



A Publication of Church Supplies & Services | August 2020

Overcoming
CHALLENGES

My Journey of Faith

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



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From the Director

My husband and I recently watched the movie, *Soul Surfer*, about professional surfer and shark attack survivor, Bethany Hamilton. She has become a household name to many around the world. At just 13 years of age, Bethany had her left arm bitten off by a shark during a surfing accident. Instead of admitting defeat, she went back to her surfboard one month later and continued to practice. Two years later, she won first place in the Explorer Women's Division of the NSSA National Championships.

In an interview with Kristine Leahy, Bethany was asked if she looks back and thinks about how life could have been. Bethany's response was, "I wouldn't change a thing. There is beauty and good that has come from this experience. We all have our own story of overcoming to share with others."

Bethany's story reminds me of the author of our lead article, Joni Erickson Tada. Her journey of faith has shown her that God knows what He's doing, and her response to her situation has a direct bearing on her capacity for joy, worship and service in Heaven. Many of you have been touched by her ministry in some way or another. Read more about her story on page 13.

As we look back over the last several months, we have all moved through uncharted waters. Some have stayed healthy and afloat through this time. Some who have had the virus felt like they were, and still are, treading water. Sailors never learn to master the waters on calm seas. As Christians, we know that during turbulent times, when the waves come crashing in, we must adjust our sails.

This issue of CO+OP Magazine is chock-full of articles on overcoming challenges—not just at work, but in personal lives as well. We polled people from all over the United States and United Kingdom and asked them to share what God has revealed to them during COVID-19. What tremendous testimonies, starting on page 38.

By the time you read this, you may be back at your office or still working long, remote hours from home. I have heard many of you say your work has doubled the past four months. I encourage you to shut your door, turn off your cell and computer, and take a few minutes to read how others have turned their challenges into opportunities.

Together We Overcome,

Patti Malott
Executive Director



Connecting People and Resources

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

The Texas Ministry ConferenceSM is held the third Thursday of each February.

Learn more about how you can benefit from attending this conference at TexasMinistryConference.org or by calling **832.478.5131**.



we've got you covered

by Kim Whaley

Overcoming Health Challenges

We can all agree we are living in strange and stressful times. Worries about health. Worries about finances. Worries about family members being exposed. Worries about finding essential items like toilet paper, disinfectant wipes and Diet Pepsi (Oh wait...is that last one just me??) That doesn't even factor in cancelled vacations, cancelled family visits, and the list goes on and on.

What is the effect of this pandemic even if we dodge the COVID-19 bullet? Stress. Stress responses have an impact on so many aspects of our health. During stress, digestion is inhibited and adrenaline is released. After stress, our bodies react by increasing digestive activity. This series of events may affect the health of the digestive system and cause ulcers.

Stress responses also increase strain on the circulatory system due to increased heart rate. The immune system can be affected due to stress raising blood pressure. Consistent high blood pressure or hypertension is a major risk factor in coronary heart disease. Stress produces an increase in blood cholesterol levels which can lead to clots in the blood or artery walls.

The indirect effect of stress on illness can be an increase in bad habits as coping measures. This may include smoking, poor diet, lack of exercise, lack of sleep and depression.

So, what can we do? The first thing to remember is that no matter what is happening, GOD IS IN CONTROL. I've used that phrase as my mantra since I lost my father in 2011. So many people questioned if we had done this or that differently, or if we had moved him to a different hospital, could he have survived? I firmly believe that God knew the day my father was born what day He would take him back home. I choose to believe that God is in control of COVID-19. That doesn't mean I'm going to be unwise and take chances to expose myself to the virus, but it does

mean I am not going to live in fear. I still wear gloves and wipe down my groceries with disinfecting wipes, but to me that is common sense, since I am considered one of the higher risk people with an underlying health issue.

Next, there are steps you can take to overcome stress:

- 1) Immerse yourself in the Bible or listen to praise music. It is hard to freak out if your eyes are lifted up.
- 2) Exercise regularly. If you are someone who doesn't typically exercise, this is a great time to start. Even sitting in a chair watching TV can count. Try leg lifts for 10 minutes at a time. Use weights (or canned goods) and raise your arms over your head for 5 minutes, take a small break, and do another five minutes. Set a goal of at least 30 minutes a day of some sort of activity.
- 3) Perform deep breathing exercises. Make sure you are doing this correctly by lying down or sitting in a reclining chair. Place a hand on your abdomen and a hand on your chest. As you breathe, the hand on your abdomen should be moving up and down, not the hand on your chest.
- 4) Laugh. Research has shown how laughter releases endorphins and dopamine in the human brain, leading to a reduction in stress hormones such as cortisol and epinephrine. This is a great time to watch old movies. Our personal favorite is an old black and white movie, "Bringing Up Baby" starring Cary Grant and Katherine Hepburn.
- 5) Keep a list of things to be done each day and focus on getting through the list. Try to complete the list each day, as the feeling of accomplishment and organization will help reduce stress.
- 6) Set aside time to focus on family. We have discovered Zoom family game nights. My children are scattered, but we are all on the call every Saturday night for two hours, just laughing and enjoying the interaction.
- 7) Get enough sleep.

