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CONTENTS



NOVEMBER 2012

FEATURE ARTICLE

Surfing the Waves of Change Page 19

Navigating through the changes of life, and especially in the life of the church, is a challenging assignment to say the least.



Prayer Changes Things: Fate or Faith

We tend to microwave prayer. Hit it for two minutes and we are done. The Lord is into marinating.



The Elements of Change

There are many barriers to change, but they usually can be summed up into three different areas: Fear, Fear and Fear.



The Way We Do Church Is Changing

While the tendency is to think controls are overkill and unnecessary, due to the seemingly safe environment of the home, it is, unfortunately, not an avenue the church can afford to disregard.



It's Not the Changes That Do You In... It's the Transitions

Regardless of the type of change—gradual or radical—the key is not so much how we deal with change, as much as how we deal with the transition.

Departments

More Power to You Page 7

Sometimes it's the small changes in our daily routines that add up to big savings.

We've Got You Covered Page 32

In the next two years, employee benefits are slated to undergo major overhauls in every industry.

Something To Talk About Page 34

Read what people are saying about our vendors.

Meet Our Newest Team Member Page 36

Leslie Gawthorp is our new Member Relations Representative.

Clean Sweep Page 38

Facility professionals must maintain the carpet investment just as you do a car; you change the oil before it turns to glue.

Bank Notes Page 40

So, the next time you're asked to "change" something in your life, job, or family, please remember: It's all a matter of perspective.

Sound Bytes Page 42

Attempting to deal with these rapid changes in the same fashion we did decades ago is an exercise in futility.



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 danbishop@churchco-op.orq. Help us keep you informed of the latest in events and savings from our vendors.

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From the Director

Together We Influence Change...

November is a wonderful time to consider the changes all around us. Heat departs. Fall arrives...and with it, the hope of Spring.

In this issue, we're focusing on Change. "Prayer Changes Things"...it certainly changes me. Check out the article on prayer on page 10 by Dr. Terry Tekyl. There are many "Elements of Change" and Michael Euliss writes about them on page 14. "The Way We Do Church is Changing"...and Paula Burns and Gary Benson write about the risks on page 27. Patti Malott writes about change and transition in her article on page 30, because "It's Not the Changes That Do you In...It's the Transitions." Dr. David Fleming helps us consider the ways of navigating through the changes in life in his feature article, "Surfing the Waves of Change" on page 19.

We have a new vendor for you. Core Benefits has been providing HR benefits since the 1980's. Stacey Fleck, a former church administrator in Sugar Land (Texas), introduced us to the founder, Mike McLaughlin. Their strengths are in providing excellent HR resources. Choosing Core Benefits may be the change for 2013 that will make your employees happier, and your work easier and more affordable. See their new ad on page 5 and watch for them in our Know Your Vendor department in the upcoming February issue. Stacey and Mike will also be speaking at the 2013 Texas Ministry Conference on February 21.

One thing has not changed. We're celebrating 25+ years of being your CO+OP! Founded in 1987 by church administrators in Houston, we're the original non-profit group purchasing association for ministries. Because you participate, thousands of others are able to save real dollars on the goods and services they are already buying. Vendors are able to grow their businesses because they understand the value of helping ministries stretch their budget dollars. It's just good stewardship - Churches Helping Churches and Vendors helping Vendors helping Churches. Thanks for helping as you do.



Kindest regards for all the blessings of our thankful season to you and your congregation.

Dan Bishop
Executive Director





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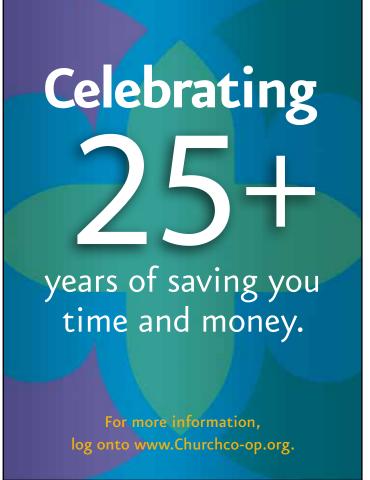
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By Michael Bernstein

Sometimes it's the small changes in our daily routines that add up to big savings. The Fall season is always a good time to review the way we use electricity and find ways to save more money. Paying attention to the basics is certainly a great way to get started—like seeing how much you save by turning up the thermostat, installing programmable thermostats to meet the daily schedule for your church, installing shades and blinds that can close during the heat of the day! Watch for new items coming out soon that will use the real-time data from the new IDR and Smart Meters to help you control costs by automating changes to your energy saving systems as the demand changes at your church and school.

We're borrowing a great list from the CenterPoint Utility website – an Energy Efficiency Checklist providing easy steps for do-it-yourself energy savings.

These are ways to improve the efficiency of your building envelope, and heating and cooling systems. Just watch your savings add up with the energy you conserve! Let us know if you need some assistance with these and if we can't answer your questions, then we can refer you to a CO+OP vendor that can assist.

Heating / cooling system improvements

Heating/cooling system tune-up

Enhance the performance of your heating and cooling systems with a tune-up. The right proportion of air and fuel is key, and a tune-up can help optimize air and fuel input for maximum energy efficiency. Too little air per unit of fuel causes unburned air to escape up the flue; too much air creates a higher draft that carries excess heat up and out.

Boiler reset controls

Install boiler reset controls to adjust the water temperature in the building distribution system to correspond to outdoor air temperature fluctuations. You'll consume less energy in the heating system loop, reduce overheating in other building areas and increase seasonal efficiency.

Boiler cut-out controls

Conserve energy by installing boiler cut-out controls. They'll inhibit boiler operation when the outdoor temperature reaches a predetermined set point, so you'll avoid unnecessary energy use.

Piping insulation

Improve overall system efficiency and avoid unnecessary heat loss by insulating your hot water system piping. Apply insulating material on pipes from the boiler to the heating equipment. When considering insulation, remember that the R-value, or heat retention capability of the material, is more important than its thickness. The greater the R-value, the greater the insulating capability.

Programmable thermostat

Program your heating or cooling system for energy savings by installing a setback or programmable thermostat. By automatically lowering your heat setting or raising your cooling setting at night or during other unoccupied hours, you can save significant amounts of energy.

Water heater insulation

Insulate your water heater to reduce heat loss. When considering insulation, remember that the R-value, or heat retention capability of the material, is more important than its actual thickness. The greater the R-value, the greater the insulating capability.

Ceiling fans

Reduce ceiling temperatures and decrease energy loss through the roof by installing ceiling fans. They'll mix rising warm air and circulate it downward to maintain comfortable, even temperatures more efficiently.

Building envelope improvements

Air sealing materials

Seal air leaks around doors and windows, at roofline and roof penetrations to reduce air leaks and maintain even building temperatures. You'll add comfort and lower energy consumption by reducing hot or cold air drafts.

Solar window film

Apply window film to reduce solar heat gain, a proven method for year-round energy efficiency. Many newer film types also help retain your heating system's warmth indoors during winter.

