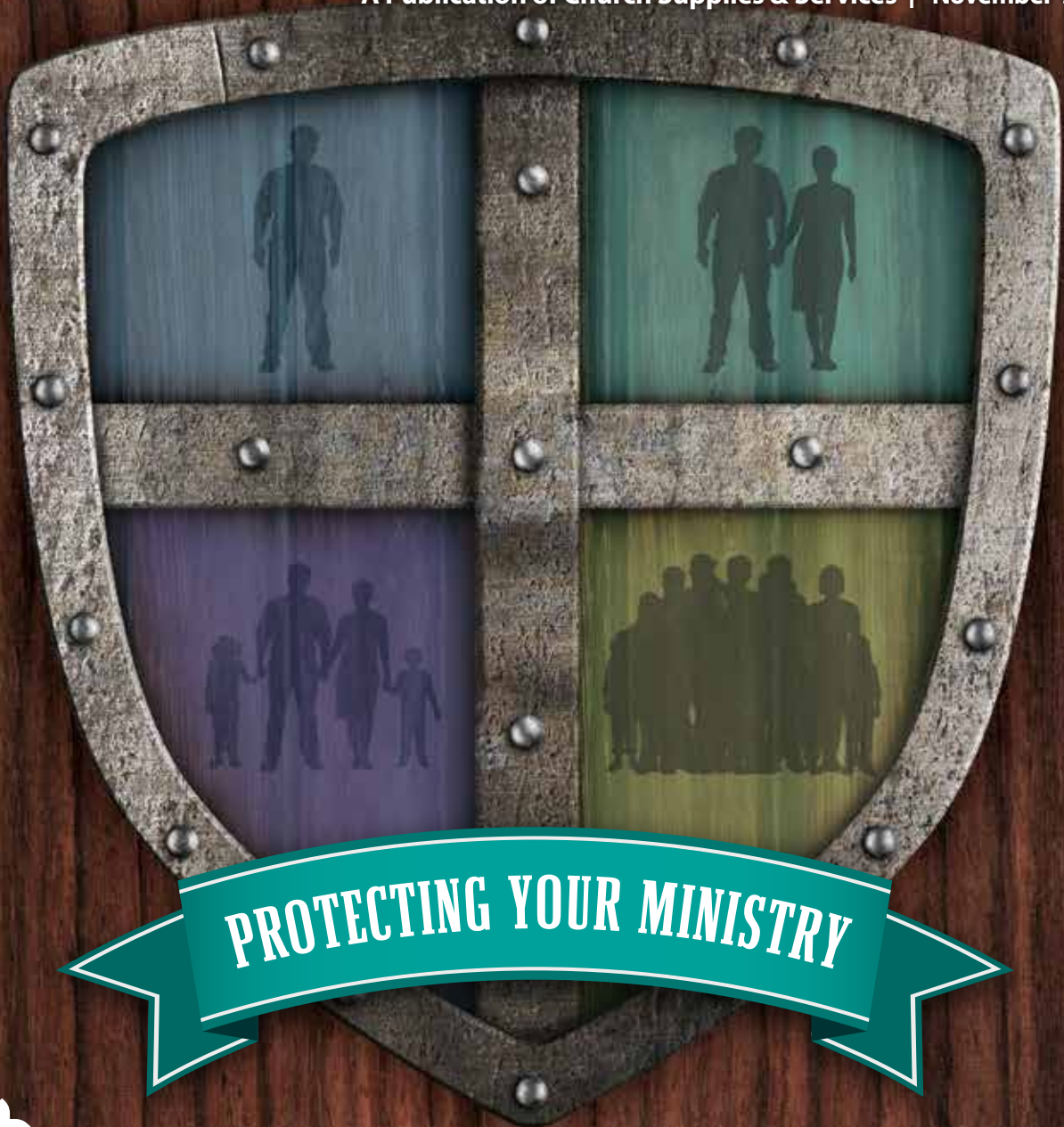


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TELEPHONE 832.478.5131 **INTERNET** www.churchco-op.org

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From the Director



Connecting People and Resources

Board of Directors | 2014

Randy Barnett

Champion Forest Baptist Church, Houston, TX
rbarnett@cfbc.org

Carter Bliss

Memorial Drive Presbyterian Church, Houston, TX
cbliss@mdpc.org

John Bohacek - Chairman

Family Church of Houston, Inc., Houston, TX
johnbohacek@msn.com

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Insurance One Agency, The Woodlands, TX
pburns@insuranceoneagency.com

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St. Mark Lutheran Church & School, Houston, TX
sconverse@stmarkhouston.org

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Cynthia Cox, CPA, New Caney, TX
ccox@cynthiacoxcpa.com

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Houston, TX
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Dale Hendrix - Treasurer

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cdalehendrix@icloud.com

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Frost Bank, Houston, TX
jeff.nuckols@frostbank.com

Robert Painter

Painter Law Firm PLLC, Houston, TX
rpainter@painterfirm.com

Taunya Painter

Painter Law Firm PLLC, Houston, TX
tpainter@painterfirm.com

Doug Reed

BEMA Information Technologies, Houston, TX
doug.reed@bemaservices.com

Dave Thomas

St. Luke's Episcopal Church, San Antonio, TX
davidt@stlukes-sa.net

CO+OP Representatives

www.churchco-op.org
888.350.3264 | 832.478.5131

Charlotte Hughes - Connection Partner

charlottehughes@churchco-op.org | 832.478.5131

Dan Bishop - Connection Partner

danbishop@churchco-op.org | 832.478.5131

Leslie Gawthorp - Connection Partner

lesliegawthorp@churchco-op.org | 888.350.3264

Production

Design

Elbe Creative
Dallas, Texas, 972.658.2751

Publisher

Patti Malott
Houston, Texas, 832.478.5131

Managing Connection Editor

Lindsey Lyons
Houston, Texas, 832.478.5131

Editor

Grace Low
Springfield, OR 281.507.2707

Printer

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My husband, John, a veteran with the Houston Police Department, is counting the days to his retirement in December. We were chatting about his 30 years with the department and I asked him what he would miss most. His response was not "the donuts" that we jokingly so often associate with police officers. Instead, he responded with, "I will miss the interaction with the community of people that I helped keep safe for many years. I enjoyed sharing with others how to be proactive in deterring crime. My role was to serve and protect, and I will miss that responsibility."

Just think what our world would be like if each of us took on the responsibility of protecting the ministry that God has entrusted us with personally: not just protecting our physical buildings, but also the people, the property, the relationships, the mission, God's reputation, and more.

This issue of *CO+OP Magazine* is packed full of words of wisdom for protecting that which we are so passionate about. Since people are our most valuable asset, you won't want to miss reading our lead article by Roy Wooten on page 19. Roy shares insights about healthy relationships and leadership culture.

David Moran discusses the importance of identifying Guardians of the Flock. Learn more about the need to protect your ministry through the use of "Sheepdogs" on page 26. Who are the Sheepdogs in your church or organization?

Gary Benson and Paula Burns address one of the greatest liability risks to a ministry—transportation. Learn how you can create a safer place for your ministry by benefiting from their Transportation Ministry tips on page 14.

This issue brings you many other articles about ways to protect your ministry—first impressions and carpet care, seeing through fraud, avoiding harmful chemicals, and much more. Grab a cup of coffee, take a well-deserved break, and fill your toolbox with valuable tips and tools.

As John stated above, he enjoyed sharing with others how to be proactive in deterring crime. By passing this magazine on to your ministry connections, you can share with others how to protect their ministries also. Let us know if you need an extra issue by contacting our office at 832-478-5131. A catalogue of all *CO+OP Magazine* issues can be found at www.churchco-op.org.

I am thankful for each of you and grateful for your support of CO+OP. May God bless you as you serve Him and protect His ministry.

Patti Malott
Executive Director



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National Association of Church Business Administration 2014 Chapter Contact Info

Alamo Chapter – San Antonio

Contact: Dave Thomas 210.828.6425
davidt@stlukes-sa.net
www.nacbaalamo.org

Texas Capital Area Chapter - Austin

Contact: Marshall Smith 512.476.2625
msmith@fbcaustin.org

Dallas Chapter #1

Contact: Greg Humphries 972.771.5500
ghumphries@fumcrockwall.com
www.nacbadallas.org

Fort Worth Chapter

Contact: James Gentry 817.921.5200
jgentry@mckinneychurch.com
www.gfwnacba.org

Houston Metro Chapter

Contact: Jennifer Rea 713.528.0527
jrea@stpaulshouston.org
www.nacbahouston.org

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NACFM

National Association of Church Facilities Managers 2014 Chapter Contact Info

Contacts:

Rick Burdon, 713.303.0319, President
president@nacfm.com

Jeff Galasso, 303.210.6911, Vice President
vicepresident@nacfm.com

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Connecting People and Resources





soundbytes

By Nick Nicholaou

Protecting Your Data: Is It Really Worth the Hassle?

The value of some church assets is difficult to assess. Personnel, congregational goodwill, and data are just a few examples of assets whose value is usually understood only once it's gone. None of us would say our data has no value to the organization, but trying to figure out what it's worth so we can adequately protect it is challenging.

Data is one of the most valuable assets a church has. Protecting it isn't difficult, but must be approached as deliberately and strategically as fire and security protection.

Data Categories

Churches have different kinds of data, and categorizing them can help set a value to strategically protect them. While some data (like email, databases, etc.) is mission-critical, others might just be convenient. Mission-critical data may include:

- **Communications.** Our availability to our congregation when they need us is important. That includes email, telephone (like our VoIP system), and letters.
- **Databases.** Our databases contain names and contact information, contributions, attendance, baptisms, and other data that help us serve our congregations well.
- **Sermons/Lesson Prep/Programs.** The research behind them, and the actual sermon, lesson, and program files themselves are valuable in that replacing them would be costly and, to some degree, impossible.
- **Graphic Files.** These include photos, videos, bulletins/programs, promotional posters, and audio files.
- **Governmental Documents.** Examples are church minutes, agendas, meeting notices, etc.

- **Custom Programming.** These include templates and anything else that has been customized to help communicate and serve with uniqueness.

What would happen if some of these, like email or the database, were made public or were destroyed?

