

# COSP

A Publication of Church Supplies & Services | November 2017



## CREATING GOOD HABITS

Maximizing Your Story, Lead Article by  
David Bowman on page 22

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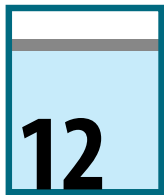


NOVEMBER 2017

## FEATURE ARTICLE

### Maximize Your Story Page 22

Give yourself ninety days to completely build one new life-giving habit. Identify that one goal that will rule all your others for the next quarter. Decide what four things it will take on a daily and weekly basis to turn this goal into reality. Evaluate yourself weekly. Adjust as often as necessary.



### Develop Good Habits When Screening Janitorial Service Companies

Over my 4 years of selling janitorial products, I noticed one common theme coming from the pastors, business administrators, and facilities directors I worked with, nobody ever seemed to be truly happy with their janitorial service company.



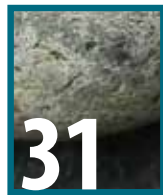
### Change the Habit, Change Your Life

It was about fifteen years ago that everything changed for me. One new habit changed everything else.



### Developing Sound Financial Habits

In this day and age, with identity theft and fraudulent activity, we should all develop some personal financial habits that we practice daily, weekly, and monthly to protect our personal assets.



### The Stone of Help

Ebenezer literally means “the stone of help.” It was a constant and visual reminder to the Israelites of what the Lord had done for them. My scar named Ebenezer is my own constant and visual reminder that thus far the Lord has helped me.



### Bad Habits Die Harder

Giving a bad habit the boot is not an easy task. It requires commitment, vigilance and the patience to fail and to try again.

## Departments

**Benefit Bits and Bites** Page 8  
IRS Section 125 Code Cafeteria Plan Documents are one of the most underused employee benefits for small businesses today. There are four common types of Section 125 Plans.

**More Power To You** Page 10  
These safety tips and information will help you to take action to promote good habits for the safety of your staff members, parishioners, congregants and community members.

**We've Got You Covered** Page 40  
After a combined 60 plus years of insurance experience, to borrow the popular TV commercial slogan of late, “We’ve seen a thing or two.” Obviously, this list could be quite extensive but we tried to narrow it down to some of the more prominent precautions.



Keep your contact information current. The lifeline of communication to our members is through correct contact information, i.e. key contact names, phone numbers and e-mail addresses. Send all updates to [patti@churchco-op.org](mailto:patti@churchco-op.org). Help us keep you informed of the latest in events and savings from our vendors.

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

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# From the Director

In August of this year I spent a week in Ft. Worth, Texas, to begin working towards my Professional Coaching Certification. This is an extensive training program that includes 80 hours of onsite training, training webinars, books, several sessions with a mentor coach, and at least 500 hours of real-time coaching.

Prior to August, when I had the opportunity to observe someone being coached by a PCC, I was intrigued by a few things. One, the person being coached could see themselves in a different perspective because of the coaching, and reach a new level of potential. Two, the coach really didn't appear to say much but kept the conversation going. By the end of the coaching session, I was ready to sign up and learn more about this wonderful tool to help others reach their potential.

Soon into the training I quickly realized that I had to develop some new habits if I wanted to be successful as a coach. For the past fifteen years, I consulted with churches who hired me to help them with their systems and processes. I helped them by providing recommendations and services. In coaching, the person being coached is the expert. I had to let go of those prior behaviors and develop new habits.

In coaching, we don't recommend or consult. We listen deeply and ask powerful questions. We listen 80% of the time and only talk 20%. Good listening habits take time to develop. I work daily on listening deeply when conversing with people now, and clearing my mind to be fully engaged. It's a life-long process that I will continue to work on. By developing this habit, I hope to be of greater value in helping others reach their potential—a valuable gift we can give each other.

Breaking bad habits or creating new ones are never easy. This issue of CO+OP magazine is compiled of testimonies from others who have experience in breaking old or making new habits. Also included are articles that address good habits to form in conducting various aspects of ministry. I hope you enjoy reading them. Perhaps you can identify with some of them as you think of your own life habits.

Grab a cup of your favorite fall drink, find a quiet place, and enjoy reading.

Together We Develop Good Habits and Break the Old,

Patti Malott  
Executive Director



Connecting People and Resources

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# COOP CORE VALUES

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## Work Ethics

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## Work-Life Balance

I will be intentional in maintaining a balanced spiritual, personal and work life.

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Grace

## Communications

I will value others over myself and communicate to foster understanding, strengthen relationships, improve teamwork and build trust.

I will be loyal to the CO+OP; speaking well of its members, vendors, Board of Directors and employees in all circumstances, working wholeheartedly to the attainment of our shared vision.

## Relationships

I will seek first to understand and then be understood.

I will strive to exhibit the fruit of the Spirit (Galatians 5:22-23).

I will show compassion and patience as I encourage others.

Recognizing that little is accomplished through "business as usual," I commit to join my team members in being a "leader in my field," taking the necessary steps to bring about an effective ministry.

I will give others the freedom to hold me accountable and realize I have the freedom and responsibility in holding others accountable.

I will give God the glory in all things.



## Mission

The CO+OP connects churches, schools and nonprofit organizations with reputable vendors and resources to save time and money on products, services and education.

## Purpose

*We achieve our Mission through...*

- Saving time by screening prospective vendors
- Saving money by pre-negotiating with prospective vendors
- Securing reputable vendor resources that bring value to member organizations: churches, schools, camps, nonprofits and other ministries
- Acting as your liaison and advocate in time of need
- Helping cultivate mutually beneficial relationships between vendors and members
- Providing excellent networking experiences
- Providing educational opportunities at a reduced rate through our annual Texas Ministry Conference<sup>SM</sup> using national and local relevant speakers
- Meeting the needs of others through our Nonprofit Organization

Learn more about the CO+OP at [www.churchco-op.org](http://www.churchco-op.org) or call **832-478-5131**.



[www.TexasMinistryConference.org](http://www.TexasMinistryConference.org)

The purpose of the Texas Ministry Conference<sup>SM</sup> is to provide tools and resources for those who serve in churches, schools and nonprofit organizations. This includes people in leadership who drive the vision and those who support them such as employees, committee, lay, council, and session members; elders and volunteers.

We do this at our annual conference by offering affordable training, educational workshops, quality vendors and sponsors, networking, fellowship and encouragement.

The Texas Ministry Conference<sup>SM</sup> is held the third Thursday of each February.

Learn more about how you can benefit from attending this conference at [www.TexasMinistryConference.org](http://www.TexasMinistryConference.org) or calling **832-478-5131**.

## Know your CO+OP Representatives



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# benefitbits&bites

by Kim Whaley & Dave Adams

## SECTION 125: It's Not Just an Area in the Worship Center.

IRS Section 125 Code Cafeteria Plan Documents are one of the most underused employee benefits for small businesses today. These plans simply allow employees to withhold a portion of their salary on a pre-tax basis to cover the cost of qualifying insurance premiums, medical expenses and dependent care expenses. Because Section 125 Cafeteria Plan benefits are free from federal and state income tax, an employee's taxable income is reduced which increases take-home pay. And because the Section 125 Cafeteria Plan reduces employee gross income for purposes of income tax, the employer also enjoys a reduction in their payroll tax liability by eliminating matching FICA taxes of 7.65%, and possibly workers' compensation (depending on your state).

Four Common Types of Section 125 Plans:

1. Section 125 Premium Only Plans (POP) allows employees to purchase health insurance and other accompanying benefits tax-free. This is sometimes known as a Cafeteria Plan.

- **Employees Save Up to 23% in Payroll Taxes on Premium.**

Utilizing a Section 125 Plan makes qualifying insurance premiums more affordable to your employees, where they can save 23%-35% of their pre-tax Section 125 premium deductions just in federal income tax alone.

The actual tax savings are on city, state, and federal income taxes (including Social Security and Medicare taxes). Under a Section 125 POP Plan an employee's take-home pay is substantially increased, which in turn helps to reduce the high cost of providing health care coverage for family members.

- **Employers save 7.65% in Matching FICA Taxes on Premium.**

A Section 125 Premium Only Plan is unique in that it is one of the few employee benefit plans that will continually pay dividends back to the employer.