In addition, here's some energy-saving advice and handy tips to cut energy bills and save money for your facility:

Heating and cooling

- Choose the right HVAC equipment for your facility needs. Don't oversize HVAC equipment; choose high-efficiency models. Be sure your HVAC equipment delivers the right amount of heating, cooling or ventilation for the space it serves. Too large a unit wastes energy, and too small a unit can't do the job. Always consider buying equipment that is more efficient than the minimum standard, since any additional purchase cost will often more than pay for itself in increased energy savings.
- Perform regular maintenance of your HVAC equipment. Replace or clean filters and coils and have an experienced professional tune up your equipment on a regular basis.
- Use window coverings to your advantage. Close them to keep out the winter cold or summer heat and open them for free heat on sunny days in the winter.
- · Use exhaust fans as little as possible, especially during unoccupied hours.
- Draw in naturally cool outside air with open windows or exhaust fans for cooling on moderate days.
- Eliminate heating and cooling system use in vestibules to create an airlock against outside temperatures.

General office equipment

- Turn office equipment "off" when not in use.
- You can control the run time of your equipment with automatic controls or occupancy sensors. Use energyefficient office equipment that can enter a low-power "sleep" mode and awaken automatically when needed again.

Lighting

• Replace incandescent bulbs with compact fluorescents and consider high-intensity discharge (HID) lights for parking. The compact fluorescent lamp's miniature U-shaped fluorescent tube and ballast design is super energy-efficient and fits many of the fixtures where you already use incandescent bulbs. HID lights include mercury, vapor, metal halide and sodium. They are excellent, long-lived and efficient choices for parking and security lighting.

TES Energy Services looks forward to assisting you in as many ways as we can to keep your costs down and offer energy rates to lower your costs. Ask us about our Power Buying Pool of Energy Contracts and an under 5 cent per kWh (kilowatt hour) rate for as many as three years! For more information, call me at (832) 516-8525 or John Blunt at (214) 697-0567.

We wish a wonderful Holiday season to all of you, with a special "Thank You" to our TES Energy Services customers. 💠



Michael Bernstein TES Energy Services, LP

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Michael is the CO+OP account manager for TES Energy Services, LP (TES). He possesses detailed knowledge of the energy industry, along with expertise in sales and marketing, training and development, customer relations operations and non-profit management. Contact Michael Bernstein at (832) 516-8525 covering the Houston and South Texas Area or John Blunt at (214) 697-0567 covering Dallas and the North Texas Area. Email: tespowerbuy@tesenergyservices.com

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Office DEPOT.



Driving down the interstate one day I saw a sign: Fate Texas. Do you suppose Main Street is called Resignation Boulevard? There would be no fire department because if your house caught on fire, it was just fate. That sounds silly, but many Christians live in hopeless acceptance of their situations, as if they were from a town called Fate.

Jesus told his disciples a parable to show them that, "... they should always pray and not give up." Luke 18:1-7

In other words, Christians do not live in fate...they live in faith. Faith and prayer change things.

Most of us have a somewhat irregular prayer life. We tend to beat ourselves up for our weak wills, our selfish petitions, our ineffective technique or our wandering minds. We think our practices and methods are off, but it may be our misunderstanding of the nature of prayer that is incorrect. The essence of our persistence lies in what we believe prayer to be.

The widow in the Luke 18 parable illustrates the nature of petitionary prayer. Prayer is a rebellion to the world and its broken state. It is the absolute and undying refusal to accept as normal what should be considered abnormal. You see, the greatest enemy to petitionary prayer is resignation or acceptance of the status quo. Fate says this is the way it is. It is what it is. Fate is the major tenet of all major world religions plus secularism. God may be present or active, but it does not change anything. Just accept the bad report and bear it out.

Listen! Jesus said, "At all times we should pray and not lose heart." He was and is un-resigned to man's broken state and the consequences it causes.

Petitionary prayer flourishes where there is a two-fold belief:

- God's name not is hallowed often enough, the Kingdom does not come often enough, and his will is too often left undone.
- 2. God himself can change the situation.

"I am a God at hand, declares the Lord, not a God who is far away." Jer. 23:23

Prayer is a holy rebellion to the "status quo." Jesus said, "And will not God bring about justice for his chosen ones, who cry out to him day and night? He did not say occasionally, every other day, or when there is a problem.

We tend to microwave prayer. Hit it for two minutes and we are done. The Lord is into marinating. Sometimes we need to soak things in prayer. Jesus practiced persevering prayer because he knew it could and would change the world as it is.

He drew apart and often prayed to know His heavenly Father (Mark 1:35). He prayed to know the Father's will. For example in Luke 6:12 he prayed all night before choosing his disciples. Plus He prayed to know where to preach next. He prayed for power to do God's Will, "And as He was praying, heaven was opened and the Holy Spirit descended on Him in bodily form like a dove" (Luke 3:21).

He prayed for perseverance to continue in God's will. He prayed for sick people to be well and not just accept sickness as some fatalistic turn of events. He set the captives free to show them that things could change.

When our Lord was presented with the possibility of adopting an agenda, accepting a perspective, or pursuing a course other than God's, His rejection of the alternative was signaled by his petitionary prayer. He refused to live in this world on any other terms than the Father's.

He rebelled against the world's brokenness and evil's claim to be in charge. Evil did not have the final word. The Father, the Son, and the Holy Ghost have the first and the last word!

So we pray for Australia. "Your Kingdom come...
So we pray for Robert. "Give him his daily bread...
So we pray for the lost. "Save oh Lord to the uttermost...
So we will pray for you tonight. "May you be healed...

We refuse to live in fate, but we will live in faith. Seeing as God sees, receiving the reward for believing he exists, and that he rewards those who diligently seek Him.

Jesus asks us, "However, when the Son of Man comes, will he find faith on earth." Luke 18:7

Dr. Terry Tekyl



Terry will be presenting "Praying to Secure a Presence-Based Life" at the 2013 Texas Ministry Conference. His workshop will highlight the importance of being a "presence-based" Christian and church. Look for his workshop in the Personal & Spiritual Development track.





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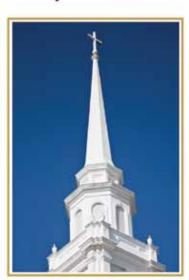
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The Elements of Change

By Michael Euliss

With this issue focusing on change, I thought it would be appropriate to look at the elements that create change while understanding the impact of change on others.

Change is something that about half of any group will heartily embrace and the other half will fight. Great leaders go into change knowing this and understand the challenges ahead. "How do I harness the energy of those wanting to make the change without losing those who do not?" This is just one of the questions leaders will ask. For this reason alone, many leaders simply "won't go there."

Changing anything requires much more than a physical rearrangement of parts or processes. It dynamically impacts a person's paradigm to which he or she has an emotional attachment. When a paradigm is impacted, the result is also emotional. Paradigms were first introduced by scientist Thomas Kuhn when he observed other trained scientists attaching emotions to certain ways of doing things. Simply put, a paradigm is our perception of reality, our view of the world or people. These beliefs are based on our education, training, and experiences and are often hard to change.

Barriers to Change

There are many barriers to change, but they can usually be summed up into three different areas:

Fear, Fear, and Fear

While this sounds like it is the same word three times, it is really three different kinds of fear. It is important to know how paralyzing this secondary emotion can be.