Data Threats

Data threats are internal and external:

- **Internal.** Good employees sometimes become disgruntled employees, hardware sometimes crashes, vendors sometimes have sticky fingers. We are constantly being attacked with malicious software (called "malware"), and buildings are sometimes destroyed by internal causes.
- **External.** External threats include thieves, external catastrophes like storms and earthquakes, and those who try to hack into our systems just because our systems are connected to the Internet. In fact, our firm sees evidence of almost constant Internet programs (called "bots") trying to exploit system vulnerabilities. Their goal is to grab our data or computers to serve the interests of others.

Prioritizing Data Protection

Some data, if lost, would cause no serious damage. But other data losses could really hurt! Consider, for instance, if the database were no longer available, or if members' private information were made public!

We recommend thinking through the data you have and how its protection should be prioritized. Ask the following question about each category of data:

How long are we willing to be without this category of data when going through a disaster of some kind?

The answer will help determine the priority of which data needs to be restored first in the case of a major disaster. The answer will also set the disaster recovery/business continuity budget. For instance:

- If all data needs to come back online within a couple of hours, the cost for that strategy will be in the tens of thousands.
- If, instead, the data were prioritized, the cost might be only a few thousand dollars.

Some strategies worth considering:

- Communications (email and telephone) are probably the highest priority category for business continuity, followed closely by the database. The best way to ensure the highest possible uptime for these is to have them hosted off-site in a high-availability datacenter. A high-availability datacenter is one that never goes offline, which means that if you can get someplace where you have an Internet connection, you can access and use these systems.
- Data of other types may not be as critical, and can be located on the church premises as long as a good backup strategy is in place. We recommend:
 - Centralizing all data so it can be easily backed up.
 - Using current tape backup hardware that has adequate capacity and speed to do a full data backup every night.

Some recommend incremental backups (only backing up changed files on a daily basis with a full backup once weekly, for instance), but that only makes restoration more difficult at a time when you'll have many pressures and would appreciate not having that too. We disagree with the incremental backup strategy.

Our clients use LTO 3, 4, 5, or 6 tape drives depending on their capacity needs. We set them up with four weeks of tapes so they can have a backlog in rotation in case a file corruption isn't discovered for a few weeks.

This is also a better strategy than using portable hard drives, which can fail due to their many moving parts, drops, etc.

- Most churches would say that Monday is their heaviest data-processing day. We tell our church clients to take the backup tape from Monday night off-site every week so that if the church buildings were lost in a disaster we could still quickly get them to within a week of their data.

An additional strategy worth considering is to reduce the number of databases your team relies on (actual databases, spreadsheets, etc.) as much as possible, the ideal being only one. This helps ensure that a high-priority focus on protecting it will be maximally effective. It also has the benefits of saving staff time (updating a record only once takes less time than updating it multiple times in every database or list) and increasing staff synergies. The downside is that some ministry areas may have to adjust the way they maintain their data.

Layers of Protection

Protection from those who want to do you harm only shows its value when it's needed. We recommend that:

- Server rooms should be locked and accessible only to those with a need for access. And they should not be used as storage areas, since doing so reduces security and increases the fire hazard.
- Passwords should meet or exceed minimal policy requirements, avoiding words, names, dates, etc. that are easily guessed, and should never be shared with other staff members.
- Most of today's systems have fulltime connections to the Internet. That means the following are a must:
 - A firewall that is fully configured, updated, and tested to keep unwanted intruders, like bots and hackers, out.
 - SPAM filtering that is fully configured and updated to minimize the impact of malware in email.
 - Anti-Malware software installed on all servers, desktop computers, and notebooks.
 - These each usually come with an annual subscription that keeps them current on the latest attack strategies, and should always be kept current.

Your data, though difficult to objectively value, is one of your most significant assets. Implementing some fairly simple policies and procedures can go a long way towards protecting your data and your ministry. ✚

Nick Nicholaou

Nick Nicholaou is president of MBS, an IT consulting firm specializing in church and ministry computer networks, VoIP, and private cloud-hosted services. You can reach Nick at nick@mbsinc.com, and may want to check out his firm's website (www.mbsinc.com) and his blog at <http://ministry-it.blogspot.com>.

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banknotes

By Mimi Tran

Financial Scams and Schemes: What You Don't Know Can Hurt You

Whether or not you fall victim to one of countless frauds, scams and schemes that try to separate you from your money these days depends mostly on what you know and don't know.

The magnitude of the problem is difficult to calculate because no centralized fraud clearinghouse exists, and new variations of existing schemes appear constantly. Many crimes go unreported because their victims are too embarrassed or afraid to come forward. Babies, the youngest victims of identity theft, may not even discover they've been harmed for another decade or more.

What is clear is that no one is immune, regardless of age, education, income or geography.

New twists on old schemes

Much of this dishonest activity is based on schemes that have been around forever, but in today's world, technology enables criminals to put new and unexpected twists on them. Exceptionally good at what they do, individuals behind the scams often appear completely legitimate and trustworthy, and are masters at playing on their target's weaknesses, insecurities or desires.

Thanks to media attention, more people are aware of identity theft these days, but they are not as knowledgeable about other types of fraud that are just as harmful. Colorful names like pigeon drop, Nigerian letter, Iraqi dinar, Vietnamese dong, granny scam, phishing, secret shopper and others belie the sinister intent of these crimes.

Sadly, these predatory activities continue to multiply as the Internet and other communications tools make it increasingly easy for criminals—even those half a world away—to reach out and touch you. They can steal not only financial resources, but also their victims' dignity and peace of mind. Recovering lost money and trust can be difficult, costly and slow—or more likely, impossible.

Defend yourself

With so much at stake, education is the first—often the best—defense against getting caught up in a criminal's web. Learn all you can, and pass it on to others. There is plenty to know, but the good news is that there are more resources than ever before to help you understand the risks and how to protect yourself and your money.

Some recommended resources are websites for federal, state and local law enforcement agencies, including the Federal Trade Commission (ftc.gov), the Federal Bureau of Investigation (fbi.gov), the U.S. Secret Service (secretservice.gov), the U.S. Postal Inspection Service (uspis.gov), the state's Attorney General's office (oag.state.tx.us), and local police departments.

One additional website, funded by the FBI and the U.S. Postal Inspection Service, is also particularly useful: lookstoogoodtobetrue.com. This website's name points to good advice. If something—an investment return, a business opportunity, out-of-the-blue prizes or lottery winnings, anything—sounds too good to be true, it very likely is.

If you think you are a victim of fraud, don't keep it to yourself.

Contact local law enforcement immediately. Depending on the type of fraud, you may also need to quickly alert your bank, your credit card company, or other appropriate organizations. ✚

Mimi Tran Frost Bank

Vice President, Private Banking

B.S. in Marketing, Louisiana State University; Certified Wealth strategist
Mimi has worked in financial services since 2003 and has been a Frost family member since 2013.

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TRANSPORTATION SAFETY:

CREATING A SAFER PLACE FOR MINISTRY

By Gary Benson
and Paula Burns



Possibly because it poses one of the greatest liability threats for a ministry, few things generate more questions than transportation issues. Whether your organization owns, leases or even borrows a bus or van, the list of considerations is long. Each one takes time, commitment, and leadership, but if your goal is to make safer transportation a priority, the following items will progress you towards that.

Establish Standards for Drivers

An ideal starting point is establishing minimum standards for each driver. You can best accomplish this by adopting a written "Transportation Policy" (a sample policy is available on our website) that includes the following requirements at a minimum.

- **Age:** A minimum age of 25 and a maximum age of 70 are recommended (accident probability increases dramatically under or over these suggested driver ages). Exceptions to these age limits should be clearly outlined, including experience, attitude, and physical condition.
- **Driving Record:** Have no more than one (1) moving violation for the past 36 months and no more than one (1) chargeable at-fault accident for the past 36 months. Prior alcohol or drug-related violations should not be allowed.
- **License and Insurance:** Have a valid U. S. driver's license and personal auto insurance. If operating a vehicle with a capacity of more than 15 passengers, possess a Commercial Driver's License.



Additional Safety Considerations

In addition to proper driver selection, there are additional precautions you should consider.

- **Driver Form:** Have all drivers complete an Approved Driver Form (see sample on our website) and maintain an approved drivers' list that is reviewed annually.
- **Vehicle Maintenance:** Assign responsibility for vehicle maintenance according to the manufacturer's recommendations and no matter how short the list, vehicles should be inspected, including for proper tire pressure. Implement pre-trip and post-trip inspection programs.
- **Cell Phone Usage:** Require all drivers either to turn off cell phones while they are driving or to assign a passenger to answer any calls or texts.
- **Seat Belts:** Each occupant should be required to wear a seat belt at all times.
- **Seating:** Set and enforce capacity requirements for all vehicles.
- **Driver Fatigue:** Even the best drivers are susceptible to accidents, and driver fatigue is a growing trend towards contributing to accident frequency. Limit drivers to no more than eight hours in any 24-hour period, and have more than one driver for trips of six hours or more.
- **Late-Night Driving:** Drivers need to be well rested and attentive to driving at all times. Ban driving between midnight and 6 a.m.

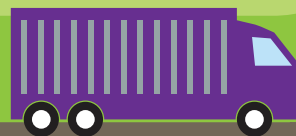
Volunteer Driving Planning— Important Facts and Exposures

Many churches and nonprofits have volunteers and employees using their personal vehicles for the church's purpose such as doing errands, performing services, or transporting children, youth or even adults on church-sponsored trips. If that volunteer should have an accident while "on business" for the church, there is an exposure to liability. In the event of a catastrophic accident, there could even be a lawsuit against the organization as well as against the driver and owner of the vehicle.

It is important to note that volunteer drivers, while using their own vehicles, will be covered by their own personal auto insurance, and their personal insurance is primary regardless of what insurance the church or nonprofit may or may not have.

What to Do

- Adding Hired and Non-Owned liability insurance to either your commercial auto or general liability policy helps protect your organization in the event of an accident involving a hired or non-owned vehicle. This endorsement extends liability coverage to protect the church, school, or other nonprofit for liability arising out of the use of non-owned or hired vehicles. In cases where a catastrophic injury occurs, the damages may exceed the driver's personal auto insurance limits, and in that case the church or nonprofit is potentially vulnerable and needs this important coverage as protection.
 - Hired auto: Any vehicle loaned to your organization, leased or rented by your organization, or used by your organization via a written contract.
 - Non-owned auto: Any vehicle that is being used on your organization's behalf for business and is registered to one of the insured's employees or volunteers.
- Screen volunteer drivers under the same guidelines as those for drivers of church-owned vehicles.
- Have all volunteer drivers complete and sign a Volunteer Driver form such as those found on our website. You will want the driver to know and understand the responsibilities and exposures to their own personal insurance.