A Section 125 Plan does this by eliminating the 7.65% in employer-matching Social Security and Medicare taxes, in addition to some Federal and State unemployment taxes. Depending on the state, employers may also be eligible for workers' compensation savings.

- **Who Can Participate in a Section 125 Plan?**

Employees of regular corporations, S corporations, limited liability companies (LLCs), partnerships, sole proprietorships, professional corporations, and non-profits can all reduce payroll taxes by establishing a Section 125 Premium Only Plan. While the Internal Revenue Code prohibits a sole proprietor, partner, members of an LLC (in most cases), or individuals owning more than 2% of an S corporation from participating in the Section 125 POP Plan, owners can still benefit from the savings on payroll taxes by sponsoring a plan for their employees.

2. Section 125 Plan with HSA allows both employer and employee to realize additional savings by using pre-tax employee dollars to fund a Health Savings Account. This can only be used if the employee is on a qualified high deductible HSA health plan. Keep in mind the extra savings is lost to both the employer and the employee if the HSA savings is deducted on the employee's annual tax return rather than payroll deduction.

3. Section 125 Plan with FSA Plan Document provides an opportunity for a Flexible Spending Account (FSA). This is a special account allowing employees to use up to \$2,600 in pre-tax dollars to pay for qualified out-of-pocket medical, dental and vision care expenses not covered by other insurance.

The Health FSA reduces payroll taxes for both the employer and the employee making it a popular benefit option. For the employee, it's like getting a discount of approximately 23% on medical, dental and vision care expenses. The employer realizes up to 7.65% in matching FICA tax savings.

In the past, these were "use it or lose it" plans but recent IRS changes will now allow a carryover of \$500 of unused funds per calendar year.



*IRS Section 125 Code Cafeteria Plan Documents are one of the most underused employee benefits for small businesses today.*



**Kim Whaley**

Kim Whaley has been in the industry since 1991 and with Core Benefits for over 10 years. As a Registered Health Underwriter, Kim's focus is providing group benefits which are ACA compliant and meet the employer's budget and the employee's needs. Kim can assist you with medical, dental, vision, life, disability and payroll.

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4. Section 129 Dependent Care Assistance FSA is a special tax-free savings account for employees to make special pre-tax or tax-free elections from their paycheck to pay for child and adult daycare expenses. These expenses must be necessary to enable one or both parents or guardian to work, go to school, or search for employment.

Dependent Care Assistance FSA Plans allow employees to be reimbursed up to \$5,000 annually for married couples, or up to \$2,500 if the employee is married, filing separately. +



**Dave Adams**

Dave Adams founded First Continental Diversified in 1987 and joined Core Benefits as a valued partner 8 years ago. Dave specializes in IRS Section 125 plans, Flexible Spending Accounts (FSA) and Health Reimbursement Accounts (HRA) resulting in tax savings for both employers and employees.

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## Is your program begging for attention!

Let us design an employee benefits package to cover your church or business from recruitment to retention.

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Kim Whaley has assisted CO+OP members and vendors for six years. In her role as an agent and a Registered Health Underwriter, she focuses on understanding ACA regulations and what is required for an employer to be compliant. Whether you have 2 employees or 200, Kim will work hard to design a benefits program to meet your budget and your employee's needs.

Introducing Dave Adams with First Continental Diversified, Inc, a Core Benefits partner providing expertise in Health Reimbursement Accounts (HRA), Flexible Spending Accounts (FSA) and IRS Section 125 Plans to allow pre-tax employee deductions on their employee contributions towards insurance premiums.

HEALTH

DENTAL

VISION

LIFE



# morepowertoyou

By Michael Bernstein

## Habits and Safety for our Neighborhoods

*All of us at TES Energy Services, LP wish the best for the places of worship and the people in the path of Hurricane Harvey. By the time of this writing, we hope that the recovery is well under way and rest assured that our prayers are going out to those in need.*

New habits should include helping each other, as we all witnessed during and after Hurricane Harvey. Looking after each other is the best way to create harmony in neighborhoods. The safety tips from CenterPoint Energy below will assist in keeping us safe. I was surprised at how many of the safety tips from the utility companies that I was unaware of!

The following safety tips and information will help you to take action to promote good habits for the safety of your staff members, parishioners, congregants and community members. We need to work together by learning these tips and acting if you see a neighbor in an unsafe situation!

### Natural Gas

What to do if you smell natural gas:

**STEP 1:** Leave area immediately on foot! Do not use electric switches, telephones (including cell phones) or anything that could cause a spark. If outside, move in an upwind direction away from the leak or vapor cloud and maintain a safe distance.

**STEP 2:** Go directly to a safe location, and then call 911 and CenterPoint Energy. Do not use e-mail or the Internet to contact CenterPoint Energy about a leak, and never assume someone else has reported the leak.

**STEP 3:** Alert your neighbors and warn others to stay away from the leak. Abandon any equipment being used in or near the area of the leak.

**STEP 4:** Never try to repair a natural gas leak yourself. Leave all repairs to a trained technician.

Look for signs of a leak:

- Persistent bubbling in standing water
- Discolored or dead vegetation
- Dense white cloud or fog
- Slight mist of ice
- Unexplained frozen ground near the pipeline Listen for any unusual noise: Whistling, hissing or roaring sound

Smell:

- Distinctive, strong odor, often compared to rotten eggs or sulfur
- Some persons may not be able to smell the odor, or in certain rare circumstances, odor fade can occur. For more detailed information, visit [CenterPointEnergy.com/Safety](http://CenterPointEnergy.com/Safety)

### Electric Safety

CenterPoint Energy's top priority is safely delivering power, and you play an important role! Keep yourself and your family safe by following these important electric safety tips – you might save a life!

Downed Power Lines: Stay Away!

Always assume downed lines/wires are live and potentially dangerous if contacted:

1. Do not go near downed lines or fallen wires.
2. Keep your distance from objects touching downed lines (tree limbs, vehicles, fences, etc.).
3. If someone already made contact with a power line, do not try to rescue him or her. You can't help if you become a victim.
4. Report downed power lines to 713-207-2222 or 800-332-7143.

In a Vehicle Near Downed Power Lines?

1. Wait inside your vehicle for help.
2. Call 911 if you have a cellphone.
3. Warn others outside the vehicle to stay away.

If you must exit the vehicle:

1. Never touch the ground and the vehicle at the same time!
2. Keeping your hands held close to chest and elbows tucked in, jump as far from the vehicle as you can without stumbling.
3. Land with your feet together, touching the ground at the same time.
4. After landing, slowly shuffle away from the vehicle with small steps.

### Trees/Vegetation & Power Lines

Trees and plants too close to power lines will be trimmed or cut down.

### Look Up! Be Aware of Overhead Lines

Contact with overhead electrical lines can cause serious injuries or fatalities. These typically occur when someone is holding an object that makes contact with a power line. Before starting an outdoor project, remember to do the following

1. Look up and become aware of overhead lines.
2. Carry long objects horizontally, whenever possible.
3. If a project cannot be performed safely with a live power line, contact us in advance to discuss options for making the work site safe, which may include temporary de-energizing.

### Stay Away from Damaged Equipment

If you see damaged electrical equipment like pad-mount transformers (usually a green box in your yard), power lines or guy wires, stay away and report the damage by calling 713-207-2222 or 800-332-7143.

- Guy wires keep utility poles standing; report frayed or damaged guy wires.
- Don't inspect equipment that appears to be vandalized. Stay away and contact us.

### No Playing Near Electrical Equipment

Don't play on or near electrical equipment:

- Never climb trees close to power lines.
- Never climb or hang on guy wires, utility poles or transmission towers.
- Never enter electrical substations, even if a ball or toy goes over the substation fence.

### Keep Toys Far from Power Lines

- Kites can conduct electricity from power lines, electrical wires or lightning.
- Never place trampolines or swimming pools near overhead electrical lines.
- Drones, balls and other airborne toys can damage or short-circuit electrical lines.  
- See more at: <http://www.centerpointenergy.com/en-us/residential/safety/electric-safety?sa=ho#sthash.iYsdHegq.dpuf>

Of course all of these tips apply to Oncor and other areas of Texas as well. If you live in an Oncor area, please use the outage number: (888) 313-6862.

My wish is for a safe recovery for all affected by Hurricane Harvey and for us to be good citizens in our communities. TES Energy Services, LP prays you are safe during this restoration phase. ✚

### Michael Bernstein



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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.