Fear of the Unknown

Some people refuse to change because they are simply afraid of what they don't know. Many of these fears manifest themselves when we are so comfortable where we are now, we see no value in going anywhere else. The bottom line is that the unknown puts us out of our comfort zone, which creates stress, anxiety, and fear.

Fear of Losing Value

In today's times, we find ourselves saying things like "I don't know what we did without computers..." However, many of us can remember a time referred to as "BC" (before computers). For those of us who are "digital immigrants" (those who did not grow up with technology, but had to adapt to it), we remember the anxiety that came along with making the switch from analog technologies (pen, pencil, paper, typewriter) to today's digital lifestyle. We were very comfortable in using the tools of the day and did not want to see computers come in because it threatened our value or reputation. Did someone say "shorthand"...?

Fear of Not Belonging

As material things come and go, one can never discount the importance of belonging. In the old paradigm, a person was very comfortable about where they fit in or how they were expected to contribute. But, in a new paradigm, a person may experience fear, stress, or anxiety because they are concerned that they will no longer be part of the team or will lose valuable relationships.

The Recipe for Change

According to Kuhn, a change in a paradigm requires a change in belief. And, a change in belief cannot take place until the person in the old paradigm experiences and sees new, valuable information in an old location that would indicate a need to change. But, is there a way to help ourselves and others make that change? Yes! It usually requires a combination of three basic elements: Education, Engagement, and Encouragement.

Element 1: Education

Most leaders understand that just saying, "Do this because I said so." only has short-term value. To truly implement change, people have to be educated and trained. Through education, leaders need to:

- Guide expectations about the change. This is the place to manage the fear of the unknown. By setting realistic expectations and letting people know what their part will be in the new paradigm.
- Teach people about the new change. Don't just tell them what it is. Help them see how the change benefits them. Use exercises to allow them to discover it for themselves.

"He also told them a parable: "Can a blind man lead a blind man? Will they not both fall into a pit? A disciple is not above his teacher, but everyone when he is fully trained will be like his teacher." Luke 6:39-40

Element 2: Engagement

Friend and colleague, Al Winseman, states in his book Growing an Engaged Church, that there are three types of members:

- Engaged: This is the type of member we all want to be. These people are strongly committed to their church, its mission, and the community it serves.
- Not Engaged: Winseman calls these people "physically present, but psychologically absent. These people give and volunteer moderately, but not sacrificially.
- Actively Disengaged: These members do not like their church or any change, and insist on telling anybody that will listen.

Successful leaders understand the power of engagement and do everything they can to get people into the "engaged" camp. They do this with humility, genuine care, and lots of communication by casting and re-casting the vision. Casting a "white-hot" vision will go a long way to remove the fears associated with change. It also helps counter rhetoric by the people who insist on staying "Actively Disengaged."

"Where there is no vision, the people perish..." Proverbs 29:18 KJV

Education, Engagement, and Encouragement.

Element 3: Encouragement

We live in a broken and hurting world. A world where discouragement comes in boatloads, as insecure people try to become secure by putting others down. Zig Ziglar said it best when he said, "If you treat everyone as if they are hurting, you will be right more than 80% of the time." Many people go through change with lots of insecurities. It is our job as a leader to acknowledge them when they get it right and encourage them by redirecting their efforts when they miss the mark. Encouragement is so important that it is mentioned more than 50 times in scripture beginning in Deuteronomy.

"But encourage one another daily, as long as it is called "Today," so that none of you may be hardened by sin's deceitfulness." Hebrews 3:13 NIV

Conclusion

By this time, you may be saying "That's exactly what my leader should be doing." Or something similar. Leadership and applying the elements of change have little to do with being in a position of authority. Leadership needs to be present in all levels of the organization, not just left to those who are "in charge."

Remember, we are all leading all the time. What you say or do today will have an impact on those around you. That's leadership. Just make sure that when you lead, you lead well and what you say, you say with the understanding of the impact it carries.

"And the tongue is a fire, a world of unrighteousness. The tongue is set among our members, staining the whole body, setting on fire the entire course of life, and set on fire by hell. For every kind of beast and bird, of reptile and sea creature, can be tamed and has been tamed by mankind, but no human being can tame the tongue. It is a restless evil, full of deadly poison. With it we bless our Lord and Father, and with it we curse people who are made in the likeness of God. From the same mouth come blessing and cursing. My brothers, these things ought not to be so. Does a spring pour forth from the same opening both fresh and salt water? Can a fig tree, my brothers, bear olives, or a grapevine produce figs? Neither can a salt pond yield fresh water." James 3: 6-12 ESV

Change is constant and rapid in today's world. But you and those you lead can get through it, if you use the proper amount of the proper ingredients. +



Michael Euliss

Michael Euliss is president and founder of the American Institute for Servant Leadership. He is a motivational teacher and holds several nationally-recognized certifications in training, teaching, and congregational health. Mr. Euliss has a radio show and has been featured as a guest speaker at hundreds of venues. Michael is also a regular workshop speaker at the annual Texas Ministry Conference.





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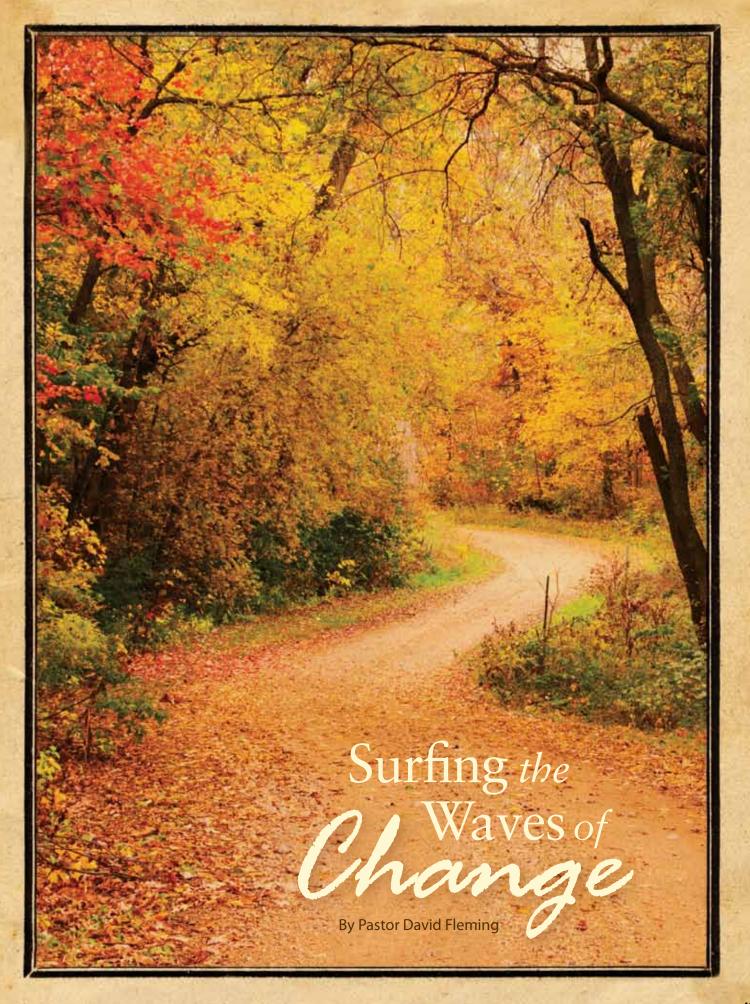
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I know change. Who doesn't?