Renting Transportation

When leasing a vehicle, follow these guidelines:

- When you rent a car or van, you will most often be given the option of purchasing an insurance policy from the car rental company or of signing a Collision Damage Waiver (CDW). A CDW is not a type of insurance: it's a waiver of the rental agency's insurance. In all cases, you want to purchase this insurance offered by the rental agency for three reasons.
 1. Unless the church's insurance policy specifically provides this endorsement (some do and some do not), if the rented vehicle is damaged, you will be paying out of pocket for the resulting damage. But even if the church's insurance policy has this provision, it typically includes a \$500 deductible or higher, and paying for the rental agency's insurance is often less.
 2. The church's insurance policy most likely will not cover "loss of use" as a result of the rental car's being out of service for repairs, and the rental agency may charge you for the lost time and revenue for the number of days that vehicle is out of service.
 3. Purchasing the rental company's policy eliminates the hassle factor – you simply turn the vehicle in and go home. Otherwise you have to hold your breath and wonder if that little scratch was really there before you rented the vehicle and whether you'll have to defend if it was or not.
- When renting a vehicle, we always recommend using the church's credit card as opposed to the personal credit card of the individual renting the vehicle. But most importantly, when signing the contract, be sure to sign "on behalf of XYZ Church." The rental contract you are signing attests that you are responsible, so by signing on behalf of the church, you're making it clear that you're only representing the church and not personally renting the vehicle.

Note: Be aware that occasionally the leasing agency provides no physical damage coverage. In that case, contact your insurance agency immediately to be sure your policy includes this coverage or request it to be added.

Avoid Lending or Leasing Church Vehicles

While we understand that you may want to assist another organization or ministry by temporarily lending or leasing one of your church-owned vehicles, we **do not** recommend doing so.

Considerations:

- Understand that your church will be held fully liable for damage caused by the negligent operation of your vehicle by others. If the user damages your vehicle, they will most likely expect you to turn in damages under your insurance rather than pay for the damages out of their own pocket.
- When you loan or lease your vehicle, you lose all supervisory control over who may drive it and how it's operated and cared for.
- If you want to help them,
 - consider aiding them financially in leasing or chartering a vehicle from a rental agency rather than incurring the risk of loaning or leasing your own vehicle, or
 - provide one of your own "approved" drivers.

Discourage distractions such as the use of cell phones, side conversations, and eating while driving.



Golf Carts in Your Ministry

Golf carts have become popular on church campuses to help transport people from the parking lot to a designated drop-off point near the church. Golf carts, however, are no exception to safety guidelines. To maximize safety, it's a good idea to have a policy for golf cart use.

- **Require a driver's license.** While it may be legal to operate a golf cart without a driver's license, consider limiting those driving on your behalf to experienced, licensed drivers.
- **Establish cart paths.** Set out distinct, approved cart paths for travel.
- **Reduce distractions.** Discourage distractions such as the use of cell phones, side conversations, and eating while driving.

15-Passenger Vans

15-passenger vans remain a significant legal and safety concern. The National Highway Traffic Safety Administration (NHTSA) is the agency responsible for establishing federal motor vehicle safety standards and for more than 13 years, the NHTSA has been issuing advisory warnings on the use of 15-passenger vans. While it is not illegal to use 15-passenger vans for general transportation, legalities aside, a duty is owed to those entrusted to your care to keep them safe from harm. While some improvements have been made on newer models, the vehicle's basic flaws make it nearly impossible to alter the risks.

The National Highway Traffic Safety Administration continually emphasizes the danger of these vehicles and provides a list of safety precautions in the event of their use.

- **Prevent Overloading:** No more than nine occupants, and load from the front to the back. If necessary, remove the rear seat and keep the rear area free of luggage or equipment. Absolutely nothing should be loaded on the roof, and don't tow anything behind the van.

- **Require Seat Belts:** Each occupant should be required to wear a seat belt at all times (88% of people killed in rollover crashes were not wearing seat belts, according to the NHTSA).
- **Vehicle Maintenance:** Make sure the vehicle is regularly maintained. Have suspension and steering components inspected and all maintenance done in accordance with the manufacturer's recommendations.
- **Inspect Tires:** Ensure that vehicles are equipped with properly sized and load-rated tires and at the proper inflation (a recent NHTSA survey estimates that 30% of 15-passenger vans have at least one tire that is significantly under-inflated by 8 psi or more). Replace tires per manufacturer's guidelines regardless of tread depth – tires lose their integrity with age, which is also why it is important to avoid using old spares.
- **Screen Drivers:** Make sure drivers are experienced in operating 15-passenger vans and have safe driving records.

According to Richard Hammer, noted attorney and author for Church Law & Tax Report, any church or ministry that continues to use 15-passenger vans, following four NHTSA safety advisories regarding these vehicles, assumes significant risks – risks of injuries or loss of human life, and potential legal liabilities caused by an accident.

If your organization requires transportation, mini school buses are the acceptable alternative most similar to vans. ✦

Gary Benson and Paula Burns

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281.350.6277
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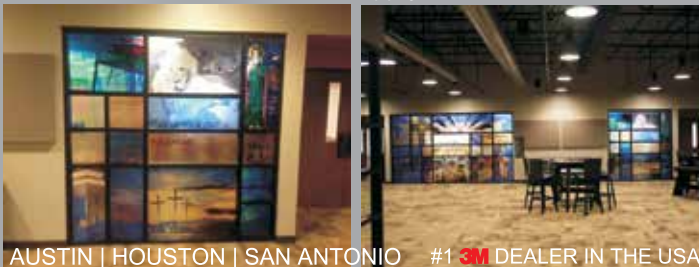
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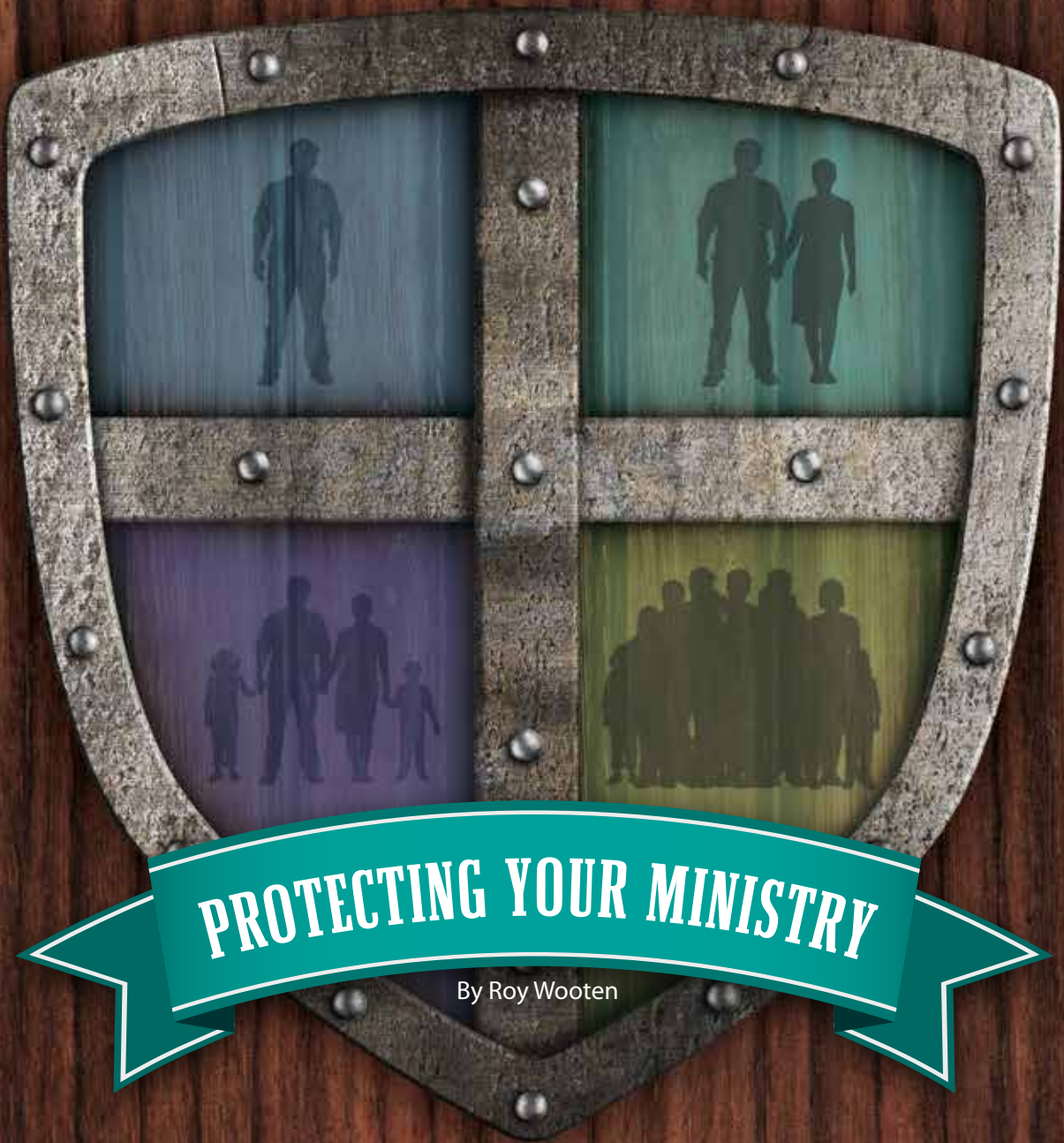
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PROTECTING YOUR MINISTRY

By Roy Wooten

I TIMOTHY 4:16

The call from the chair of the deacons of a church with regular attendance over 2,500 announced their pain in simple words.

“Our pastor has failed his church, his marriage, his family and himself. I don’t know what to do.”

Unfortunately too often the ethical and moral failings of key pastoral staff unleash havoc on everyone who knows and follows them. And the bigger they are, such as the very public issues with Mars Hill and Mark Driscoll, the greater the mess's impact has on our society's view of Christianity.