# DEVELOP GOOD HABITS WHEN SCREENING JANITORIAL SERVICE COMPANIES

by Jason Phipps

I graduated from Baylor University in December of 2008. At the time, I was a naïve, young college graduate who thought the world was my oyster. Little did I realize that college was truly over and it was time to be an adult. One of the responsibilities that goes along with being an adult is doing this weird thing called getting a job. I had no idea where to start when looking for a job, so I decided my friends could be a valuable resource. Turns out this could not have been a truer statement.





My first job was in the janitorial industry 8.5 years ago selling janitorial products. I thought this would be a good place to get my experience and a stepping stone to catapult my career. I honestly thought I would end up doing that for 2-3 years and move into a different industry. God had other plans. My target market was government entities and churches. I covered the southwest part of Houston and built up a pretty good territory. Over my 4 years of selling janitorial products, I noticed one common theme coming from the pastors, business administrators, and facilities directors I worked with, nobody ever seemed to be truly happy with their janitorial service company.

I spent countless hours having this conversation with my customers. Then one day in June of 2013, I had the opportunity to interview with two janitorial service companies. I ended up joining the company I am with because I saw the need for a good janitorial service company in the market. What qualification does your church use to make the right decision regarding a janitorial service company? Here are three things you can look for when interviewing a potential service:

**1. CHECK REFERENCES.** I am sure some of you are thinking that no company is silly enough to give a bad reference. I would typically agree with this, so I take this qualification up a notch. I recommend a reference from someone who has been with the janitorial service company for at least 2 years. I also recommend visiting some of the churches that the company currently services as it allows face-to-face interaction between both parties and helps build a level of trust.

**2. LOOK FOR A COMPANY THAT FULLY DISSECTS YOUR NEEDS.** When I say fully dissect your needs, I am referring to a janitorial service company that offers ideas that can help improve the needs of the cleanliness of your church.

Let me give you a personal example of dissecting your needs. Chris Saulnier is the Serve Pastor at Simonton Community Church and handles the janitorial services for the church. When I first met with him, the company that was servicing his church was coming in one time per week. After my initial meeting with him, I found out there was a school and the church was going from one to two services on Sundays. While I gave him an apple to apple quote at one time per week, I also asked that he be open to an alternative proposal based on the schedule of events that is going on at the church each day and week (the schedule of events at churches is always changing as I am sure you all know). My idea was a full time Day Porter who would work Sunday through Thursday. It would help provide coverage for the church going from one to two services and provide coverage five days per week at the school.

**3. PAY ATTENTION TO TRANSPARENCY.** The janitorial service company that puts in a bid for your church should separate each specific area of your building, and how many days per week it is being cleaned. Some companies will take the overall square footage of a church and price out the cleaning. They may promise that they will clean every area of the church six or seven days per week. However, not every area in a church will need to be cleaned every single day.

Let's take two areas that most churches have: the Worship Center (also referred to as a Sanctuary) and Administrative Offices. Typically, the Worship Center is used on Sunday and one other day of the week. Knowing this information would mean that it should be cleaned a minimum of two times per week and a maximum of three times per week.

On the other hand, the Administrative Offices have constant usage from five to seven days per week. Thus, the administrative office should be cleaned around 5 days per week. Please keep in mind this could vary depending on the size of the church and the schedule of events going on. A janitorial service company that knows how to properly service and clean a church will take this approach. Moreover, there will be transparency with their staffing plan for the facility. What does this mean? It means being specific with each area of your church (Worship Center, Narthex, Administrative Offices, school, etc.) and provide the number of hours each area of the church will be cleaned each day.

You should know how many people will be assigned to your church each day of the week to clean. As churches get bigger in size, there should also be a hierarchy for the cleaning crew where there are cleaners, working supervisors, floor techs, and even a project manager.

I truly hope this article will help guide you in developing good habits in making the best decision when choosing the right janitorial service company for your needs. The Church CO+OP has two great vendors to help its members with their current needs and bidding out in the future. +

### Jason Phipps



Jason Phipps graduated from Baylor University with a BBA in Real Estate and Marketing. He has worked in the Janitorial Industry for almost 9 years. His emphasis has been churches and schools through all 9 of those years. Currently, he is the Sales Manager for Ambassador Services. Jason can be reached at 713-302-2931 or [jp@mbassadorllc.net](mailto:jp@mbassadorllc.net).

# 5 Reasons to contact the COOP

1. You are looking for a vetted vendor to meet your current needs.
2. You have new or departing staff members.
3. Your organization is receiving too many, or not enough magazines.
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# Change the Habit, Change Your Life

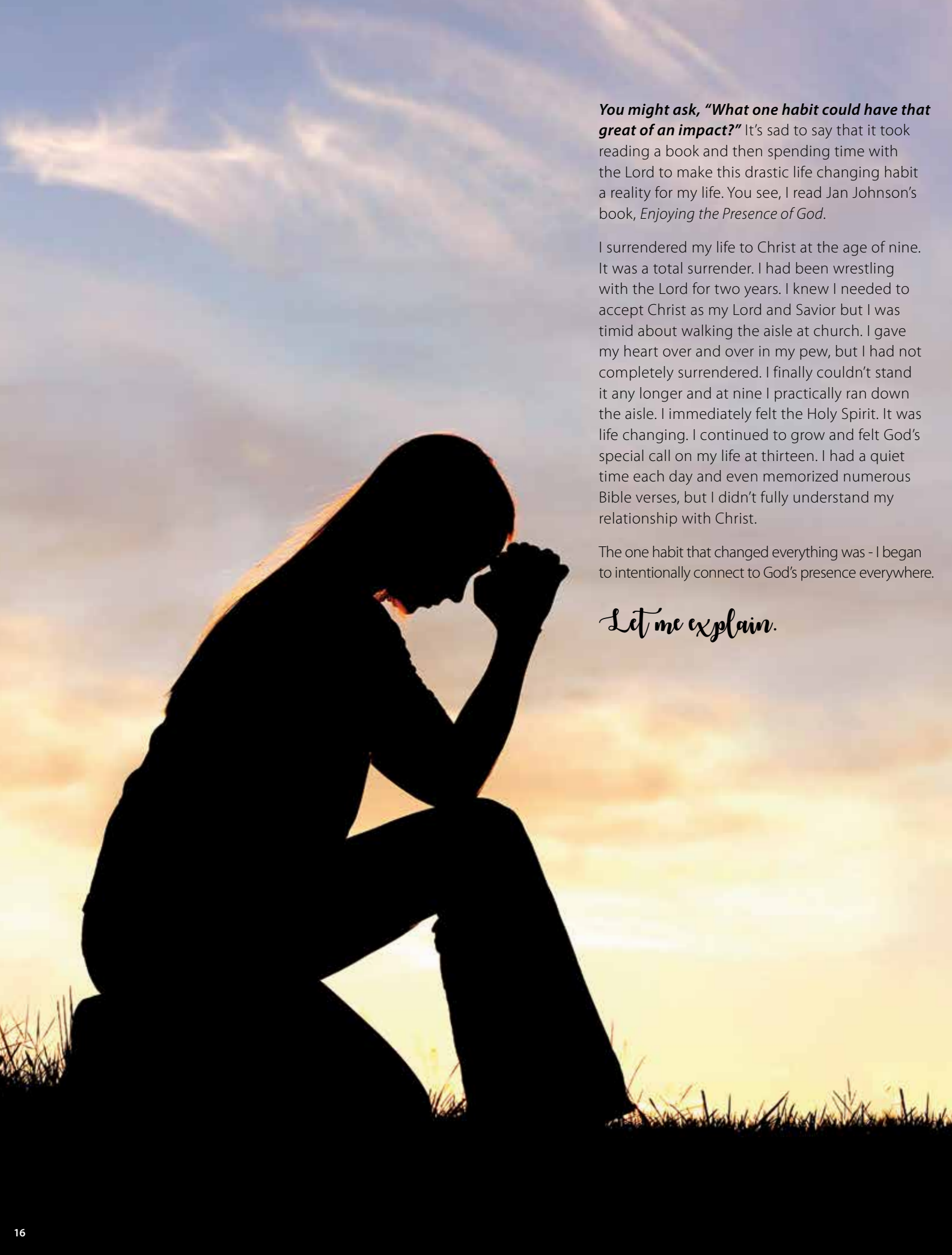
by Becky Biser

It was about fifteen years ago that everything changed for me.