Like waves on the beach, change just keeps rolling in. Fortunately for me, I grew up in Florida and spent twelve years in Daytona Beach. I learned to look at those waves as opportunities and I bought myself a surfboard. Sometimes I rode the wave to the beach...sometimes the wave slammed me on the beach. That's been my experience with change too. How about you?

Now I'm a husband to a wonderful lady, a father to three amazing teenagers, and the pastor of an exciting, moving and growing church in Houston, Texas. I don't live near the beach or own a surfboard anymore, but the waves of change are coming still, it seems like never before. It's now my responsibility to lead others through the waves of change, both at home and at the church. At times I've done that pretty well; at others times, not so much. But I have learned a few things from my experiences with the waves of change.

Not all change is good change

Is it my Type A personality that just can't leave well enough alone? Call it "godly ambition," or it might just be boredom. It could be a holy discontent with the way things are, coupled with a God-given vision for how things could and should be. Or it could be that I am paying too much attention to what everyone else is doing and can't wait to try it all in my own setting. Constant change works for me, but it has the potential to drive our people to exhaustion!

Before you change something, ask yourself: is this change a novelty, or is it needed? People can only handle so much change in so much time. Even good people can become fatigued and resistant to change. When real change is needed, the opposition is entrenched before the first announcement is made. Don't change something because you want to, even if you can. Change it when you need to, for the good of the church and in order to obey the will of God.

Some change is necessary

Without change, there is no growth. The very idea of following after Christ means that we will be changing, both often and radically. Henry Blackaby said: "You cannot stay where you are and go with God!" 1 I've heard it said another way: "You cannot steal second with your foot on first!" I cannot go where I am supposed to go or become who I am supposed to be without change. The same is true for the people of God and the church that I lead.

The Church is the living, breathing, moving body of Christ on earth. Any movement of the body requires change. If it stops moving, we check to see if it is still breathing, for fear that it may not be still living. As Andy Stanley says, "You can't be open to change, you've got to be committed to change." Some change is necessary to keep living, breathing, and moving. Change is non-negotiable if we are going to follow Jesus in radical obedience.

Blackaby, Henry T. and Claude King, Experiencing God: Knowing and Doing the Will of God. The Sunday School Board of the Southern Baptist Convention, 1990. P. 132.

Change is personal and often painful

The first question people ask when faced with change is: "How will this affect me?" Therefore, one of the first questions leaders ought to ask is: "Who does this change affect and how deeply?" The greater the personal impact of change, the greater the potential resistance to change. Even if we could be convinced that the change is ultimately in our own best interest, the process of getting there will cause us some measure of pain. We may like the destination, but the effort to get there will cause us to cling to the status quo. Otherwise we would all be the perfect size and shape, have no bad habits and all of the desirable ones!

Change can also be painful for the one leading the change. In every church, there are the early adopters, the mid and even late adopters. To be fair, we should also include the occasional "over my dead body" non-adopter. Some stumps won't move...it's just too painful. They can make change painful for you, too. There is a price to pay. You can break your plow, dig or dynamite them out, or you may have to plow around them and leave them behind. (Hopefully, only temporarily!)

Change isn't usually the problem

In my experience, the problem wasn't necessarily the change, but how the change was made. I don't like to fly, but I tolerate it pretty well out of pure necessity. I and my stomach always appreciate a pilot who is considerate of his passengers and makes changes to altitude and direction gradually and with plenty of advance notice. Some changes are needed and expected, but how you make those changes makes all the difference, both in the air and in your church.

Navigating through the changes of life, and especially in the life of the church, is a challenging assignment to say the least. The change may be absolutely necessary and absolutely the right thing to do. But it must absolutely be made in the right way and at the right time as well. The following steps, which we have found through many trials and more than a few errors, have helped our leadership team guide our church through many changes, both great and small.





Leading through Change

Step 1. Wait! until gaining a reasonable level of conviction and confidence that the great idea you just had has great potential to be a word from the Lord for his church. You may not know for certain until you have taken a few more steps, but some thoughts and ideas aren't even worthy of the second step. This is a time for prayer and patiently waiting for the heart and voice of God. Is this the right thing to do? Is this the right time to do it? Am I the right person to lead it? Be prepared to answer the most important question: "Have you prayed about this?"

Step 2. Share the vision with a few trusted counselors who will give you honest feedback. Don't look for someone who will cheer you on out of loyalty to you. Give them permission, in fact expect them to ask the tough questions such as: "Why in the world you would even consider doing this?" Take their questions and suggestions and prayerfully consider whether a next step is warranted. If so, incorporate their feedback into the substance, the presentation, or the timing of the idea.

Step 3. Broaden the circle to include key opinion leaders and influencers. Make sure that they are representative of the entire body. You are not looking for approval, but questions people will ask and objections they might have. This is not the time to defend your idea, but to test it. Listen carefully, be grateful for honest feedback, and ask them to pray with you. If this group doesn't show promise of getting on board, there probably shouldn't be a next step, or at least not anytime soon.

Step 4. Return to the previous circle of representative leaders for a follow up conversation. By now, you have spent additional time in prayer and in preparation. You have found the answers to questions asked, as well as to any objections raised. You have also incorporated their feedback where appropriate into the substance of the idea, or in its presentation or timing. If there is a consensus and a spirit of unity, establish a reasonable timeframe for moving forward and enlist their help and support.

Step 5. Go public with your leadership's support. That's not to say that the outcome is a foregone conclusion. People recognize and usually don't appreciate being a formality. They will appreciate that you have worked with and through their leaders, and that you are now inviting them into the conversation. Explain what is happening, repeat it, and then repeat it again. Put it in writing and give them a copy. Acknowledge the cost of the change, as well as the potential benefits. You must communicate clearly to bring clarity, or you will cause confusion. Be accurate and realistic. Don't sell it, and don't over-promise! You might get your way this time, but you will lose credibility and make the next change much more difficult.

Step 6. Give them time and too much information!
People by nature are down on what they are not up on. Ask them to prayerfully explore the idea and provide opportunities to ask questions.
Your goal is to help your people own the idea so that they will want to change. You must help them understand the "why" of change, and how the change is consistent with God's will and the greater good.

A church should never vote according to individual preferences, but according to their sense of God's will. Finally, allow sufficient time for people to work through the process, as much time as it took you would probably seem fair to them.

Step 7. Make the change on time and according to plan. Doing what you say when you said you would do it will make the transition go more smoothly. You have created a set of expectations for this process that you must meet if at all possible. Change is painful enough without the added confusion and frustration of a plan not followed. Following the plan and meeting expectations will also bank credibility for the next time change is needed, and there certainly will be a next time. There is no such thing as "one more" change...don't say it.