As God has used me to walk alongside many in their healing, I have found each of the struggling pastors to be shocked and pained at their own actions. Most have shared a similar sentiment that can be summed up as: "I don't know how I ended up in this mess."

When I was asked to pen an article about "Protecting Your Ministry," my thoughts kept coming back to the many pastors God has asked me to work with in similar scenarios. Based upon patterns I have witnessed, I believe God has placed on my heart to share a few key recommendations to help church leaders protect the ministry God has asked them to steward.

TAKE CARE OF YOURSELF. A preacher in my childhood years frequently prayed, "Lord, wear us out in your service." My experience, personally and professionally, has been that ministers who do not take care of their health and well-being are easy pickings for Satan to take out. Setting boundaries for your personal health may feel selfish, but you cannot expect those who follow you to take care of their "temple" (1 Corinthians 6:19) if you do not take care of yours. Get regular sleep, eat healthy, enjoy routine exercise, visit health professionals as recommended and follow their advice.

During Jesus' short ministry on earth He did not heal everyone. He did not raise everyone from the dead. He did not feed every hungry mouth and cast out every demon. He set healthy boundaries with the public, His followers and even His closest Apostles. In following Jesus' example, we also must set boundaries around caring for our very own physical, mental and spiritual health.

Early in my ministry career I occasionally found my personal spiritual development on hold as I focused heavily on leading and teaching others. If the only spiritual discipline you follow is when you are with others or studying in order to teach or counsel others, check to see if you have placed your spiritual development and relationship with God on temporary hold. I am thankful for Richard Foster's *Celebration of Discipline* and Gordon McDonald's *Ordering Your Private World* for guiding me toward prioritizing daily practices above my leading of others.

LOVE YOUR SPOUSE. I believe, practice and teach that I (and you in your home) am the most responsible person on the planet for the spiritual formation and development within my home. My first pastoral ministry is to my family. The most important link in a healthy family is the marriage relationship. How I do life with my spouse and my family speaks volumes to those who know and follow me.

IN FOLLOWING JESUS' EXAMPLE, WE ALSO MUST SET BOUNDARIES AROUND CARING FOR OUR VERY OWN PHYSICAL, MENTAL AND SPIRITUAL HEALTH.



My wife Devra and I have worked with thousands of couples and led over one hundred couples' retreats and workshops. Yet we invest in our relationship regularly. As couples we need to invest in our relationship:


- every year or two by attending a retreat,
- annually by assessing our relationship's highs and lows and renewing a relational plan for the coming year,
- quarterly with a day or overnight trip,
- monthly with regular date nights,
- weekly with crucial conversations about any unresolved issue, and
- daily by giving and receiving each other's movement toward each other, instead of against each other or away from each other.

Every couple rides the roller coaster of "feeling in love" and "losing that loving feeling." Your spouse's desirability to you is directly proportional to their place as the sole object of your affection and desire. When you lose that loving feeling, make sure there are no others, virtually or in reality, whom you have placed in the space in your head and heart meant solely for your spouse. Forsaking all others in every way changes your brain neurochemically to lead you to experience that loving feeling toward your spouse again.

BE PRESENT FOR YOUR CHILDREN. Do not let your children grow up relationally poor. Invest in your children beyond going to their games, recitals, shows, etc. Be present in their lives physically, emotionally and spiritually. Make time in your schedule to be in their world. Know their friends, find out their "favorites," learn about their challenges and successes and seek to understand their world view. And bring them into your world. Share what is going on in your life, your "favorites," and glimpses of things that challenge you and bring you joy.

What children experience of us will influence them more than anything we will ever say. How we handle our spousal relationship and marriage commitment, what we do with disappointments and challenges, how we handle our emotions and what they see of our integrity will be crucial influences on how they will do life as adults. Remember that your first ministry is to your family (1 Timothy 3:4).

CREATE AN AUTHENTIC ACCOUNTABILITY GROUP. I do not believe God intended for us to minister alone. Too many ministers feel like they cannot share the truth about themselves to anyone in their flock, their governing board or even anyone in their town. They fear that if anyone found out the full truth about the worst parts of their history or their heart, they would be disqualified from serving. In fact, churches have been brutal to ministers over the years, so this fear is not baseless.



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ANYONE IN THEIR TOWN.**

STOP TALKING ABOUT OTHERS AND INSTEAD BEGIN TALKING TO THEM.



Having a place where ministers can share their struggles with “what I do not want to do, I do” (Romans 7:15) takes the power away from the issue. What is kept hidden and secret within us becomes powerfully disruptive. Getting it out in front of us with another human or two is healing (James 5:16) because it eliminates its power over us.

Every minister needs to meet with a group of two or more from outside of their church family on a regular basis. This group can hold each other accountable for those areas in their lives where they see any integrity breach. They can help each other close the gap between what they believe in their heart and what is going on in their thought life or in what they are doing. We all need a place where we have no need to hide and where our fellow group members can challenge us by telling us things about ourselves that are in our blind spot. Prayer and confession with each other will strengthen our fight against the things of the flesh.


DEVELOP A HEALTHY LEADERSHIP CULTURE. Many of the struggling pastors I have worked with through their personal and professional failings have described destructive and unhealthy cultures within the staff and key leadership of the church. Sometimes it was a culture they inherited when they arrived in their new post and sometimes it was unwittingly developed over time through their own decisions and interactions with staff and key leaders. The health, or lack thereof, of the key leadership and staff will determine the level of overall church health. It is important that ministers at all levels influence the creation of a healthy climate within the culture of the staff and key leadership of the church.

1) Practice and expect responsible communication.

Some people become problems in our personal ministry and professional goals. Many times we share our problem with that person with multiple other people in our attempt to request prayers or seek advice. That problem begins to solidify as a host of other people become cheerleaders for taking a specific action with the problem person. By the time we come around to taking steps to address the issue (Matthew 18:15), our mind is already made up before the discussion starts.

Stop talking about others and instead begin talking to them. When you have a relationship issue, address the issue first with the person with whom you have the issue. I call it a “tell me about it meeting.” Meet with them to explain what you experienced them doing and ask them to tell you about it. Focus on trying to understand from their point of view what they did and why. Use your listening skills to hear and accept what they say as their truth about the situation. Share how what they did impacted you, and make a simple specific request of them regarding what you would like them to do in the future if a similar situation should arise.

If a key leader brings you a problem with another, ask them if they have addressed it with them yet. If not, ask them to let you know when they do. If they feel like they can’t address the issue with the person, offer to schedule a meeting with the three of you. Your role will be to help the person who has the relationship problem have the “tell me about it meeting” . . . not to serve as a referee to judge



COLLABORATIVE DECISION-MAKING SLOWS THE PROCESS TO MAKE SURE THAT EVERYONE HAS A CHANCE TO PARTICIPATE.

and resolve the issue. By doing so you will not only be teaching responsible communication, but also socially reinforcing its practice within the leadership and staff team.

2) Establish a type of “whistle-blower” policy.

Encouraging an environment where key leaders talk to each other instead of about each other will greatly influence a healthy environment. Another step is to give the person who is struggling with a decision or interaction with another a way to share their issue inside of the organization instead of outside to media, bloggers, etc. Establishing a policy that provides a person with a grievance a chance to state their case to an established leader can help them feel heard even if it is not resolved, and reduces the likelihood that the issue is broadcast for public consumption.

Determine what position will be the most responsible to receive such grievances. Add an additional layer of reporting should the grievance be against that person. Specify the steps the person should take in stating their grievance. Many such policies do not promise any action other than receiving the grievance, but whatever the person should expect from making the grievance should be stated clearly.

3) Lead with collaborative decision-making processes.

Some church decisions require prayerful consideration of very few people. In emergency situations people look to their leaders for urgent decisive action. But in most cases ministers’ and key church leaders’ decisions do not need be made in secret and dictated to the rest of the leadership team. In fact, that type

of dictatorial decision-making structure usually does more to hurt the rest of the leadership team and the church. Sometimes a well-meaning pastor focused on leading well insulates his decision-making in such a way that it leads to people’s experiencing him as a spiritually abusive tyrant.

Collaborative decision-making slows the process to make sure that everyone has a chance to participate. It includes meetings where team members’ skills, knowledge and intellect are tapped for making the best decision. It also provides space for people who are slow to adopt change to move in that direction when the final decision is reached.

Using collaborative decision-making processes does not mean naysayers always get their way. It means that everyone has the opportunity to voice any issues with a decision before the decision is made. They are able to be heard and feel heard even if the decision does not go their way.

In order to protect your ministry, take action immediately to invest in your relationship with God, your spouse, your children, and your self. Develop a plan of action to implement a healthy leadership culture within key church leaders and staff. God’s blessings! ✚

Roy Wooten

Roy Wooten, MS, is the Executive Director of Shield Bearer Counseling Centers in Houston (ShieldBearer.org) and co-author of *The Secret to Lifetime Love*.