One new habit changed everything else. It changed the way I showed up at work. It changed the way I showed up at home.

It changed the way I showed up at church. It changed the way

I showed up at the doctor. Did I say it changed everything?

A silhouette of a person with long hair, kneeling on the ground with their head bowed and hands clasped in prayer. The background is a soft, golden sunset sky with wispy clouds. The person is positioned on the left side of the frame, facing right.

***You might ask, "What one habit could have that great of an impact?"*** It's sad to say that it took reading a book and then spending time with the Lord to make this drastic life changing habit a reality for my life. You see, I read Jan Johnson's book, *Enjoying the Presence of God*.

I surrendered my life to Christ at the age of nine. It was a total surrender. I had been wrestling with the Lord for two years. I knew I needed to accept Christ as my Lord and Savior but I was timid about walking the aisle at church. I gave my heart over and over in my pew, but I had not completely surrendered. I finally couldn't stand it any longer and at nine I practically ran down the aisle. I immediately felt the Holy Spirit. It was life changing. I continued to grow and felt God's special call on my life at thirteen. I had a quiet time each day and even memorized numerous Bible verses, but I didn't fully understand my relationship with Christ.

The one habit that changed everything was - I began to intentionally connect to God's presence everywhere.

*Let me explain.*



**Just driving down the road is different.** I don't turn on the radio so I can intentionally talk with God about everything I'm seeing and experiencing. For example, driving to work this morning as I passed by Westcreek Elementary School I was praying for teachers, students and faculty. Then I sensed God telling me to stop and go inside and pray. "What Lord?" I thought. It didn't make sense right then, but God's ways are always trustworthy. So I obediently parked my car and walked to the front. I was about to ring the buzzer when a teacher walked up to go inside. I greeted her and followed her inside the building. I noticed a lady decorating a bulletin board and headed toward the office. I quickly noticed a room full of teachers receiving instruction from the principal. I asked the Lord if I was to interrupt or just pray in the hallway. He directed my attention toward the lady working on the bulletin board. She noticed me and said, "May I help you?" Walking toward her I said, "I think you can. I was driving by praying for your school and the Lord told me to stop and come inside and pray. My name is Becky Biser and I live just a couple of blocks from here. Both of my sons attended this school when they were little." She introduced herself as the Assistant Principal and told me that they definitely needed prayer. I sensed the Lord telling me to pray for her specifically. "May I pray for you now?" She quickly told me that she would appreciate it. I placed my arm around her shoulder and prayed. She gave me a hug and then told me that she had moved to Fort Worth with her daughter just three years ago.

**Going to the doctor is different.** OK, how many of you like going to the doctor? This used to be something that I dreaded. I can still dread it if I don't intentionally connect with the Lord and get his perspective. A few years back I had my yearly exam. As I arrived at the doctor's office, I surrendered myself. While I talked with the Lord in my head, He brought a PA to take my vitals. As we visited, I learned that she was doing a clinical rotation with my doctor and would soon be doing her final rotation in Waco. Talking with her, I sensed she was worried about this new rotation. She quickly told me she was worried because she would be staying at an extended stay hotel and wouldn't be able to go to church on Sundays. After listening, I prayed over her asking God to bring friends and a Bible study group to her. I received a bad report from my doctor and was able to return several times, which included having surgery. However, the PA and I continued to connect. I wasn't worried about the possible cancer. I knew it wasn't a surprise to the Lord and He had sent me to encourage this PA.

**Going to work is different.** If your office is like mine, you have people and vendors who drop by all the time. Years ago, I was nice, but the quicker I could take care of them, the quicker I could get back to all my tasks. Now, however, I intentionally connect with the Lord and follow His direction. Julie is our copier representative. I sensed from the Lord that I needed to spend time and get to know her. I've prayed with Julie as she lost her husband to heart disease, as she went through cancer, and as her children faced difficulties. We have become good friends over the years. Not only does she continue to maintain our account, but she has also attended our professional coach training seminars and asked me to lead her LifePlan. It has been a joy to get to grow with Julie.

Having served with the Tarrant Baptist Association for over thirty-five years, I've seen change. However, I've changed the most. No longer is it about running a program and basing success off of numbers. Now, I seek the Lord and ask how I can best connect others to Him. The Bible tells us in John 10: 27, "My sheep listen to my voice, I know them, and they follow me." Every day I ask the Lord to help me hear Him better. I ask the Lord who I can empower. One of the things I get to do is to help leaders define their own personal mission. "I shine to empower God's chosen." This is the mission that I seek to live out every day, everywhere.

If I could do one thing for you it would be to empower you to intentionally connect with the Lord throughout each day; apart from Him we can do nothing. Check out John 15:5. This isn't just about connecting with Him to be your Savior. This is about abiding all day long.

### **Questions for you to ponder**

1. How are you intentionally connecting with the Lord?
2. What might change in your life?
3. What do you need to surrender? ✦

### **Becky Biser**



Becky Biser serves as Director of Leadership Development for Tarrant Baptist Association (TBA). She serves as a faculty member of Coaching4Clergy and is a certified Church Consultant through the Society for Church Consulting and a certified LifePlan and StratOp facilitator. She navigates churches, associations, and retreat centers through the Church Unique Vision Pathway. Becky serves as a liaison to the Baptist Student Ministry directors at the University of Texas at Arlington, Texas Christian University, Texas Wesleyan University, and Tarrant County College campuses. You can reach Becky at [becky@tarrantbaptist.org](mailto:becky@tarrantbaptist.org).



# Developing Sound Financial Habits

by Russell McDaniel

In this day and age with identity theft and fraudulent activity, we should all develop some personal financial habits that we practice daily, weekly, and monthly to protect our personal assets.

## Bank accounts

With technology today, customers can review bank accounts online daily. You no longer have to wait for a monthly bank statement to arrive in the mail to review activity and reconcile. The majority of us now have smart phones with internet access, and you should review your bank accounts online daily.

Of course, password protection is vital to your phone and to your bank login. Although it is not wise to save your bank logins on your phone in Notes or in a spreadsheet, you can use the mobile app 1Password for password storage or as a mechanism to create strong passwords for you.

It only takes a minute each day to glance at your bank accounts, especially your main checking account. Pick a convenient time such as during your morning coffee. You will quickly recognize your normal activity but all the time scan for any unknown charges. Report immediately any unfamiliar activity to your bank. By reviewing regularly, you can promptly report any fraudulent activity as it happens and prevent bank drafts on your account.

Only use protected WIFI to access personal information through your phone, tablet, or laptop. It is best not to use hot spots that are free in public spaces such as coffee shops, universities, airports, hotels, and libraries that are convenient but often not secure. If you send email, share digital photos, use social networks, or bank online, you send personal information over the internet. Protect your information by sending it only to sites that are fully encrypted (Look for *https* on every page you visit). Hopefully, when travelling, you can access your bank accounts through your data plan and not WIFI.

## Online bill payments

Take advantage of online bill payments through your bank account offered as a free service. It is a secure and convenient method to send payments online. Online bill paying is expedient for the busy professional with the advantage of scheduling payments in advance and scheduling recurring payments. These processes are time savers that allow you the freedom to focus on other tasks and demands.

## Credit cards

Credit cards are another necessary convenience whose activity we need to regularly review online. Credit card companies categorize your spending patterns, and this organization method assists you in detecting any fraudulent activity sooner rather than when it is time to review your statement for payment. As a personal recommendation, I always strive to pay in full the credit charges each month to avoid high interest charges. Living

within your means involves the discipline of only charging to your credit card what you can pay in full the following month. To prevent late payment fees on credit cards, schedule your payment online through your credit card company in advance so it drafts your bank account by the due date. Or you can set up automated reminders for the statement due date.

You can take advantage of reward points offered by credit card companies. I highly recommend taking the rewards as a direct credit to your balance. Many prefer rewards that grant airline points or free gift cards. As a precaution, make sure you are not spending unnecessarily just to obtain reward points.

## Track your credit score

Most credit card companies now offer a free service for reviewing your personal credit report monthly and notifying you of any changes as they occur. Be aware of your credit score and set a goal each month to steadily improve it by being mindful of key factors such as making payments on time and maintaining your oldest credit line.