Step 8. Stay the course. Second thoughts are only natural, especially when the resistance to change is at its peak. That's why it is critically important to take each step in order and with confidence as you sense the will of God along the way. You may have to manage some fallout and apply first aid, but keep going. You must maintain gentle pressure in the right direction or people will naturally revert back to old patterns and behaviors. Finish what you start or it will be even more difficult to start the next time.

Step 9. Be patient. Change happens quickly, but transition takes time. Affirm and encourage people along the way. Be sure to celebrate the victories and successes. I find we do a much better job at promoting change than we do at celebrating the results of change. You will also want to keep the door open for those who will catch up down the road. Always welcome late adopters and the occasional stump that begins to sprout. Getting there is great, getting there together is even better!

Step 10. Do a post-mortem. None of us are perfect, so none of us get it right every time. Mistakes aren't nearly as costly, however, if we learn from them. Create a review team and conduct a thorough and objective evaluation of the entire process. Be sure to include feedback from outside your immediate circle, preferably from the front lines and from those

impacted the most. You will discover some things you did well, and some things that could be better the next time around. Save your notes and review them before you initiate the next change. Much worse than the mistakes we make, are the mistakes we make twice.

Teach the people to surf!

The thing about surfing is, the more you surf, the better you get at it. You fall, figure it out, and get back up again. After a while, you fall less and less, and then almost never. You have mastered the sport of surfing. Do you suppose you could ever master the art of leading through change? We certainly don't lack the opportunity to practice.

I was looking through some notes from my seminary days and found where I had written down a quote from one of my professors, Dr. Chuck Kelley. He said: "You can ride the wave of change or be pounded by it. The only option you do not have is to be unaffected." That meant a lot to me then as my life had been a series of constant changes, one after another. From single in college to married in business to family man in ministry, the only thing constant in those days was change.

Now more than twenty years later, change is still a constant in my life and in my ministry. I thought it would have at least slowed down a little, but change keeps rolling in. I will say this... I feel like I'm a little better at riding those waves now than I was then. Maybe it's time to buy a few more surfboards and teach the people I lead... to surf the waves of change!

Pastor David Fleming



A native of Central Florida, David received his undergraduate degree from the University of Florida and graduate degrees from the New Orleans Baptist Theological Seminary. He served as Pastor of three churches in Louisiana, Florida and Georgia before becoming Pastor at Champion Forest Baptist Church in Houston, TX in 2006. Champion Forest is a growing and thriving church that has embraced its own

changing demographics, strategically reflecting diversity in order to reach its entire community. Champion Forest is also a missions-minded church, sending mission teams all around the world and currently planting new churches in Houston, New York, and Haiti. David and his wife, Beverly, have been married for 24 years and have three children.

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Risks To Consider
When Hosting
Home Groups





A church "cell" or "home group" is a home-based small group of individuals or families that meet together for Bible studies or group discussions. Though the existence of these home-based groups within churches is not totally new, this is an ever-increasing ministry and there are a number of concerns that have recently arisen which have led us to review some procedures that your church should carefully consider.

Even where churches might have thorough screening methods for childcare at the church, we're finding that with regard to the home groups, they are often non-existent. So not only does that bring potential liability to the host home, there is an exposure at the homes that would never be allowed on church premises. That and other considerations are noted below.

Question: Should our church arrange/schedule childcare from individuals that have been properly screened (background checks and other screening methods) and coordinated through the church's Child Care Coordinator or similar individual?

Answer: This is typically the ideal solution.

Question: As an alternative to the above, should the church simply provide names to the host home of paid workers from the church? The host home would pay cash directly to the child care worker with reimbursement from the church.

Answer: This is not a bad alternative either, assuming the workers are properly screened as previewed in the question noted above.

Question: The homeowner can hire anyone they choose and pay with cash collected from the attendees and/or seek reimbursement from the church.

Answer: It really depends on whether this is a church-sanctioned event. If some members from the church simply decide on their own to have a mid-week Bible study or get together, that is not typically a church-sanctioned event and in that case, the host home and attendees can handle it as they wish. If, however, the event is organized, publicized or otherwise assimilated through the church, then it would typically fall under the umbrella of the church and if that's the case, we would not consider this a viable option.

Question: Does a signed waiver in any of these circumstances make any difference?

Answer: If that is possible, it's preferred but not often realistic. Ideally, parents of children going to other homes would sign a "hold harmless" agreement stating that they will not bring a lawsuit against the church if any injury takes place. This is where it becomes a question between what is ideal and what may be considered reasonably practical. For example, what if you have a couple bring a visiting couple with them. Before the activity, are you going to require that the visiting couple sign this release? That could be awkward, but if it could be worked out where the "hold harmless" agreement could be utilized, we recommend that.

Question: How do we ensure that the rooms utilized for child care are safe/secure locations?

Answer: Look for rooms that are not totally isolated from the main group – a game room, for example, or a separate living area. If at all possible, avoid having the kids in a back bedroom or extremely isolated in another part of the house. The more open and accessible the area, the better it is. If it has to be in a bedroom, then there should be no closed doors. Remember this principal: The greater the isolation, the greater the risk.



Question: Are there ANY circumstances in which the church could eliminate or manage a church's liability in a home-group setting?

Answer: Noted below are some other possible considerations:

- a) The owners of the home where the groups will be meeting should be provided with a copy of the church's written Sexual Abuse Policy with a signed acknowledgement that they have read it and will abide by it. Optimally, the home hosts should be required to take any Sexual Abuse training courses offered by the church prior to hosting a group within their home.
- **b)** Avoid having a teenager alone with younger children. If needed, have another adult present and perhaps work on a rotation schedule. This is probably already addressed in your Abuse Policy, but this is being mentioned here as a reminder.
- c) Provide the homeowner and all attendees with a Code of Ethics for off-campus events. Be sure any Code of Ethics provided clearly defines expected behavior.
- d) It's probably a good idea to verify or obtain proof of homeowner's liability insurance. We recommend minimum limits of \$300,000, but no less than \$100,000. We've found that those living in an apartment or leasing a home are much more likely to not have renter's liability insurance, so for their protection and the protection of the church, we would consider this a mandate.
- **e)** Check with your insurance carrier for your specific situation and verify if these off-campus events are covered under the church's insurance policy.
- f) Lastly, please realize that the host home does have an exposure. If there is an injury on the premises of a host home, the homeowner could have a shared liability. It's a good idea for the host home to inventory their premises for any possible hazard, while also considering

the time of day these events would be conducted. If there is a swimming pool, playground, bounce house, etc., then supervision and guidelines are essential in these circumstances. There have been claims of drowning at an end-of-summer pool party, numerous injuries related to bounce houses, and unsupervised injuries involving playgrounds, so keep all these in mind as you plan these ministries.

Cell groups serve a combined role of friendship building, mutual support, training, and discipleship. While the tendency is to think controls are overkill and unnecessary due to the seemingly safe environment of a home, it is unfortunately not an avenue the church can afford to disregard.

Gary Benson and Paula Burns



Gary Benson, Agent

GaryB@InsuranceOneAgency.com

The majority of Gary's 30-year insurance career has been focused on insuring churches and non-profit organizations. Teaming with Insurance One Agency in 2003, he has helped developed Insurance One's center for church and non-profit organizations into one of the largest independent insurance agencies serving that clientele.