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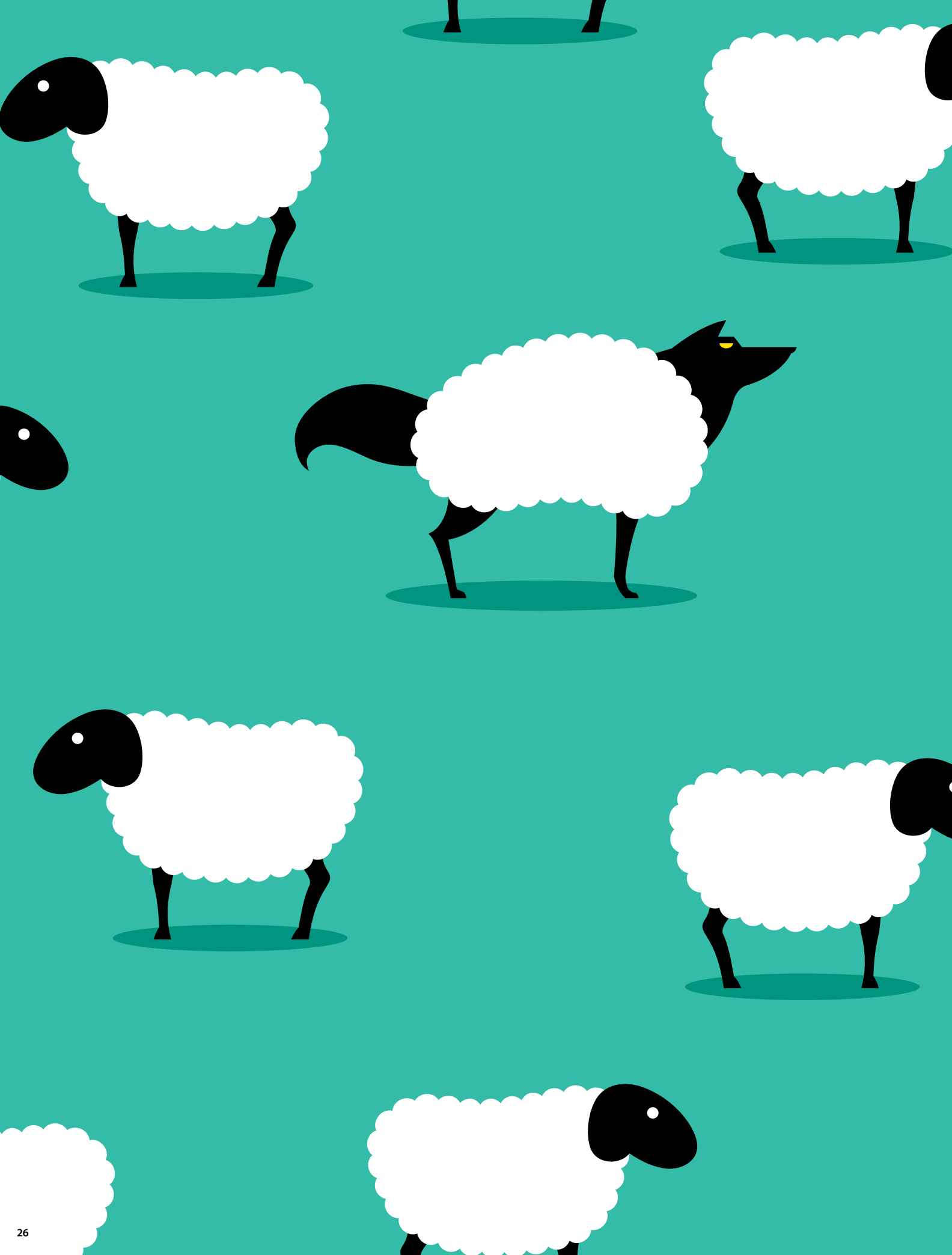




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Protecting Your Ministry: Sheepdogs and Guardians of the Flock

By David Moran

Most of us live our day-to-day lives with some sense or level of security. For purposes of this article we define security as “the state of being protected or safe from harm.”¹ The majority of Americans wake up every morning assuming that something “bad” or “criminal” will most likely not happen to them. I make a very strong assertion when I suggest “the majority of Americans,” because that is an assumption in and of itself with no empirical data to offer. However, the reality is that most suburban and redeveloped urban centers have created a perception of safety and security to attract individuals and families to invest and live in these centers. Who in their right mind would knowingly move to a crime-riddled part of town, or move their young family to an area known for violence? Irrespective of the socio-economic makeup or demographic, most people search for an environment that is stable, secure, and safe. As set out in Maslow’s hierarchy of needs, it is instinctive in human nature to seek stability and security.²

¹ <http://www.merriam-webster.com/dictionary/security>

² <http://www.simplypsychology.org/maslow.html>





The primary purpose of this article is to introduce a concept of roles that we accept, either consciously or unconsciously, relative to the ongoing battle against evil existing in our society. For purposes of this article we define evil as “causing harm or injury to someone.”³ The concept of roles introduced and discussed in this article is meant for each of us to take an introspective look into the role currently filled, and in turn critically think about the role we truly desire to fulfill. No one role is better than the other; however, certain responsibilities and consequences are inherent to each. The secondary purpose of this article is for leaders and contributors within ministries to view society through the prism of these roles, and to raise awareness of the real evils that can harm, hurt, or potentially lead to a deadly outcome of those served through our ministries. With the idea of security as earlier defined at the forefront of your mind, let us transition to the ministry environments of our communities of faith. So we ask the question, are you a Sheep or a Sheepdog?

Sheep, Sheepdogs, and Wolves

Former West Point psychology professor and one of the world’s foremost experts in the field of human aggression and the roots of violence and violent crime, LtCol (Ret.) Dave Grossman sets forth the premise that within society we fall into three categories of human behavior relative to violence and violent acts⁴: Sheep, Sheepdogs, and Wolves.

We will not spend much time on the Wolves because we will assume that Wolves as defined by Grossman are not actively involved in your community of faith. Wolves represent the evil men and/or women in this world who are capable of extremely evil deeds, and look to feed on the Sheep without mercy. It is incomprehensible that a “Wolf” would exist within your community of faith, as a “Wolf’s” characteristics are incompatible with the core values of individuals serving in a ministry role. This leaves us two types of roles to discuss: Sheep and Sheepdogs.

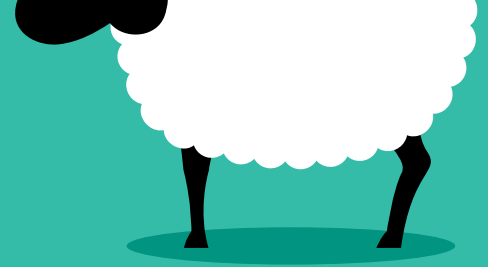
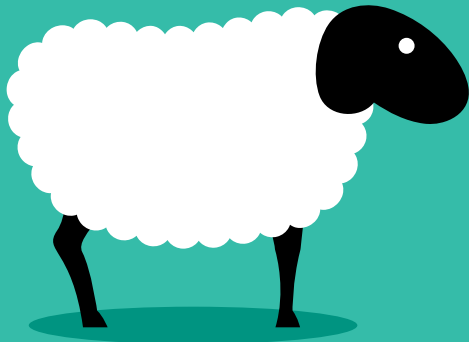
A paradox exists in American society relative to increased violent crime rates and the fact that violence is still relatively rare. “Some estimates say that two million Americans are victims of violent crimes every year,” which is a staggering number; however, there are now over 300 million Americans, which means “that the odds of being a victim of violent crime is considerably less than one in a hundred on any given year.”⁵ To take the inconsistency a step further, many violent crimes are committed by repeat offenders, which actually brings the number of violent citizens to less than two million. Grossman attributes this rarity of violence to the fact that “most citizens are kind, decent people who are not capable of hurting each other, except by accident or under extreme provocation.”⁶ In essence he suggests that most people are Sheep.

³ <http://www.merriam-webster.com/dictionary/evil>

⁴ <http://mwkworks.com/onsheepwolvesandsheepdogs.html>

⁵ <http://dailycaller.com/2012/03/29/on-sheep-wolves-and-sheepdogs/>

⁶ <http://mwkworks.com/onsheepwolvesandsheepdogs.html>



Sheep are rarely forced to make hard and tough decisions when it comes to life and death or good versus evil.



The term “Sheep” is not to be looked at by us as condescending or belittling. It is a role that describes the individual who is kind, gentle, and peaceful.⁷ Sheep live and operate within a predictable routine of life that rarely positions them into situations where they have to encounter or interact with evil persons in their day-to-day activities. Sheep are rarely forced to make hard and tough decisions when it comes to life and death or good versus evil. “When faced with conflict, they generally try to do the right thing, avoid making waves, and demonstrate pro-social behavior.”⁸ Sheep are your typical and positive contributors to society who depend on someone else to protect their physical interests on a daily basis. Their security relies heavily on the police, military, or some other authoritative force.

Those whom the Sheep depend upon to protect their interests are defined as “Sheepdogs.” Sheepdogs are the protectors of society. Much like a livestock guardian dog, the role of a societal Sheepdog is to protect the flock. Sheepdogs live among the flock, but are unique and set apart in their predisposition to “vigilantly watch for evil Wolves.”⁹ Sheepdogs are always on the perimeter “sniffing around, checking the breeze, barking at things that go bump in the night, and yearning for a righteous battle.”¹⁰ Sheepdogs have a mindset that pulls them towards dangerous situations when most would flee.

Their deep inherent nature is to protect. In our society the typical Sheepdogs that come to any mind are law enforcement officers and members of the military. Their professions require them to be Sheepdogs, but what about the Sheepdogs who do not wear a law enforcement or military uniform? Guardian Sheepdogs exist within society, as anyone may actively choose the protector role.

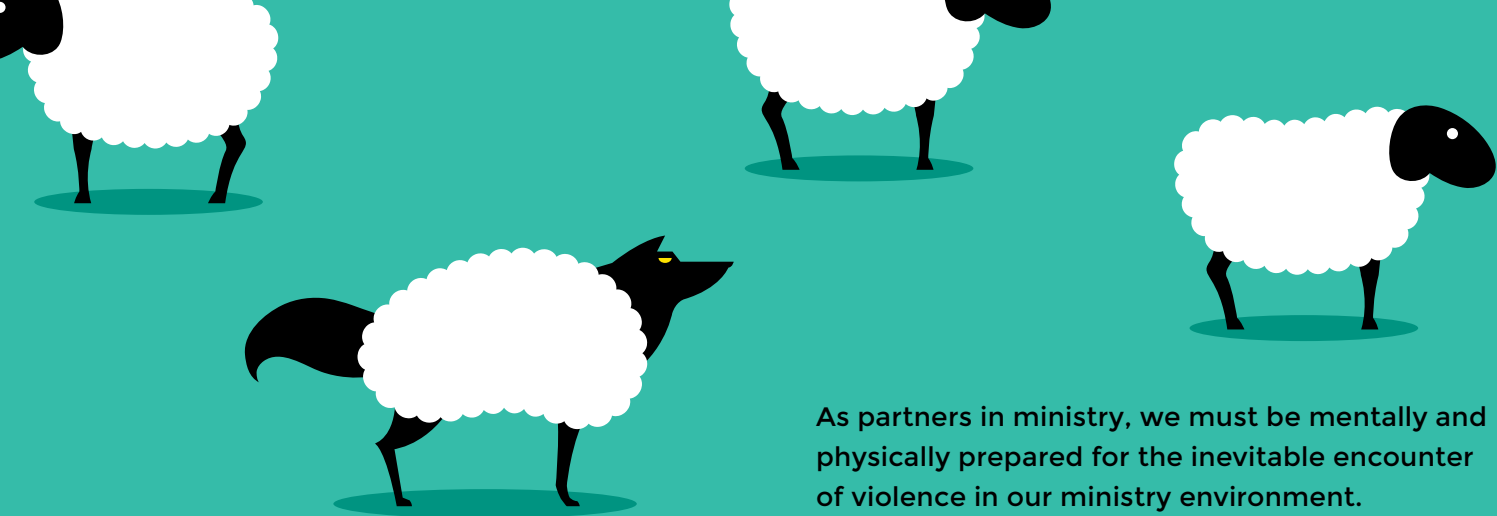
Unlike the Sheep, Sheepdogs, and Wolves born in nature, you as an individual can serve in whatever capacity you desire. As Grossman states, “it is a conscious, moral decision” as to which role you choose. It can evolve over time from Sheep to Sheepdog, and vice versa. The personal decision of our role and impact to the security of our ministries lies within the understanding of which role we elect to accept. How can we protect our flock if there are no Sheepdogs to fend off the Wolves or prevent the Wolves from attacking? Is it realistic to expect everyone to serve as a protector? Most likely not. Understanding who the Sheep and Sheepdogs are within ministry will allow leaders to best shape the conditions for overall security of the ministry and those we serve. This security is critical, as violence towards ministries has risen over the recent past, and a significant decrease does not appear imminent if current trends are sustained.