## Web-based personal financial management services

Take advantage of free online services to manage your personal finances. Track banks, credit cards, investments, and loan balances and transactions through a single-user interface such Mint.com. Earlier this year PC Magazine stated that, "Mint.com is the best personal finance software available. And it's free!" This process also enables you to create budgets, set financial goals, and obtain a quick snapshot of your personal balance sheet and net worth.

I am not a financial expert, but some things seem common sense to me, and I shared some of those ideas with you in this article. I hope you already realize that money is a tool for freedom and for people to do great things. What we have is a gift from God, and we bless Him when we are diligent and mindful in how we spend, budget, and invest every day. And in turn God blesses us when we monitor our assets and preserve them for use in His Kingdom. ✚

### Russell McDaniel



Russell McDaniel is the General Manager of Shelby Systems, Inc. in Cordova, Tennessee. He graduated from the University of Mississippi with a Bachelor of Accountancy, and received his MBA from the University of Memphis.





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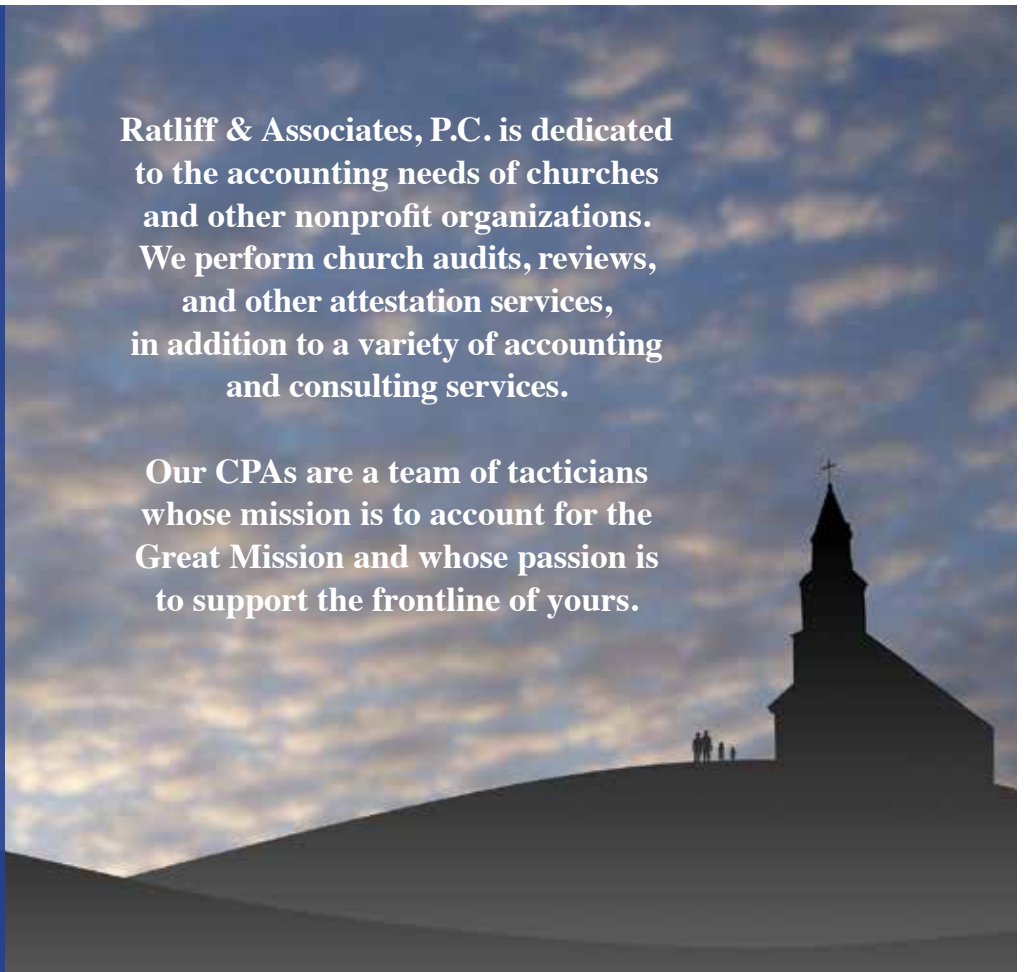
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# MAXIMIZE YOUR STORY

by David Bowman

“Good morning! Did you rest well?”

“No,” was the direct response.

“Oh? Tell me about it.”

“Those charts kicked my rear all night.”

“What charts were those?” the Life Younique coach asked.

“The ones with the gold bars and the personal storylines and the LifeSteps. All I could think about all night was how out of balance I am, and I really don’t know where to start to regain my balance.”

Danny had been pacing. He plopped down into his chair and slouched.

“I’m a mess. My family is a mess. My work is a mess. If I don’t do something quick, I’m going to lose everything.”

Danny had a problem. He reviewed his life design worksheets and realized he was falling short in every storyline. His health was declining. His only reading consisted of cereal boxes and bedtime stories. He preferred alone time to time alone with his wife, children, and well, even God. Family finances were barely above water. They would never survive a downturn of any significance. He didn’t have any hobbies to help him refresh and renew his life.

Danny’s bad habits led him where he did not want to go and threatened to keep him there for longer than he would like to stay. He had no rudder to direct him through

the headwinds and current he was facing. Worse, he had no sense of mission for daily reality and no vision for the long haul. No compass. No travel brochure. No pathway.

Danny is tall, good looking, athletic, and charming. His unearned characteristics have taken him far. He serves an outsized role in a large church. An upcoming promotion promises to put more dollars in his pocket and more responsibility on his plate.

While excited about the increasing money and authority, deep down Danny knows he is barely surviving now. How can he ever hope to live the healthy, wholesome life he needs and wants on even less margin?

Day one of the lifeplanning process was not the joyride he expected. His bed for the evening was more comfortable than the one he shared with his bride at home. However, he had not stopped thinking about those bright red lights on his Storyline chart. He knew that if he didn’t take these matters seriously and now, he was in for trouble. Big trouble.

He was afraid he would soon devolve into another overweight, middle-aged guy with no energy for anything. He would quote insights and stats from grad school rather than anything he read recently. He would wonder why his wife left him and his kids preferred spending time on their devices rather than talking to him. He would ponder when it was he stopped taking God seriously. He would grieve over living in a sparsely furnished apartment with a mean old cat rather than the home he and Julie so lovingly remodeled over the last few years.

Danny hated that picture. He wanted to paint a new one.







Less than twelve hours later, he had a working sketch of what that preferred future looked like. He had more than a picture; he had a plan. He knew what he would do on his first steps toward living in his new reality. He knew what he would do when he returned to work. He scheduled crucial conversations. He restructured his workflows. The lethargy he felt in that comfortless bed and uneasy chair were replaced with energy that kept him pacing around the room like a newly caged lion. He could not wait to get started!

How do people like Danny, you, and me do something better than make resolutions that are doomed to fail before the end of January? The only way forward is through replacing bad habits with better ones.

Consider the four most important storylines of your life: your relationship with God, your closest personal relationships, your work, and your recreation. What are your habits in these four areas? Where do you need more diligence? Where do you require a complete overhaul? Skilled lifeplan coaches assist their clients through this self-examination process.

In a couple of words or a short phrase, what are the titles of your four storylines? Mine are: Our Father's Son, World's Foremost Expert (in my wife and kids), Life Story Maximizer, and Restorative Traveler.

A few years ago, I read *Praying the Lord's Prayer* by Elmer Towns. That little book rocked my world. Growing up Baptist, we didn't pray the Lord's Prayer every Sunday like my wife did in the Methodist churches she attended.

Dr. Towns gave me a new perspective on the Lord's Prayer. I was deeply humbled by what I read and what I have missed all these years. This simple prayer has become a life-giving habit. I pray it first thing in the morning. More than ritualistically repeating the words, I allow each phrase to guide me into a new meditation on its meaning and application.

When I don't know what to pray on certain occasions, returning to this simple prayer guides me into thinking God's thoughts after Him. When I lie down to sleep, this prayer is among my last conscious thoughts.

When I considered how to title my storyline about my relationship with God, the answer was almost immediate: Our Father's Son.

Jesus said God is our Father in heaven. He could have said, "My Father." Instead, He included us.