Paula Burns, CIC, Agent

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Paula Burns specializes in insuring larger churches and non-profit organizations. She has earned the prestigious designations as a Certified Insurance Counselor (CIC) and Certified Risk Manager (CRM) and has been in the insurance industry for over 25 years. Her career began in property and casualty claims laying a foundation for Paula to be an advocate for clients when they need her the most, during a claim or crisis.



It's Not the Changes That Do You In... It's the Transitions

By Patti Malott

I may have been born and raised in Michigan, but it took moving to Texas to really appreciate the spectacular beauty of the "changing of the seasons" in the north. With my brother having 80 acres of hardwoods and pines in the Upper Peninsula (close to the Canadian border), we make a genuine effort to clear our calendars and join him each October for some bow hunting and 4-wheeling.

It just happens that bow season opens October 1 each year in Michigan and that is usually right around the time of what's called "Peak Season," where the foliage on the trees is at prime with the burst of colors—yellows, oranges, reds, purples, and even pinks.

This year was exceptional in the fact that everything was green when we first arrived. A little bit of color had begun showing at the tips of the trees, but that was pretty much it. Within the first two weeks at the cabin, the foliage went from green to full, vibrant bursts of colors. It was as though God took a paintbrush, and started at the top and painted until he finished the last branches on the bottoms. Each day we would wake up to more color than the day before.

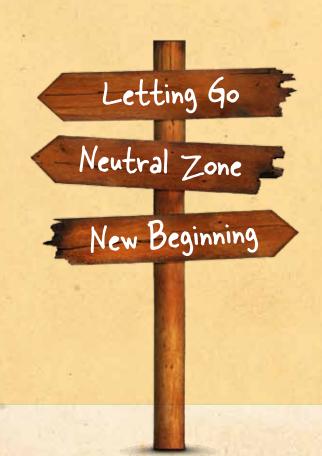
On the 12th day, the winds came and the leaves started falling off quickly. It snowed on the 13th day and the land started to take on a whole new look. The lush foliage on some trees that once produced beautiful colored leaves was now quickly fading to pinks, browns, and rusts. Some trees stood naked, their leaves in piles at the trunk and on the paths. Squirrels were gathering acorns for the long winter,

Canadian geese were passing by as they began their flights to the south. Before long, the entire land would be buried in snow for months to come.

As I walked through the woods, it was hard to imagine that just 14 days ago everything was green. And just three days ago, they were so lush with color that it took one's breath away when experiencing it. Now some trees were already bare. How quickly things can change.

Some changes we know about in the future—like the changing of the seasons. It's usually a gradual change. This allows us to prepare ahead of time as we anticipate its arrival. We may not like certain seasons, but we know they are coming and we can do something about it. Other examples of future changes that we can prepare for are the arrival of a newborn baby, marriage, or retirement.

Some changes are radical—they catch us off-guard—a death in the family or of a close friend, an unexpected job loss, a forced relocation or perhaps a divorce. Regardless of the type of change—gradual or radical, the key is not so much how we deal with change as much as how we deal with the transition.



In managing change, we need to have a clear picture of the desired outcome and a road map to get us there. Let's take a job loss. Our desired outcome of the change is to regain employment. Our road map to become employed again is preparing a resume, getting the word out, checking the employment section of the newspaper and networking.

My experience has been that it isn't the changes that do you in, it's the transitions. They are not the same. Change is situational. Transitions are psychological. It's a process that people go through to come to grips with the details of the new situation that change will bring about.

Transitions start with an ending. Endings are where we have to deal with our own losses. Think of a change in your own life. Perhaps you moved to another job. Relationships ended. You had to find a new set of doctors. You had to let go of feeling at home in your new home for a while. Regardless if the change was a good one or bad one, the first step is to realize that transitions start with letting go of something—unlike managing change where the desired outcome and road map to get there is our goal.

Right after the "letting go" stage comes what is called the "Neutral Zone." This is the time when the old is gone, but the new isn't in full operation yet. Think of the last time you were at a circus and watched a person between two trapezes. There was a point where there was nothing to hang on to. Or like Linus when his blanket is in the dryer. It's the place between old reality and the new one. It's when the old way is gone, but the new one doesn't feel good yet.

As painful as the neutral zone can be for an individual or an organization, this is the time for renewal. It's time to be creative, to drop old habits and begin newer and better ones. This stage is the winter in which the roots prepare themselves for the spring's renewal.

The last phase of managing transitions is the new beginning. This is where we develop new identities and discover the new purposes that make the change begin to work.

Letting go, preparing for the future, and making a new beginning helps renew people when change is all around them. When we learn to manage transitions, the changes that bring them on are not endangered.

As I sat in my deer blind on the last day in Michigan, I thought about the many changes and transitions of the seasons. A time to end, a time to prepare for the winter, a time for spring renewal. As much as I love the beautiful colors of fall, we wouldn't have the opportunity to experience it if it were not for change. Change isn't so bad after all—if we handle the transitions well!



Patti Malott

Patti Malott is the founder and president of Upright Ministries, a national organization whose mission is to protect ministries by safeguarding people and streamlining processes. She is also the director of the Texas Ministry Conference. You can reach her at 281-797-8619 or patti@uprightministries.com





by Stacey Brewer

In the next two years, employee benefits are slated to undergo major overhauls in every industry.

In the next two years, employee benefits are slated to undergo major overhauls in every industry. Churches and faith-based organizations are going to struggle to keep up with the mainstream offerings while stretching the donation dollar as far as humanly possible.

Your church should be asking some key questions as 2014 approaches:

- Are we offering the best overall protection for our human capital?
- Have we considered a Wellness Plan for our church?
- When was the last time we focused on our staff's health and welfare and prioritized it?

Human Capital makes a staff sound robotic. However, the corporate world uses this term to refer to their employees. It creates a sense of importance around the staff that doesn't otherwise exist. You may have thought of your staff as just staff, but when was the last time you thought of them as Capital?

Healthcare costs for the employer averaged \$10,982 last year and increased to an estimated \$11,664 this year. In 2013, it is expected to increase by another 7%. Churches cannot afford to ignore this benefit, or the escalating costs associated with it and the complex nature of administering the benefit properly.

Let's be realistic. Churches have to offer enticing benefits just as any other employer. However, there are no profit margins to work with here. To absorb a 7% increase in one expense line, you will be searching for another to cut. As you go through these iterations, you are inevitably increasing the percentage of every donation dollar spent on staffing. Is that really where the dollars need to be allocated?

Wellness Programs are one way to control the escalating cost of healthcare. Let's look at one example that the United Methodist Church has employed with their self-funded plan:

"Employees who qualify can attend a Day of Wellness and receive a \$200 credit towards their deductible. And, if you work on your personal health as a qualifying employee you can earn up to \$2000 in incentive dollars. For example, you can earn \$200 for losing 5% of your starting body weight. Their goal for their qualifying staff is to achieve a personal BMI of 25 or less and maintain it for six months. Note that some of these incentives are tied to an annual physical."

1 Corinthians 9:27 But I discipline my body and keep it under control, lest after preaching to others I myself should be disqualified.

