her credit, and she and her husband had credit scores above 680. A decent credit score is anything above 640.

We closed her loan in two weeks with a 10-year rate of 3.875%. They got \$30,000 out of their home, were able to purchase their motor home, dropped their current payment on their 30-year loan by \$200 per month and stayed in great shape on their home loan. The other banker actually told her throughout the process that she needed to read the fine print on my loan with her, despite me dropping her rate almost 9% on the loan he had offered. Be careful whom you work with on these.

In addition, we were able to save her about \$200 per month on her homeowner's insurance by helping her realize she was paying too much for her policy. I would recommend checking your insurance rates every couple of years to make sure you are competitive on this as well. For example, I recently packaged my own home insurance and auto insurance together and saved over \$2,000 for the year by making a few calls and sending a few emails. I have some very competitive insurance agents with high integrity and strong faith I can recommend, if needed.

The Home Equity Line of Credit (HELOC) is another option you need to be aware of when working with money from your house. Because of equity you have in your home, banks will allow you to set up a line of credit. The good thing about this is that you do not have to pay interest on this line of credit, unless you actually use some of the money. This loan operates a lot like a credit card, but usually with a lower interest rate. Again, the limit is usually 80% of the value of your home, less whatever you currently owe on your home.

One last tool to mention here is the Reverse Mortgage for anyone over 62 years of age. It enables eligible homeowners to access a portion of their equity. The homeowners can draw the mortgage principal in a lump sum, by receiving monthly payments over a specified term or over their (joint) lifetimes, as a revolving line of credit, or some combination thereof. The homeowners' obligation to repay the loan is deferred until owner (or survivor of two) dies, the home is sold, they cease to live in the property, or they breach the provisions of the mortgage.

### Challenges You Will Face with Current Tools

Opportunities abound right now if you are buying a home or if you are looking to refinance your home. It is definitely not a seller's market yet. If you are an investor, the housing market is flooded with people who cannot qualify for a home loan, but would pay a decent amount on renting a property from you if you had investment properties.

The challenges for current homeowners are primarily two-fold:

1. Credit scores must be above 680 to receive cash back on your home. Homebuyers can have scores down to 600 in some cases and are usually closed easily with a 640 score.
2. Appraisals are usually paid for up-front, so before spending this money, it is good to get with a lender who will give you an idea of whether your home will appraise for what you need.

If you would like to evaluate the opportunities that you have in your home, please email me or call me to discuss. Repositioning some of your monthly bills and expenses could benefit you greatly through tax reduction and lower interest rates over the long term. If you would like to view some free online webinars, go to <http://budurl.com/EDDIESWORKSHOPS>. You could also subscribe to my blog at [www.askthemortgagepastor.com](http://www.askthemortgagepastor.com). ✚

### Eddie Skinner



Eddie Skinner is a Mortgage Loan Specialist for AMCAP Mortgage Bank in Houston, Texas. He graduated from Texas A&M with a degree in Finance in 1984 and from Southwestern Baptist Seminary in 1992. He served as a pastor in the Houston area for 23 years before joining the team at AMCAP. He can be reached at 281-860-3533, ext 103, or at [themortgagepastor@gmail.com](mailto:themortgagepastor@gmail.com).



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Visit their website at <http://dtkinc.com> for more information, or contact Parker Dalton at 832-741-1922 or 713-463-7878 for an information packet. He can also be reached via email: [pdalton@dtkinc.com](mailto:pdalton@dtkinc.com)

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**Marta Savin** 800.365.5345 HOU  
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**Mandi White** 800.365.5345 HOU  
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# 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
- mold remediation
- printing
- signs
- copiers and duplicators
- HVAC resources
- lamps and electrical supplies
- coffee service
- IT services and equipment
- repair and replace A/V electronic devices
- facility products
- personnel, finance, risk reduction & insurance
- janitorial and sanitation supplies and tools
- roofing and construction
- flooring/floor mats
- custom office stamps
- furniture and equipment
- facility and janitorial service
- maintenance, repair parts and tools
- disaster recovery and carpet cleaning
- advertising and promotional items
- church consulting
- public safety and property protection

**Vendors with a national presence include:**

- Blackmon Mooring
- Church Interiors
- National Signs
- Office Depot
- Upright Ministries
- SA-SO
- Mity-Lite
- Euliss Consulting
- Hillyard
- Insurance One
- DTK, Inc.