⁷ <http://www.artofmanliness.com/2013/05/14/are-you-a-sheep-or-sheepdog/>

⁸ <http://www.artofmanliness.com/2013/05/14/are-you-a-sheep-or-sheepdog/>

⁹ <http://www.artofmanliness.com/2013/05/14/are-you-a-sheep-or-sheepdog/>

¹⁰ <http://mwkworks.com/onsheepwolvesandsheepdogs.html>



As partners in ministry, we must be mentally and physically prepared for the inevitable encounter of violence in our ministry environment.

Violence Towards Ministries

Data collected from January of 1999 to February of 2014 shows the total number of Deadly Force Incidents (DFIs) at Faith Based Organizations in the United States as 792. Over 75 percent of these reported DFIs have occurred since 2009, reflecting an exponential increase over the last six years. DFIs in these cases include abductions, attacks, suspicious deaths, suicides, and deadly force intervention/protection.¹¹ Incidents of violence range from disputes related to infidelity of pastors with congregants to workplace violence, robbery of churches, and confirmed mental illness. Numerous reasons lead to violence at Faith Based Organizations, but the major takeaway is that violence has occurred and it has increased at an alarming rate.

As partners in ministry, we must be mentally and physically prepared for the inevitable encounter of violence in our ministry environment. Leaders must take appropriate actions to set the conditions for the safety and security of those within their ministries and those whom they serve. This leads to the secondary purpose of this article. Now that awareness has been raised to the fact that our ministries are not immune from the consequences of a broken and fallen world, what are the measures that need to be taken to protect our flock?

A first logical step would be to identify the Sheepdogs within your ministry. If you conclude none exist, then it is incumbent they be identified and given the tools appropriate to their role. It is not uncommon to see hired law enforcement at a Sunday morning worship service across our nation's churches. The reality is that churches, faith based organizations, and ministries that serve our communities will most likely

have protectors within the core group. It is just a matter of identifying those protectors and asking them to actively serve in that role. Remember that Sheepdogs will instinctively protect, but they will not be able to do so if they are not identified, assigned and present.

There are distinct approaches that can be taken for the implementation of a security plan, and there are many organizations, both public and private, that can meet those needs; however, the foundational principles that lead to an increased level of security begin with individual actions that result in a corporate mindset. If you choose to be a Sheep, just understand the consequences of that choice. If that is your choice, position yourself to situations where the probability of having to make a decision in a dangerous or precarious security event is significantly low. If you choose to be a Sheepdog, understand the responsibility that choice demands. Always be alert, prepared and ready to protect the Sheep around you while acknowledging the fact that you are knowingly placing yourself in the role of protecting the Sheep from the evil and dangerous actions of the Wolves.

Understand these roles to best protect your ministry. Are you prepared to be a Guardian of the Flock? +

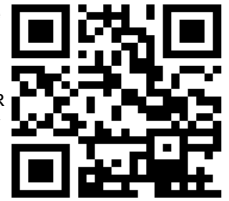
David Moran

David Moran serves as President of Evocati Security Services, Ltd., a Moran Enterprises company, and continues to serve as an infantry officer in the United States Marine Corps Reserve. He is a licensed Security Consultant and Concealed Handgun License Instructor with the State of Texas. He can be reached for any security related consulting or training at davidmoran@moranenterprises.com or 281-893-1987.

¹¹http://www.carlchinn.com/Church_Security_Concepts.html



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CARPET CARE

For Churches and Worship Centers

By Bryan Carey

How beautiful is your church carpet?

The answer depends greatly on the care you provide for it. Proper cleaning and maintenance will keep your church or community center carpet looking great for its full lifetime, help to improve your indoor air quality (IAQ), and maintain your carpet warranty. Carpet appearance is also a reflection on your organization.

Cleaning your carpet properly is probably easier than you think. With a basic understanding of the right carpet-cleaning products and a solid plan, you can implement the most appropriate method for cleaning the carpet at your facility. The following outlined steps will help you identify effective carpet cleaning solutions, equipment for in-house care, and service providers who will clean your carpet right the first time.

Preventative measures should be considered when discussing carpet care. Soil is primarily tracked in by foot traffic. 250 members entering a facility each day can track in as much as nine pounds of soil after 30 meetings or events! And the average overall cost per pound to remove that soil from the facility is estimated at over \$700.00 per pound! Outside scraper mats and interior walk-off matting are essential components of any successful carpet maintenance program. It's a simple concept: Keep as much dirt out of your facility and carpet as possible.

Vacuuming

Proper vacuuming is the easiest and most effective way to keep your carpet clean. Over 70% of the dirt in your carpet is dry particulate that can be easily removed by vacuuming. Regular vacuuming can also have the largest impact on the air that you breathe (IAQ).

To get the most out of your vacuuming regime, remember these few easy tips:

- "Top-down" cleaning saves you the step of vacuuming again after dusting. Be sure to dust off blinds, windowsills, furnishings and furniture surfaces first and then vacuum away any fallen dust.
- Use a quality SOA (Seal of Approval) Green Label commercial-grade vacuum cleaner with at least a 99% filtration rate.
- Remember to replace or empty vacuum bags when they are half to two-thirds full, and keep the filters clean.

How Often Should You Vacuum?

- As a broad rule, you should vacuum at least once a week with a quality commercial vacuum cleaner. However, the more foot traffic over your carpet, the more often you need to vacuum. The general formula is:
 - Vacuum daily in high-traffic areas.
 - Vacuum twice weekly in medium-traffic areas.
 - Vacuum weekly in light-traffic areas, using the appropriate attachments at carpet edges.

Spill Removal

With today's stain-resistant carpet, treating spots and stains has never been easier. Still, no carpet is completely stain proof. Every carpet will eventually be introduced to spills of coffee, soda, tea, juice, etc. Unfortunately, not every carpet will receive the appropriate remedial action after these spills take place. Whether it's just a drip or two or the whole cup, the key is to act quickly! So, to knock out spots, follow these two steps.

Step One: Absorb the Spill

- Blot liquid spills with a dry white absorbent cloth. In a pinch you can make do with plain white paper towels (not printed or colored paper towels!). Dab the area from outside inward until the area is barely damp. Semisolids, like food spills, may need to be scooped up with a spoon. Solid dried bits can be vacuumed up. Warning: do not aggressively scrub or use a hard brush! Bristles and scrubbing can damage carpet. Fraying and texture change of the carpet fibers are the likely results.

Step Two: Treat the Spot

- Use a high-quality commercial-grade carpet chemical. You don't want to just run out to the grocery or hardware store and grab a bottle of carpet chemical because these are typically residential-grade products that are very harsh on carpet and the stain protectors used in manufacturing carpet fibers. I highly recommend that you use a CRI (Carpet and Rug Institute) certified SOA (Seal of Approval) carpet cleaning product. Though these have been laboratory tested, you should still color-pretreat any cleaner on a scrap of carpet or out-of-the-way area of your carpet.

NOTE: Test to see if a cotton swab or corner of a towel dabbed with a little of the chosen chemical works to remove the spill. If it does, then you can proceed with treating the entire spot. If it doesn't transfer to the swab or cloth, you may need to use a different chemical.

- Follow the product's directions for careful use. More is not better. Apply a small amount of appropriately diluted cleaner to a white cloth and work in gently, from the edges to the center. Blot the area . . . but don't scrub. You may need to do this several times to remove the spot. After the spot is gone, blot the area with clear water once or more to remove any remaining product.

BEST PRACTICE STEP - A small hand-held carpet spotter (extractor) really comes in handy for removal and routine maintenance of spills. Commercial versions of the smallest of these spot extractors vary from \$300.00 to \$600.00 and double as upholstery cleaners. On-site spotters can prove their worth for quick and efficient carpet spill clean-ups.

In-House Carpet Extraction Cleaning

Here are some pointers and what you need to know about "do-it-yourself" extraction cleaning:

- Vacuum thoroughly first. This has a big impact on the whole process!
- Follow the instructions on the commercial-grade extractor machine carefully. Be sure to get an adequate-sized machine for your facility. A grocery store residential extractor will be undersized, underpowered, and overtasked for a facility larger than 2,000 square feet.
- Follow the instructions on the chemical bottle carefully. Do not add/mix other chemicals or under-dilute in an attempt to make your cleaner "stronger."
- Be sure to apply any chemical to the carpet as a separate step with a sprayer (bug/fertilizer sprayers work great!).
NOTE: Use only water in your extractor machine to rinse up chemical out of the carpet.
- Wait until the carpet dries before replacing the furniture or walking on the carpet. This step can take 6-12 hours.
- Ventilate the area. Set the air conditioning on a moderate setting (72 to 76 degrees). Fast-drying time helps prevent mold growth. Commercial blower fans to circulate air will expedite drying time and are available to rent or purchase at the same locations that sell or rent commercial extractors.

Professional Carpet Cleaning

Periodically you should have your church location or meeting center carpet professionally cleaned. At least once-a-year cleaning should be the minimum.

How does one go about finding a reputable carpet cleaning service provider?