Wellness Plans align your goals as a church with the scripture. I dare say that looking after your health and the health of your church staff is a biblical mandate. Should a church decide to make health and wellness a priority for the entire staff and offer a Wellness Plan to incorporate that, they are going above and beyond the call. Don't forget that your congregation is not just those occupying the seats in the Sanctuary, but it includes those who work hard for your church and ministry.

Why would a church offer such rich incentives through a Wellness Plan? With some Wellness Plans, a church can receive discounts on premiums of up to 10%. That savings can more than fund the incentive program and over several years of increased participation, your premium costs for employees can be controlled quite efficiently.

To further save on the cost of employee benefits, you may be considering an "opt out" approach as the Exchanges are introduced. Keep in mind that any cut in benefit to the employees can be seen as a cut in their pay. It can result in demand for higher raises to ensure they can personally afford the coverage sought out through the Exchanges. It can also result in high turnover. Employees will change jobs in order to secure more reasonable healthcare that is not in the Exchange. Look at your overall Compensation Statements and look at how the opt out effects your staff's package. It may seem like a simple and cheap solution, but it will have long-term effects that may be irreversible and quite negative.

Benefits Administration is a complex and sometimes daunting task. Choose what is right for your Human Capital.

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Stacey Brewer Core Benefits Services

Stacey Brewer serves as a payroll/benefits administration specialist for Core Benefits Services, and brings over 13 years of payroll and accounting administrative experience to Core Benefits. Stacey focuses on the needs of the consumer to assist in controlling costs, maintaining compliance with regulatory agencies, and increasing efficiency for the administrator.





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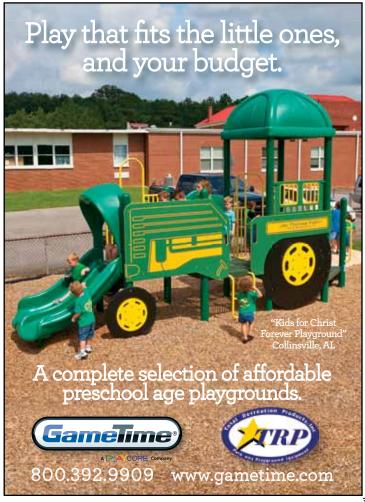


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Our Marketing Team is Growing!

Meet the newest member...



Please join us in welcoming our newest CO+OP Team member, Leslie Gawthorp. Leslie officially joined our team on September 24, 2012 and will be responsible for building CO+OP Member relationships. This will include encouraging members to utilize our vendors, increasing purchases, sharing the CO+OP story to non-members, and building relationships along the way.

Leslie lives in Round Rock (Texas) with her husband, Monte, of 16 years and three beautiful and highly talented children, ages 7, 10 and almost 12!

She attended Austin Community College and brings with her two years of focus on English and numerous certifications in negotiating and sales. Leslie was a professional recruiter for outside and onsite staffing agencies. Using her skills of negotiating and administration, she successfully built her Real Estate business to a 90% referral database with over 4 to 6 million in sales per year.

Leslie also brings with her Office Management, Internet, and computer skills that include Microsoft Office Suite (Word, Power Point, and Publisher, etc.)

For now, her time is dedicated to the Dallas and Round Rock/Austin areas.

You can reach Leslie at: LeslieGawthorp@churchco-op.org | Cell: 512-775-3490



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Keeping Facility Carpet Looking Its Best

by Floyd Mahanay

Although carpet adds luxuriousness, softness, quietness, and comfort underfoot, it is perceived as difficult to maintain.

Few unkempt features detract as much as a stained, worn-looking floor. Heavy traffic is, of course, a fact of life in church facilities. Far too often, carpet is a victim of improper cleaning by otherwise well-intentioned cleaning providers. This can be a challenge when maintaining carpet. Facility professionals must maintain the carpet investment just as you do a car; you change the oil before it turns to glue. You can't wait until the carpet is too dirty and by then, the damage is done.

Studies have shown that schedule-driven maintenance of carpet is less expensive than the maintenance of hard surfaces and that, over a long period of time, total use-cost of carpet is less. Well-planned preventive maintenance, including the use of entrance mats, adequate trash receptacles, regular vacuuming, spot cleaning, and properly scheduled intensive cleaning, can be effective and economical.

A schedule-driven maintenance program, planned from the floor plan of the facility, is the best strategy. Entrances and heavy traffic areas will be marked on the plan so that they get the most care. The old 80/20 rule applies here: Spend 80 percent of the effort in 20 percent of the area. The 20 percent that needs the most work consist of entrances, corridors with more traffic, eating areas, and transition areas between hard surfaces and carpet.

Not all carpets are the same...many require specific cleaning frequencies as well as specific cleaning procedures. Carpet cleaning specifications are available from all carpet manufacturers. You should find and review the cleaning requirements as set forth by the manufacturer of the carpet in your facility. Carpet warranties can be voided if you do not follow

manufacturers' guidelines of maintenance. After review, make sure that your carpet cleaning personnel are following the prescribed methods of the manufacturer. If they are not, you might want to consider placing that need in the hands of a professional!

Prevention is the best policy. Keeping entrances clean can minimize the amount of soil in the rest of the complex. The International Sanitary Supply Association (ISSA) reports that approximately 70 to 80 percent of dust, dirt and grime in public spaces is tracked in from outside. Outside conditions can greatly affect the interior. Keeping parking lots free of grit and grease will minimize maintenance on the inside. Mats at outside entrances can offer added dirt removal from shoes and help prevent accidental injuries. Slip-and-falls account for 33 percent of facility injuries requiring hospitalization and nine percent of fatalities.

Partner with your cleaning professional to design a program that works for your facility. Making sure you have provided the maintenance procedures and correct products to do the job right will add years to the life of your investment. A little time well spent in planning will go a long way in providing beautiful, long lasting carpeted floors in your facility.

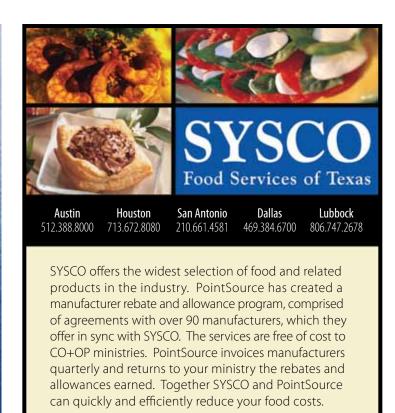
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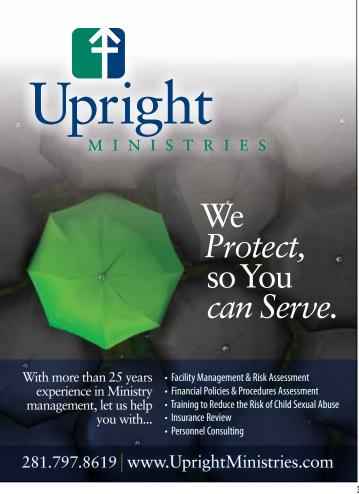




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The Wonder of Change

Change can be a learning experience...