**How to participate: Join online at [www.churchco-op.org](http://www.churchco-op.org) or phone 888.350.3264 to enroll.**

Participating member with National Association of Church Business Administration and local chapters in Austin, Dallas, Fort Worth, Houston, San Antonio and Waco.



## New Members

Central Christian Academy,  
Houston, TX

Children's Learning Center,  
Arlington, TX

Christ the King Presbyterian Church,  
Houston, TX

Covenant Presbyterian Church,  
College Station, TX

Cramer Retreat Center, Spring, TX

Faith Christian Center, Pasadena, TX

First Christian Church, Tyler, TX

First United Methodist Church, Joshua TX

Friends in Christ Preschool, Frisco, TX

Hebron Community Church, Carrollton, TX

Our Saviour's Lutheran Church,  
College Station, TX

Prevailing Faith Church, Pasadena, TX

Preston Trail Community Church,  
Frisco, TX

Rockin' C Ranch, Lindale, TX

St. Christopher's Episcopal Church,  
Fort Worth, TX

Terrace United Methodist Church,  
Hilshire Village, TX

The Episcopal Diocese of Fort Worth,  
Fort Worth, TX

The Mission of Yahweh, Houston, TX

The Oaks Fellowship, Red Oak, TX

Turning Point Church, Fort Worth, TX

Tyler Seventh Day Adventist Church,  
Tyler, TX

20+  
YEARS  
...AND COUNTING  
CHURCH SUPPLIES & SERVICES INC.





TES Energy Services, LP presents:

## Lowering Your Electricity Costs at Your Church!



A Proud CO+OP Vendor!

TES Energy Services, LP will negotiate the lowest cost electricity contract for your Church facilities!

### ✓ **Why are electricity prices being quoted at 3 year lows both for residential and commercial!**

With a simple Letter of Authorization (LOA) our team of energy experts will go to work to offer you an honest, "apples to apples" comparison of savings among providers.

We will present your organization with an "indicative price" based on a broad spectrum of strategies and pricing models that match your energy goals.

### ✓ **Individual Attention**

By customizing a provider's contract terms to fit their buying strategies, TES Energy Services, LP has significantly added value to many of our property managers' portfolios.

### ✓ **Relationship with Providers**

Placing over 2 billion KWH, we have great buying power and very strong, positive relationships with all Texas Retail Electric Providers.

### ✓ **Market Timing**

Today's marketplace is a fast changing, commodity-based playing field. We are constantly monitoring the marketplace - "every hour" - for buying patterns, enabling you to focus on your specific business issues.

### ✓ **Competitive Negotiations**

TES Energy Services, LP brings the providers that are interested in your specific needs into a "Hot Box" to push the price down.

Once your "Strike Price" has been negotiated, then you are presented with one or more contracts and strategies to choose from.

### ✓ **As Your Consultant**

As your consultant, we will represent you for any issues in the future with your contracted provider (billings, meters etc.).

TES Energy Services, LP will bid your church's electricity among these low cost providers!



**CALL FOR A QUOTE:**

**972-447-0447 X105**

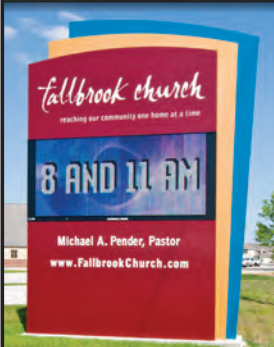
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*"Integrity, Knowledge, Experience"*



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