The Carpet and Rug Institute (CRI) strongly recommends getting your carpet professionally cleaned by an SOA-certified service provider. These companies use SOA-approved equipment and products in order to assure their customers that the carpet is being serviced with the best products. It is also the most effective way to keep your warranty intact.

- You can check for a listing of SOA-certified service providers in your area by visiting www.carpet-rug.org.
- A quick Google search for customer reviews is advisable and can tell you a lot about the company.

Ask the potential Service Provider you are considering. . . .

- "How many years have you been in business?" The answer can speak volumes about a company's reputation and experience.
- "Do you vacuum before deep-cleaning the carpet?" The answer should be yes. Vacuuming before deep-cleaning is critical and makes a difference in the end result.
- "How is your pricing structured?" Pricing should be based on the area cleaned, typically per square yards or square feet, not by the number of rooms. Make sure to measure your areas before you get on the phone.

Your flooring, including your carpet, is the most visible surface in your facility and is a valuable asset. Keep it clean, beautiful and protected with the proper care it deserves! ✦

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By Michael Bernstein

Protecting the Ministries: Energy Contracts

"What to Look For - What to Avoid"

The Texas Market is flooded with energy "professionals"! How many times a week do you get a call from an energy company or a self-proclaimed energy expert to give you an instant quote for your next electricity contract?

We frequently run across churches telling us that they have signed a contract recently. Unfortunately many of these contracts have not been scrutinized carefully enough before signing. The energy "expert" should know better, but many may not realize what the energy provider that they represent is writing into their Terms and Conditions. Plus the rate may not really be "Under Market" to benefit your church budget.

Below are a number of areas that need to be reviewed in your contract:

1. **Terms and Conditions:** Are there any terms that don't offer you the best available benefits for churches or schools and non-profits?
2. **Ancillary Charges:** are you paying for these? Sometimes the terms alone can raise your rates or make the fixed-rate contract act like a variable rate. Many of the contracts don't include ancillary and line-loss charges, which can cause extra costs to be added to your bill each month. This should be part of your pricing, not a pass-through.
3. **Do you really want to be on a month-to-month rate?** The conditions of the contract may have unreasonable actions that can be taken by the Retail Electric Provider (REP) that can cause termination of the contract without notice, which might switch you into a month-to-month rate automatically. Terms on the contract need to be identified and negotiated.
4. **Adding a building?** Some REPs write very stringent contracts that stipulate that if you add a facility, the rate must be renegotiated before it can be added to your current contract. This can have a bearing on your building a strategy for choosing a provider that matches your church's needs.
5. **Would you buy a home from a builder in bankruptcy or financially strapped?** During the past few years we have seen several of these types in energy providers, including even the largest and oldest REPs in Texas.
6. **Not getting your bills?** If you haven't received your billings, please call your agent, broker, consultant or REP to verify the address to bill to. By not paying your bill on time, you may be jeopardizing your credit standing, your ability to seek a contract from a new provider, and risking the addition of late fees to your bill. Don't just skip a payment without an invoice being sent to you: take some action!
7. **Have you asked for references?** References are always a good way to assure great service. Request and verify references.

8. **Is there a grace period that is a reasonable length of time to pay your bill before a late fee is charged?** All churches, no matter what size, are affected by contributions. With the economy making a big impact in areas, recent economic history may have been a factor in deciding which bills to pay first. Extended terms can give relief at times when you need it the most. After all, it's all donated money, and good stewardship is key to "Protecting Your Ministry."
9. **Are there hidden fees in the bill?** There are several charges that can add up to as much as 30% of your energy rate alone. Your agent should be able to assist you in determining your church account's true cost.
10. **Are you really getting the lowest energy rate possible?** With fixed rates low in recent years, you certainly will want a fixed type of rate in today's market; this will be more predictable for your budget. Variable can be introduced to you, but it takes nurturing and continuous monitoring to "lock the rate" in the proper months when the market seems favorable. This is more risky than you may be led to believe. Economic and weather factors can drive up variable rates and use up any savings that you may have seen all year. There is no effect on an energy fixed rate to the consumer in contract.
11. **Are you paying for only what you use?** Many of the contracts have a feature called a "swing limit." If the limit is 20%, then the difference between the market rate and your contracted rate will be added to your bill for all energy used over or under 20%. This is not a penalty, but your rate will change if you go outside of the swing limits! Many providers will eliminate swing limits from your terms and conditions if you negotiate properly.
12. **Are you paying meter fees?** Not necessary. Most contracts can be written without the meter fees to save you that money. We have seen meter fees as much as \$19.95 monthly per meter.

Is your rate at your church or school really the lowest available? Many consultants registered with the PUC as a part of the Aggregator/Broker/Consultant (ABC) channel have tried aggregations. They are difficult in many ways. TES Energy Services, LP's Aggregations have resulted in success, consistently locking in "under market rates" for our churches and schools and other accounts. We call it our "Power Buying Pool." It is the only way to go for churches and schools to receive an under market rate!

Generally churches and schools use from about 100,000 to 3 million kWh per year. To receive a special rate from providers, we try to build a "Power Buying Pool" of several million kWh made up of churches that are renewing in a certain month or new accounts that want to take advantage of a "group rate."

In fact our offering has been as low as the mid-4's per kWh! Most of those churches and schools started in December of 2013 and will be coming out of contract in December of 2016.

Is your church paying in the mid-4 cents per kWh? The market has moved up somewhat and is now pricing in a 5- to 6-cent range for electricity. At the time of this writing we are taking applications for churches to be in a low 5 cent per kWh range: Under \$0.054 per kWh is our strike price.

If your church's current contract ends between now and December of 2016, please check with us so you don't miss out on an "Under Market" rate. This will truly be an under market rate with over 300 million kWh enrolled so far in our "Power Buying Pool." Take advantage of power buying as a group. It will be worth your time to check in with us to save money on one of the largest expenses that your church or school faces.

By being the exclusive energy consultants for the Church CO+OP, TES ENERGY SERVICES, LP has been scrutinized by the CO+OP to avoid all of the above issues. Our employees have been certified and the company is a member of the Texas Energy Professionals Association.

Protecting your Ministry is simple: call your CO+OP energy expert from TES Energy Services below for a no-cost energy savings review. +

Michael Bernstein
 TES Energy Services, LP
 Phone: 832.516.8525

Email: tespowerbuy@tesenergyservices.com

Michael Bernstein is the CO+OP Account Manager for TES Energy Services, LP (TES). Michael possesses detailed knowledge of the energy industry, along with expertise in sales and marketing, training and development, customer relations operations and non-profit management. He covers the Houston and South Texas areas. Contact Michael Bernstein at 832.516.8525.



cleansweep

by Mark Whitt

Protecting Your Facilities and People

Serving a church or other religious facility comes with a responsibility to be a good steward of the resources used in performing that service. For Facility Managers, that stewardship not only involves the money spent in cleaning your facility, but it also involves choosing the right products that will protect your facility and the people who enter the facility. The first step in providing a safe environment is to choose chemicals that are not harmful to either the facility or the people.

The most common place to find out if a chemical is harmful is to refer to the chemical's Material Safety Data Sheet (MSDS), which provides the following safety information as required by OSHA:

- Section II – Hazardous Ingredients
- Section III – Physical and Chemical Hazards
- Section IV – Fire and Explosion Data
- Section V – Chemical Reactivity
- Section VI – Health Hazards
- Section VII – Precautions for Handling and Safe Use
- Section VIII – Protective Equipment Required

Finding out if a chemical is harmful is easy, but finding chemicals that are safe to use and what to consider when selecting the chemicals can be a little more complicated. All major chemical manufacturers have developed "Green" chemicals and programs, and visiting a manufacturer's website or requesting the literature from your supplier is one way to find those safe chemicals. However, a chemical does not have to be Green Seal Certified to be safe. Some chemical manufacturers opt for an EPA designation of DFE (Designed For the Environment), which also attests to a chemical's safety. "Green" chemicals got a reputation for not being as good or effective as regular chemicals, but that is no longer the case. Therefore it is no longer necessary to sacrifice safety for the quality of the chemical.

When choosing a chemical, one thing to consider is whether the product is bio-based. Bio-based products are made with ingredients from renewable plant, animal, or marine resources. They are not only safe for your facility and people, but have less impact on the environment than petroleum-based chemicals and are almost always biodegradable. For a product to be truly bio-based, it must contain 90% or more bio-material content. High bio-based content is defined as 51% - 90%, moderate bio-based content is 21% - 50%, and low bio-based content is 20% or less.

Chemicals don't have to be Green Seal or DFE certified to be safe, though that is a large factor to consider when choosing a safe chemical. There are many other factors to look for, such as:

- **Biodegradability:** Is the chemical biodegradable, which means that the product does not bio-accumulate and is biodegradable in the environment as well as wastewater sewage treatment plants?
- **Non-Butyl:** Is the chemical butyl based, which is a very toxic and corrosive chemical?
- **Non-Corrosive:** Is the chemical non-corrosive, meeting OSHA's 29 DFR 1910.1200 standard, and the DOT Hazardous Material Regulations?
- **Non-Flammable:** Does the chemical meet OSHA standard 29 CFR 1910.2100 DOT hazardous material regulations?
- **Non-Acid:** Does the chemical contain an acid that could be harmful to people and many environmental surfaces?

- **No Petroleum:** Is the product made of petroleum distillates that can be harmful to both people and the environment?
- **Health Hazards:** Does the chemical contain components that are known to cause cancer, birth defects, or other reproductive harm? Look to see if the chemical meets the Safe Drinking Water and Toxic Enforcement Act of 1986, California Code of Regulations.
- **Phosphate Free:** Does the chemical contain phosphates?
- **SARA 313:** Does the product contain any chemicals reportable under the SARA 313 and meet EPA Section 313 of Title III of the Superfund Amendments and Reauthorization Act of 1986?
- **Non-Toxic:** Does the chemical meet OSHA standard 29 CFR 1910 Subpart Z and qualify as non-toxic? One exception to this is when selecting a disinfectant: because of the killing efficacy of disinfectants, they cannot qualify for this rule. Quaternary based disinfectants are generally considered less toxic and corrosive than other types of disinfectants such as phenol based or sodium hypochlorite (bleach).
- **VOCs:** Does the product contain Volatile Organic Compounds (VOCs)?