He is our Father in heaven. My earthly father is a great dad, one of the all-time best. I love my role as father. My two favorite titles are husband and father. As good as my dad is, and as much as I love fatherhood, neither of us are perfect. Some people have trouble calling God Father because of the difficult relationship they had with their earthly fathers. I understand this. However, there are depths of relationship with God we will never grasp until we see Him for the perfect Father He is.

Think about it: He is perfect in every way. He is never early, never late. He never makes mistakes. He redeems all He allows. He is motivated and animated by His limitless love. He knows each of us by name and has a special purpose for each of our lives which He has dreamed about since before time began (Eph. 2:10). Know Him for who He really is, not for how others misrepresent Him.

My family storyline title arises from my educational experience. The schools I attended frequently hosted speakers who were considered among the world's foremost experts in their areas of expertise. I remember sitting in the balcony during one such introduction and wondering what I would ever be the world's foremost expert in. Our family was enduring some significant challenges at that time.

One night, I fell face down on the carpet and wept for a long time. There were so many competing demands on my life. I was overwhelmed by the responsibilities of my roles as pastor, husband, and father of two young children. I was also a doctoral candidate. I had more to do than I could get done.

That facetime in the carpet was what I needed to understand I would never become a subject matter expert in some rigorous endeavor. Instead, I would become the world's foremost expert in the people I loved most and who needed me more than anyone else.





My third storyline flows from my life mission: I help people experience maximum expression of their life stories. I summarize this with two words: Maximizing Expression.

Each of us has a story. All of us have hopes and dreams. Everyone needs someone to believe in them and to provide them with a place to stand while they put their lives together. That's what I get to do every day. I don't have a job; I have a lifestyle.

When I meet someone for the first time, I want to know his or her name. Names almost always have a story attached to them.

What is your name? How did your parents decide on that name?

A friend of mine changed her name because her birth name didn't fit any more. That sounds biblical, doesn't it? Abram became Abraham. Sarai became Sarah. Jacob became Israel. Cephas became Peter. Saul became Paul. We could go on. Do you have a name to live up to, or do you have a name to live down? What does your name mean? How has that shaped your life?

I heard about a woman recently who asks everyone she meets for the first time, "What is your story?" I like that. The tagline on my website is "maximize your story."

What is the dream you have burning deep inside you which you have a hard time telling anyone because you do not want them to laugh at you? Could that be the very thing God wants most for you? How could someone assist you in becoming all that God has been whispering in your ear and singing over you since before you could even recognize His voice?

My recreational storyline is Restorative Traveler. I like to do what the Beach Boys sang about in "Kokomo." "We'll get there fast and then we'll take it slow." I have driven across country about as much as I want. These days I prefer to fly so that we can maximize our time in the beautiful places we go for rest and restoration.

Again, what are your storyline names?

We form life-giving, keystone habits by considering what is required to maximize our lives in each of our storylines. Life Younique ([www.lifeyounique.com](http://www.lifeyounique.com)) and other lifeplanning

processes provide tools to assess where you are and where you feel God is directing you. Those constructs guide you in crafting your personal mission, vision, and steps toward living the life of God's dream for you.

Much research on habit formation has been done over the last few years. *The Power of Habit* by Charles Duhigg provides excellent insights into the transformational nature of habits. Another excellent book is *The ONE Thing* by Gary Keller and Jay Papsan. They have an eight-step process for creating a good habit on their website ([www.the1thing.com](http://www.the1thing.com)).

Some research indicates it takes twenty-one days to form a habit. Other research says it takes sixty-six days. Charles Duhigg says the amount of time required depends on the habit. The determining factor, he says, is the reward has to be something you really enjoy.

Go back to your storylines. In your time alone with God, your closest relationships, your work, and your recreation, are you thriving, surviving, or reviving? What steps and rhythms do you need to build into your life to create the life you really, really want?

Having identified these steps and their accompanying rhythms, you need a tool to keep you focused for the length of time it takes to form your new life-giving habits. Life Younique's Weekly Reflecting Guide helps assess progress. It includes the four storylines with checkboxes beneath each to indicate whether you are thriving, surviving, or reviving that storyline that week.

Below this is a timeline with seven positions to indicate that you are On Target, Behind Schedule (-1, -2, or -3), or Ahead of Schedule (+1, +2, or +3). Next are two boxes to help consolidate perspective on the week gone by. One is Unexpected Obstacles I encountered this week. The other is New Ideas for How I Will Approach Next Week. The Weekly Reflecting Guide closes with My Four Sentence Prayer:

- God you are:
- Thank you for:
- Guide me in:
- Empower me to:





Give yourself ninety days to completely build one new life-giving habit. Identify that one goal that will rule all your others for the next quarter. Decide what four things it will take on a daily and weekly basis to turn this goal into reality. Evaluate yourself weekly. Adjust as often as necessary.

Danny is a real man, but with a different name. Today, he is leading his church staff and lay leaders to embrace the power of life-giving habits through a lifeplanning process he facilitates. Follow his example. Once you are living the life of your dreams, help others do the same.

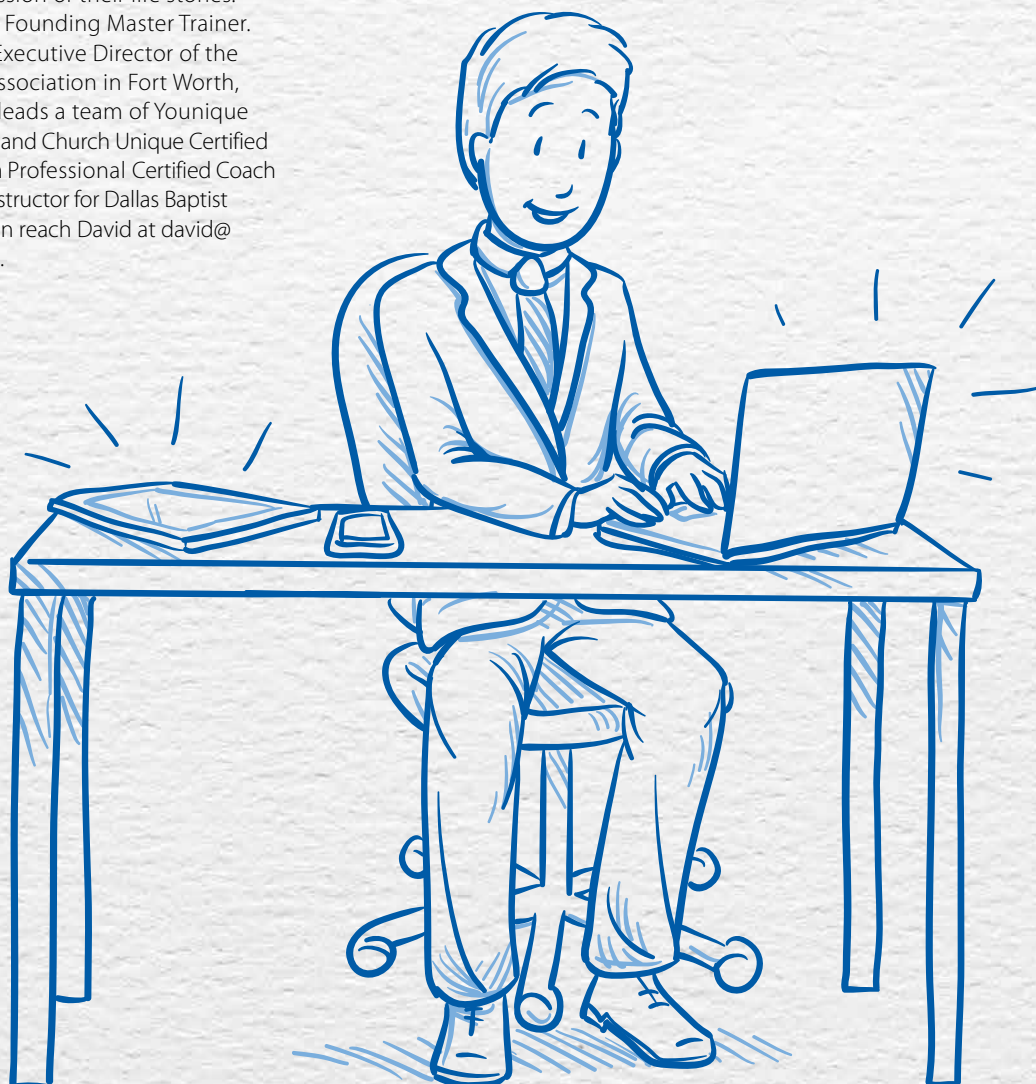
Make it a habit. ✦

### David Bowman



David Bowman helps people experience maximum expression of their life stories. He is a Yunique Founding Master Trainer. David serves as Executive Director of the Tarrant Baptist Association in Fort Worth, Texas, where he leads a team of Yunique Certified Trainers and Church Unique Certified Navigators. He is a Professional Certified Coach and an adjunct instructor for Dallas Baptist University. You can reach David at [david@tarrantbaptist.org](mailto:david@tarrantbaptist.org).