I'm a baby boomer...albeit at the very end of it...and I watched my Greatest Generation parents struggle with non-negotiable technological changes such as the automated teller machine, ("please don't use your birthdate as your PIN again!") and the remote control for cable TV, ("how can I record a program when I don't know which remote to use?"). I should give a big "thank you" to those kind folks who realize a full-service gasoline station is still necessary. I'm thinking that the digital screen on the pump would've suffered under the hands of my father!

Some things haven't changed so much...

There were, however, many "constants" for my parents—where they bought cars, shopped, saw the doctor, and where they kept their money. My parents, (as did theirs), kept their money in "the bank." Wherever that local bank was, it was generally where everyone in the County kept their hard-earned money. They knew it was safe. Home loans, ranch loans, cattle loans, auto loans, you name it—everyone kept their money in and was lent money by the local bank. Over the years, this produced a mutually beneficial relationship based upon trust for both banks and their customers. Some of those banks are actually still around today.

Changing with the times...

My parents never lived to experience the World Wide Web. Technology has advanced at such a rate that I find it difficult to keep up. With that in mind, think about your hard-earned money in your bank. Your checks/transfers made payable to your mortgage company, utilities, church or maybe your children, friends, nieces or nephews? Unfortunately, criminals today are as savvy as banks when it comes to fraud. They alter checks, hack systems, and keep banks on their toes in order to stay one step ahead. It's an arduous, but necessary process, to keep your money safe in the bank.

Sometimes change is necessary...

I'd like to take a moment to assure you that many processes are available and utilized by your local banks in order to counter fraud. "Positive Pay" is a product whereby banks compare a file of issued checks to checks presented for payment at the bank. Banks also have the ability to filter incoming electronic debits, (electronic checks from the phone company, etc.) for only authorized vendors. Wire transfers are monitored to assure they were actually placed by authorized users of the appropriate systems. Access to any type of bank electronic information reporting system requires

the use of IDs, passwords, and sometimes a satellite link (that would've thrown my mother off the edge, right there!). Ask your bank about its security procedures to verify check or electronic transfers for not only your benefit, but also for the rest of the folks in your County who might bank there as well.

Sometimes you don't have a choice...

Change can affect us personally and without warning—changing jobs, homes or locations, or even the way we live our lives. To be adept at change is to be flexible and see the benefits along with the challenges of change. Personally, I've dealt with a lot of unexpected change. My 12-year-old daughter is a brain cancer survivor. Yes, a brain cancer survivor. At all of 12 years old. Her unrivaled strength, courage, and ability to embrace drastic changes in her life and overcome them gracefully have taught our family and friends how to deal with unexpected change. And yes, there have been blessings that came out of our experience.

So, the next time you're asked to "change" something in your life, job or family, please remember: It's all a matter of perspective. *Change is constant...embrace it!*

Martha Martin

Martha Martin is a 28+ year veteran banker in Dallas. She currently manages Public Sector Treasury statewide for Frost Bank.



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Margaret J. Wheatley is a prolific writer and management consultant who studies organizational behavior. One of her better known quotes deals with the theme of this issue of the CO+OP magazine – change. Wheatley said, "All change, even very large and powerful change, begins when a few people start talking with one another about something they care about."

Put in a bit more current vernacular, Wheatley claimed that change at any level requires passionate collaboration. Unfortunately, she forgot to include one key ingredient for successful change: Purpose. Change for the sake of change can be a recipe for failure. There needs to be an overarching reason for your passionate collaboration.

There are countless historical examples of huge change that brought about purposeful, passionate collaboration. One could start in the first century with Jesus and His twelve disciples. The change that began then is still impacting our lives today nearly 2,000 years later.

Likewise, our founding fathers banded together, willing to sacrifice their very lives for the change they believed in. Hundreds of years later we are still reaping the benefits of their passion.

25 years ago the CO+OP came into being...

While those macro examples are relatively easy to see and understand, what about today? How do we come together about something we care about, start talking to one another, and then convert that talk into actions that bring about meaningful change? Let's look at some relatively recent examples to find some answers and then see if we can discover some new changes to work on for the future.

Twenty-five years ago, a group of five or six church business administrators from some of the largest churches in Greater Houston came up with an idea. While preparing for that year's NACBA meeting, they asked each other this question: What kind of purchasing power do you think we could have with vendors if we pooled all our needs together instead of purchasing things independently? That question was the beginning of the Church CO+OP.

The only constant is change...

So now we come to today. Today we live in a world whose mantra is "The only thing that's constant in life is change." Certain segments of our lives are changing so rapidly and continuously that it's almost impossible to keep up with all the changes. Attempting to deal with these rapid changes in the same fashion we did decades ago is an exercise in futility.

Technology is one of the best examples of this. Remember six months ago when you just "had" to upgrade to the Apple iPhone 4S because now it included Siri, the voice activated assistant? By the time this article goes to print, Apple will have already shipped millions of the iPhone 5 units. Or remember how excited you were earlier this year when you could finally purchase a 60" LCD 1080p HDTV for under \$1,000? Some retailers are claiming that this Christmas, for the same amount of money, you'll be able to purchase that same size TV with one extra feature: 3D!

The undeniable point is that technology continues to increase in functionality and features while costs continue to fall. As mentioned several paragraphs earlier, Church CO+OP participating members are passionate about stretching the financial resources they've been given as far as they can. When it comes to purchasing technology and technological services today, the traditional method of buying in bulk to save money doesn't have the same impact as it used to. What are we to do about that? How do we make sure we are getting the maximum bang for our technology bucks?

Great success through internal collaboration...

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Going forward, we will all be firsthand witnesses as technology continues to change virtually every aspect of our lives. Remember the ingredient required to bring about large and powerful change? Purposeful, passionate collaboration. The collaboration between the Church CO+OP, its members and vendors, will help navigate everyone through the impending changes in our world. +

Doug Reed

Doug Reed is with Bema Information Technologies, a Houston-based IT company providing services to churches, schools, and other organizations for more than 10 years. He can be reached at doug.reed@bemaservices.com.



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CO+OP Vendor Ads Alphabetical Listing

AFS - Athletic Flooring Specialists Page 36

American Business Machines Page 33

American Institute for Servant Leadership Page 37

Baxter/Cleancare *Page 41*Blackmon Mooring *Page 13*Carlson Roofing Co., Inc. *Page 13*

CFAC Mechanical *Page 26*

Church Interiors of Texas, Inc. Page 37

Comfort Systems USA - South Central Page 47

Core Benefits Services *Page 5*Creative Coffee, Inc. *Page 26*

Dahill *Page 43*Denitech *Page 43*DTK, Inc. *Page 35*

Educational Products, Inc. Page 18

Frost Bank Page 2

Hillyard, Inc. Page 41

Insurance One Agency Page 18

Integrity Furniture & Equipment Page 37

Mity-Lite Tables & Chairs *Page 33* Moran Enterprises, Inc. *Page 13*

Mustang Lighting & Supply Page 18

National Signs Page 48

Office Depot Business Solutions Division *Page 9*Professional Janitorial Service of Houston *Page 39*

RCS Flooring Page 36

SA-SO Page 35

Sysco/PointSource *Page 39*

TES Energy, Inc. Page 6

TRP - Total Recreation Products, Inc Page 35

Upright Ministries Page 39

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