The list could go on, but the above are the major categories, and other factors will typically fall into one of the above. Regardless of the general safety of the products you use, there are still precautions that you will need to take. Never leave any chemicals unattended in your facility, especially where children are present. Keep a copy of an MSDS on site for all chemicals, and refer to the first aid section if there is an exposure to any chemical. Utilizing concentrated chemicals can provide many benefits to the environment through source reduction as well as being more cost effective; however, it is important to follow all directions on the chemicals and to provide the appropriate protective equipment (PPE) as suggested for anyone handling chemicals. ✦

Mark Whitt

Mark has over 30 years in the cleaning industry, including managing the housekeeping operations at MD Anderson for over 13 years. He also has managed the cleaning operations in Class A office buildings and mega-churches. In addition, he has 9 years of experience as an independent representative for chemical and other cleaning industry manufacturers.

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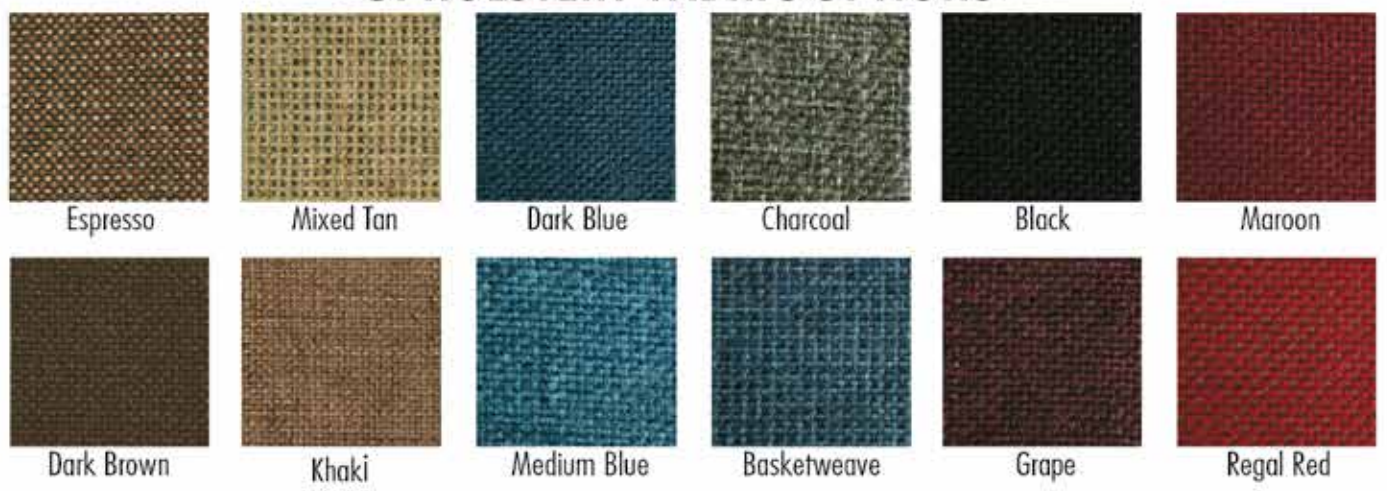
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An employer needs to become keenly aware of an existing law called ERISA, the Employee Retirement Income Security Act. From the sound of it, this law seems like it would not apply to everyone, but due to the ACA it now does. Note that churches are not subject to this law; however, preschools and schools of any kind are held accountable to ERISA's content. This law was designed to protect enrollees in pension and health plans and was signed in 1974. There are two government agencies responsible for the enforcement of this law: The Department of Labor and the IRS.

Here are the health and welfare benefits subject to ERISA:

- Fully insured group health plans
- Self-funded group health plans
- Dental
- Vision
- Group Term Life Insurance, plus AD&D
- Disability plan
- Prescription plans
- Flexible Spending Account
- Health Reimbursement Arrangements

Who Must Comply?

How do you know if you are exempt? The recent Supreme Court ruling on Hobby Lobby and ACA allowed religious employers some freedoms in their plan designs, specifically regarding morning-after pills, as the employers felt this was a violation of their religious beliefs. Again, churches were exempt under the ACA, but not all faith-based companies are churches. The Hobby Lobby ruling does not specifically pertain to ERISA (or COBRA), but there have been several court challenges that do. Most benefits and insurance professionals familiar with COBRA administration clearly know that church plans are exempt from COBRA's requirements. What is less clear is when this exception actually applies. A recent district court case shed some light:

Polk v. Dubuis Health System

United States District Court, Western District of Louisiana, 2007 WL 2890262 (W.D. La. 2007)

The court reviewed what level of religious involvement is required to transform an employer's plan into a church plan. The employer, Dubuis, was a hospital with religious affiliations. When Dubuis terminated the employment of Celestine Polk, a nurse's assistant, the hospital did not offer COBRA because it thought it was exempt from COBRA.

The court disagreed. Under ERISA, the plan sponsor must either be a church (or an association or convention of churches) or share common religious bonds or convictions with a church, an association or convention. The first part did not apply. The employer failed the second part, based on three factors:

- Whether a religious institution has an official role in corporate governance
- Whether the organization receives assistance from a religious institution
- Whether a denominational requirement exists for any employee or customer

Factors in favor of a church plan ruling included the fact that Dubuis is a non-profit organization whose sole corporate member is Christus, another non-profit organization operated by the Congregations of the Sisters of Charity of the Incarnate Word. Three Dubuis board members were members of a religious order.

However, only five of the 10 board members were elected by Christus. No religious order had an official role in governance, and there was no denominational requirement

for employment. Therefore, the court held that Dubuis did not operate a church plan and was required to offer COBRA.

Hospitals and other health care organizations with religious affiliations typically assume their plans are exempt from ERISA and COBRA. The correct approach is to seek a private letter ruling from the IRS and an advisory opinion from the DOL to confirm their plan's status as a "church plan." Courts usually give deference to these determinations.

If you need guidance to be sure that you will get through a DOL audit with ease, please give us a call or email for a free consultation. One of our main purposes is to make sure our clients are compliant with ACA and employer regulations. ✦

Core Benefits

Rachele Posey has been in the industry 18 years and is an Employee Benefits Specialist at Core Benefits Services, Inc.

Kim Whaley has been in the industry since 1991 and with Core Benefits Services, Inc. for over 7 years as a Benefit Specialist and as a Registered Health Underwriter.

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Connection Partner,
Houston, TX

danbishop@churchco-op.org

832.478.5131



Leslie Gawthorp

Connection Partner,
National

lesliegawthorp@churchco-op.org

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TES Energy Services, LP

www.tesenergyservices.com
Michael Bernstein 832.516.8525 HOU
mbernstein@tesenergyservices.com
John Blunt 214.697.0567 DFW
john@tesenergyservices.com
Debbie Bennett 817.692.8526 HOU
dbennett@tesenergyservices.com

Total Recreation Products (TRP)

www.totalrecreation.net
Kelly O'Conner 800.392.9909
info@totalrecreation.net

WaterLogic

www.waterlogic-texas.com
Leslie Keen 713.974.8889
lkeen@waterlogic-texas.com

FINANCIAL INSTITUTIONS

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www.frostbank.com
Noel M. Byrne, Division Manager
713.388.1146
noel.byrne@frostbank.com
Jeff Nuckols, Gulf Coast TX Team Leader
713.388.1138
jeff.nuckols@frostbank.com
Shirley Cox, North TX Sales Manager
817.420.5563
shirley.cox@frostbank.com
Anthony White, South TX Team Leader
210.220.6996
awhite@frostbank.com
Kim Spears,
Statewide Public Finance Coordinator
361.844.1202
kim.spears@frostbank.com

FINANCIAL SERVICES

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www.cpawilliamsonline.com
Ann Williams 832.456.7120
awillcpa@cpawilliamsonline.com

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Kristen Jackson 281.820.6300
k.jackson@firstchoiceservices.com

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www.pointsourceservices.com
Dieter Kadoke 214.336.0935
dkadoke@pointsourceservices.com
info@pointsourceservices.com

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Doug Reed 713.586.6431
doug.reed@bemaservices.com

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713.647.9700
mike@corebenefits.net
Kim Whaley RHU 713.647.9700
kwhaley@corebenefits.net
Rachele Posey 713.647.9700
rposey@corebenefits.net

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www.insuranceoneagency.com
Gary Benson 281.350.6277 HOU
garyb@insuranceoneagency.com
Paula Burns 281.350.6277 HOU
pburns@insuranceoneagency.com
Rick McCrary 972.267.8000 DFW
rick@insuranceoneagency.com
Joe Hutchison 210.402.0288 SA
jhutchison@insuranceoneagency.com
Ryan Hutchison 210.402.0288 SA
ryan@insuranceoneagency.com

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www.abmtexas.com
Daniel Anders 713.688.8873
danders@abmtexas.com

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scott@varidoc.net

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Noel M. Byrne
Division Manager
(713) 388-1146

Shirley Cox
North Texas Sales Manager
(817) 420-5563

Anthony White
South Texas Team Leader
(210) 220-6996

Jeff Nuckols
Gulf Coast Texas
Team Leader
(713) 388-1138

Kim Spears
Statewide Public Finance
Coordinator
(361) 844-1202

SAN ANTONIO REGION

Jerry Yost
Relationship Manager
(210) 220-4077

Mallory Ahl
Relationship Manager
(210) 220-5133

HOUSTON REGION

Karen White
Relationship Manager
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Relationship Manager
(512) 473-4359

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(512) 473-4308

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(361) 844-1160

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Jeff Salavarría
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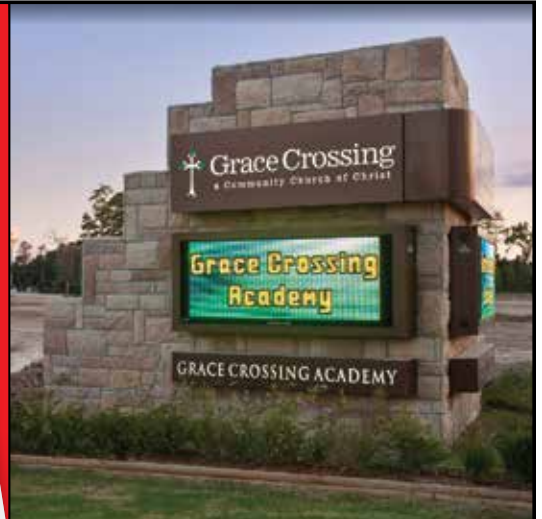
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