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# THE STONE OF HELP

by Andrea MacKellar

When I was 12, I was burned in a kitchen accident. My body collided with someone carrying a very full pot of soup from the stove to the table. Unfortunately, I ended up wearing all of the still bubbling soup. I had 2nd degree burns from my chin to my knees, except for my chest and my upper right arm. They sustained 3rd degree burns which meant that my skin was completely burned away exposing the soft tissues underneath.

Knowing what was going to happen, just before the collision, I called out to the Lord and with His divine assistance I never experienced a moment of pain. My skin grew back on its own without the skin grafts the doctor said would be needed. Looking at me, you would never know that I was burned so badly. I have no scarring at all save for one small scar about the size of my thumb on my upper right arm that no one has ever noticed without assistance. My mom once asked if I wanted to have it removed, but I said no because it is my Ebenezer.



In 1 Samuel 7, the Israelites had once again been disobedient. They decide to turn back to the Lord with fasting and confessions of their sin. As they gathered together, the Philistines came to attack Israel. Samuel offers up a burnt offering to the Lord and with His divine assistance they were given a victory over the Philistines. Then Samuel placed a stone on the ground as a reminder and named it Ebenezer saying, “Thus far has the Lord helped us” (1 Sam 7:12).

Ebenezer literally means “the stone of help.” It was a constant and visual reminder to the Israelites of what the Lord had done for them. My scar named Ebenezer is my own constant and visual reminder that thus far the Lord has helped me.

This was the beginning of my habit.

I set up visual tokens from those times when God has helped me. They are not all scars, although I have two others that are named Besor and Shalom. Neither are they merely souvenirs or trinkets collected along the way. Rather, they are reminders of lessons I have learned from God.

The yellow wax banana that sits as a reminder to not let the sun go down on my anger (Ephesians 4:26). My lesson in unchecked anger becoming a rage-filled life that is unpleasing to God.

An ugly, orange, chicken-shaped potholder continually reminds me that a small gesture done with love can mean more to someone than a huge gift or production meant to impress.



A smooth stone continually teaches me the power of consistent and intentional prayer for others. Each time I see it, I am reminded of someone who held a rough stone so long in prayer on my behalf that it became worn and smooth.

There are also the reminders that are closed up and out of sight. The hard lessons. The difficult things endured. But the habit of keeping or naming something is important for those situations as well. It teaches us how essential it is to have a habit which reminds us that God's divine assistance is always present even though it doesn't always turn out the way we thought it would.

The bruised spirit, the battered heart and soul, the brokenness that never seems to come to an end. Moments that require total faith and trust in God. When the outlook is bleak, look for a stone and place it on the ground right then and call it Ebenezer. Because that is the moment that your habits remind you who God is.

The suggestion of habits exists throughout the Bible. Pray without ceasing (1 Thessalonians 5:17). I will keep Your law continually (Psalm 119:44). As was His custom, [Jesus] entered the synagogue on the Sabbath (Luke 4:16). Let us continually offer to God a sacrifice of praise (Hebrews 13:15). Keep all my commandments continually (Deuteronomy 5:29). Not to mention the habit of people placing stones as a reminder in the Bible – Noah, Joshua, Jacob, Moses.

Habits don't make things perfect, but they do create permanence. A thriving prayer life doesn't happen on its own. It takes diligence and repetition until it becomes

as natural as breathing. The same can be said for treating your body as a temple or loving your neighbor as yourself. Because I collect visual reminders of my lessons learned does not make me perfect in those areas. But it does make a permanent impression on my heart and mind that continually turns my thoughts towards God and away from myself.

I began the habit of collecting Ebenezers when I was twelve and was reminded that God hears when children pray. I have continued with that practice for so long now that it is not merely etched into my neural pathways, but deeply engraved by Him "who is able to do immeasurably more than all we ask or imagine."

One of my favorite hymns is *Come Thou Fount of Every Blessing*. Perhaps it is because of the second stanza which begins with, "Here I raise my Ebenezer/Here by Thy great help I've come." I once thought that situations had to be monumental to become an Ebenezer. But they don't. Not really. They simply need to remind us how far we've come by God's great help. ✦

### Andrea MacKellar



Andrea MacKellar is the Conference Coordinator and the Digital and Social Media Manager for Church Supplies and Services. Andrea holds a BGS in English Literature from Louisiana State University in Shreveport, and is rarely seen without a book or her kindle. You can reach her at [andrea@churchco-op.org](mailto:andrea@churchco-op.org).

A THRIVING PRAYER LIFE DOESN'T HAPPEN  
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# BAD HABITS DIE HARDER

by Casey Lester

“Don’t you roll your eyes at me!”

My preschool teacher did not understand the intention behind this action. My four-year-old brain did not comprehend that my eye roll was somehow disrespectful. It was unfortunate that my go-to action when getting in trouble was to look up into the open sky above me while my insides tossed and turned.

Now that was an unintentional bad habit I needed to quickly learn to control! The good news is, I did. Eye-rolling is no longer my go-to response to conflict.



Fast forward nineteen years. The Polish proverb, “Old habits die hard” could be illustrated by a pictorial of my life.

My twenty-three-year old self demonstrated the Casey Corollary, “Bad habits die harder.” They even made a couple of movies about my life called *Die Hard* and *Die Harder*. (No, not really).

Giving a bad habit the boot is not an easy task. It requires commitment, vigilance and the patience to fail and to try again. The automatic eye-roll did not stop its instantaneous reaction overnight. There were many more scoldings about my eyes wandering to the sky in the days, months, and years following that first uncomfortable confrontation.

Learning to get back up only to fail and fall again is dreadful and demanding, but also rewarding and worthwhile. I can thank my seven years of competitive cheerleading for teaching me this valuable lesson. Change does not happen overnight. It is a long process and often uncomfortable. But it is worth it.

Change your mindset and you will change your circumstance.

Change begins when your internal GPS whispers, “Recalculating.” You are then left with an extremely important decision. Do you follow the new path, changing your mindset to overcome your bad habits? Or, do you continue to drive the older, more familiar route?

I told myself I was going to do something different. I was going to make a change in my life. I was going to start working out on a consistent basis. The timetable from when I thought the original thought until the time I joined a gym was around three years. Terrible, I know. I wanted to grow stronger and only God knows how strong I would be if I had begun creating the habit of working out consistently when the original idea occurred.

It was not until my coworker said to me something along the lines of, “If you cannot keep a promise to yourself how can others expect you to keep your promises to them?” that I began to think about how I wanted to change my lifestyle. This small phrase weighed heavily on my heart. I knew from that moment on I needed to keep my promise to myself of going to the gym and getting stronger.

My mindset had to shift before my circumstances would change.

This same concept can be applied to all aspects of life. The promise I whisper to my husband of getting up when the alarm goes off the first time so I can spend quality time with my Lord and Savior was a promise that often faded as soon as I found the snooze button. Honestly, the snooze button is still easier to hit than I would care to admit.

Willpower alone cannot overcome this bad habit. This job has to be accompanied by the Holy Spirit changing my desires.

Heavy duty habits can be redefined as addictions in some cases. In my case, I am addicted to my snooze button. I am in desperate need for the Holy Spirit to adjust my desire to spend time with the Father to be greater than my desire to sleep.

It is important for us to realize we cannot change everything on our own. Deep in our core we are rebellious, broken human beings, selfish for the things that satisfy us even if only temporarily.

Jesus said in John 14:26, “But the helper, the Holy Spirit, whom the Father will send in my name, he will teach you all things and bring to your remembrance all that I have said to you” (ESV).



We must allow the Holy Spirit to teach us and remind us of good and godly things. Allowing the Spirit to change our mindset affects the way we act and respond to daily life. These simple daily actions form lifelong habits.

The Casey Corollary, "Bad habits die harder," can be overcome. You might think it is impossible to break a bad habit, but God is in the business of making the impossible possible. He is making all things new. Allow him to work in your life and embrace the new creation you are in him. Your life is to be lived glorifying the Father. Make it a habit.

1. How do your habits and daily routines exemplify the new creation you are in Christ (2 Corinthians 5:17)?
2. How do you glorify the Father through your habits?
3. What bad habits do you need to break free from today and change into God-glorifying habits? ✦

### Casey Lester



Casey Lester inspires others to find their worth in Christ. She serves as the Ministry Assistant at Tarrant Baptist Association in Fort Worth, Texas. Casey is completing requirements to become an Associate Certified Coach.

Casey earned the Bachelors of Arts in Marketing degree from the University of Tennessee at Martin. She also studied at London Metropolitan University in London, England. Casey is currently studying theology at Southwestern Baptist Theological Seminary in Fort Worth. She is married to Jantzen who is studying for the Master of Divinity in Preaching and Pastoral Ministry.

Casey is a five-time national champion cheerleader, an only child, and loves to cruise the seas. She is always bubbly and perky. She has a passion for seeing people grow closer to Christ. She dreams of visiting every state in the USA with her husband.



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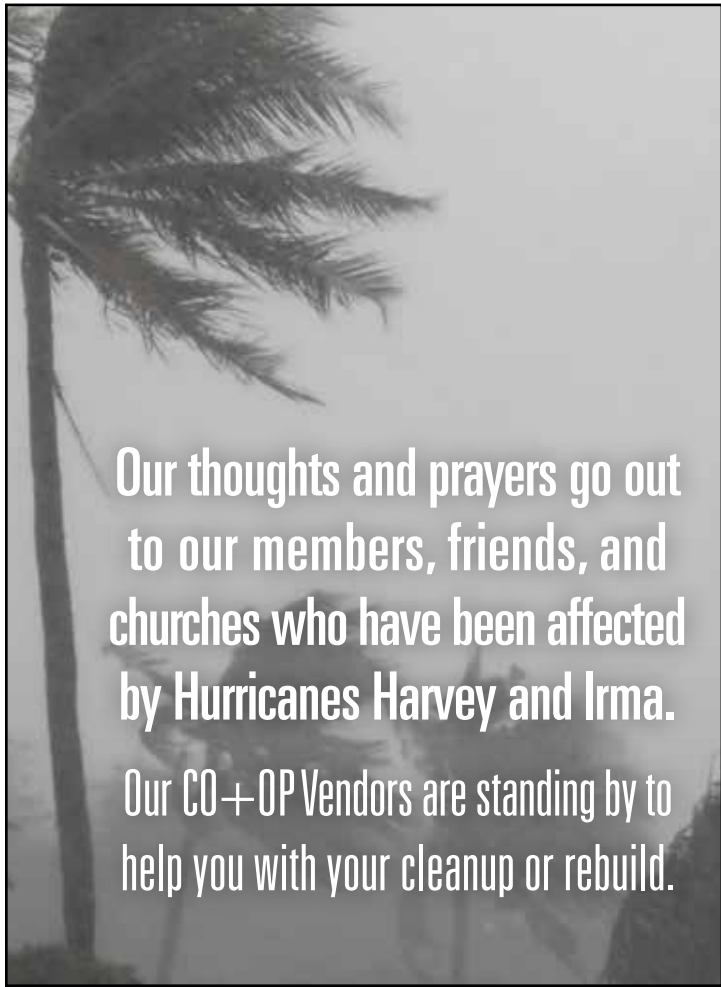
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by Gary Benson and Paula Burns

## Make It A Habit To Protect Your Church: 7 Things We've Learned Over The Years

After a combined 60 plus years of insurance experience, to borrow the popular TV commercial slogan of late, "We've seen a thing or two." Obviously, this list could be quite extensive but we tried to narrow it down to some of the more prominent precautions. We trust that these might be a reminder of some of the more important ways to protect your ministry.

**1. Background Checks Are Not Enough** - To some this could come as a surprise, but despite sexual abuse/misconduct claims being the number one reason churches go to court for close to 20 years, the majority of churches do very little screening of adult workers beyond background checks. With statistics showing that the likelihood of getting a "hit" on a background check is less than 6% and with sex offenders molesting 30 to 40 kids prior to being arrested, this is clearly an ineffective tool and a church should do more!

What every church should do at a minimum:

- Require a Worker Application.
- Adhere to the "2-adult rule." Meaning an adult is not to be alone with a minor.
- Conduct a brief interview with adult worker.
- Have written policy and procedure guidelines including the above and other precautions. And should ideally include some initial and ongoing training.

**2. Transportation Safeguards Should Not Be Downplayed** - Do you screen those who drive on your behalf? Do you have written guidelines you follow regarding acceptable ages and driving records? Do you have written guidelines that are clearly communicated with drivers on cell phone usage, seat belt guidelines, etc.? Do you understand the continued dangers of 15-passenger vans? Ideally, the answers on these should be "yes" but if not, contact us. We're happy to share any resources you need or you may also consult our website or blog.

**3. Workers' Compensation Could Protect You From Financial Disaster** – This is perhaps one of the most misunderstood and often overlooked financial protections for a ministry. While not a mandatory coverage in Texas as in most other states, in absence of Workers' Compensation coverage, an organization loses any common law defense in the event of an employee's injury or sickness that's work related. The state can and will mandate how much to pay an employee and for how long. If it's a serious injury, those costs can become quite significant and could very easily drain a ministry's resources.

**4. There Are Right Ways And Wrong Ways To Use Releases** – There are multiple considerations in regards to releases and we can't address them all in this article but allow us to address perhaps the top three.

- Release forms often will not be enforced if they are ambiguous or generic in nature. Parents of minors or adults need to know "what they are releasing" and that should be detailed on the actual release form. Generic forms or annual release forms are generally not effective.
- Releases should refer to both known and unknown risks associated with the planned trip or activity.
- Courts have often refused to enforce release forms that attempt to avoid liability for intentional acts, gross negligence, or willful or wanton conduct.

**5. Avoid High-Risk Activities** – Some refer to this as the "No Fun Rule" but high-risk activities conducted or sponsored by a church that result in a serious injury can subject the church to legal action. If your church is considering a high-risk activity (examples can include paint-ball, rock climbing, rappelling, scuba diving, surfing, hang gliding or anything that might be considered outside the norm), consult with your agent for applicable coverage and your church's lawyer about the proper use of a waiver or release form such as noted in #4 above.

**6. Don't Let Your Insurance Or Your Church Pay For The Actions Of Others** – If another organization is allowed to use your facilities, you do not want you or your insurance to assume the risk for their actions. Transferring that risk to the other organization requires a Certificate of Liability Insurance and most importantly, the church should be named as an Additional Insured. That language should be clearly communicated on the Certificate of Insurance and not just listed as a certificate holder.

**7. Maintain Adequate Insurance Coverage** – This seems quite remedial but we review policies on a regular basis that have significant coverage gaps or shortages in coverage. In most cases, it's not done purposely but often a church has either been misguided or perhaps their coverage or their programs have not been reviewed in some time. We recommend using an agent who specializes in insuring churches; just like any other professional you might use (attorney, accountant, physician, etc.). These professionals may be skilled in certain aspects but outside their everyday level of expertise, they may not fully understand the risks of churches and the various coverage gaps.

These suggestions are not meant to be exhaustive but are intended to get you started towards thinking about the risks your church faces and how to avoid them. Your habits will lead to effective actions of protection but ultimately, seek the Lord's wisdom in prayer and allow Him to lead you in this. ✚

**Gary Benson and Paula Burns**



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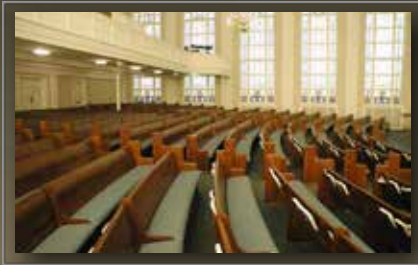
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