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- 8) Stay away from caffeine, alcohol, nicotine, junk food and binge eating. (This is more a matter of do as I say, not as I do. As previously noted, Diet Pepsi is my addiction).
- 9) Limit your time spent watching or reading the news. The majority of the news is regarding COVID-19 and can quickly bring you down. Watch enough to be informed but not enough to depress or upset you.

There have been times in history when it seemed the world would come to an end, and yet, it hasn't. With God's grace, we will get through this together. ✦



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Kim Whaley is a Registered Health Underwriter and has been a member of the CO+OP for 7 years. For almost 30 years, Kim has been helping employers design affordable benefit plans for their staff.

A promotional graphic for radio station 100.7 FM KKHT. The background shows a city skyline at night with illuminated buildings. The text '100.7 FM KKHT' is prominently displayed at the top in a large, bold, blue font. Below it, 'THE WORD' is written in a similar font. A stylized orange and blue graphic of an open book is positioned between the station name and the program title. At the bottom, there is a blue banner with white text that reads 'FAITH COMES BY HEARING'. Above this banner, there is text for live streaming and app information: 'LIVE STREAMING www.kkht.com', 'Free Apps' with Android and Apple logos, and the phone number '713.260.3600'.



cleansweep

by Charles Wood

Door to Floor: 3 Levels of Protection

As society opens up again and we move forward in recovery from the COVID-19 pandemic, churches are faced with a new set of challenges to overcome. While many are ready and anxious to come together with their church family, we must be prepared to provide a safe and welcoming environment for people to gather and fellowship. What needs to be done in order to meet this goal? The past months and the COVID-19 pandemic have placed a spotlight on sanitation and cleanliness, along with an increased focus on hand hygiene. Hand washing and disinfecting practices have risen to a whole new level of importance. Considering the need to meet these new challenges, where should we focus our efforts to keep our facilities safe? The CDC has provided the following recommendations on preparing your facility for reopening:

1) Develop a Plan

- Determine what needs to be cleaned. Areas unoccupied for 7 or more days need only routine cleaning. Maintain existing cleaning practices for outdoor areas.
- Determine how areas will be disinfected. Consider the type of surface and how often the surface is touched. Prioritize disinfecting frequently touched surfaces.
- Consider the resources and equipment needed. Keep in mind the availability of cleaning products and personal protective equipment (PPE) appropriate for cleaners and disinfectants.

2) Implement

- Clean visibly dirty surfaces with soap and water prior to disinfection.
- Use the appropriate disinfecting product. Use an EPA-approved disinfectant against COVID-19, and read the label to make sure it meets your needs.

- Always follow the directions on the label. The label will include safety information and application instructions. Keep disinfectants out of the reach of children.

3) Maintain and Revise

- Continue routine cleaning and disinfection. Continue or revise your plan based on appropriate disinfectant and PPE availability. Dirty surfaces should be cleaned with soap and water prior to disinfection. Disinfect frequently touched surfaces at least daily.
- Maintain safe practices such as frequent hand washing, using cloth face coverings, and staying home if you are sick.
- Continue practices that reduce the risk of exposure. Maintain social distancing, staying six feet away from others. Reduce sharing of common spaces and frequently touched objects.

With these recommendations in mind, Buckeye has developed a program for providing what we call **Door to Floor: 3 Levels of Protection**.

LEVEL 1: Protect your facility with the Symmetry® Hand Hygiene Program

Implement our Symmetry® Hand Hygiene Program that includes products, dispensers and customized tools to promote education, awareness and motivation to practice proper hand hygiene. With Symmetry® Hand Hygiene, we have been able to provide churches with a variety of hand soap and sanitizer options to get product into places where it is needed most. We also partner with facilities to provide appropriate signage and posters to encourage proper hand hygiene and draw attention to the product. This provides confidence to visitors that the facility is taking the proper steps to keep them safe and healthy.

LEVEL 2: Intermittently protect your facility with the Eco® Proportioning Program

Frequently clean and disinfect high touch objects, surfaces and areas using our EPA-recognized emerging pathogen disinfectants approved for use during COVID-19. Our Eco® Proportioning Program is fully integrated with effective, hermetically sealed products for any application. Having the proper products and plan to disinfect high touch surfaces will instill peace of mind that the facility is focused on protecting visitors. Keep in mind that soiled surfaces need to be wiped clean before applying disinfectant, and make sure that recommended dwell times for the product are met.

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As we look forward to coming together again and having fellowship with our church families, we need to be mindful of the challenges we are now facing. We can overcome these challenges by working together to develop solutions that meet the needs of each facility. We strongly recommend working with your local supplier to develop a plan to meet increased demand for hand hygiene and to implement proper disinfecting products and practices. Keep in mind that we will need to adapt to increased demand for these products, which may lead to longer than normal lead times or some products becoming unavailable. Keep an open mind when exploring new solutions to these challenges as we continue to progress through this global pandemic. We hope we can all rise to these challenges as we prepare to welcome our church families back to a clean, safe and well protected facility. ✦

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Charles Wood has been with Buckeye International since June 2009 and is currently the General Manager of the Buckeye Cleaning Center in San Antonio. He has been covering the San Antonio area since December 2016. His family attends Lighthouse Baptist Church in San Antonio where he serves as a Sunday School teacher and usher.



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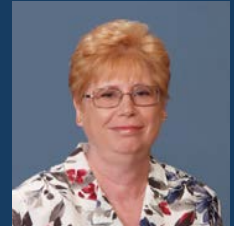
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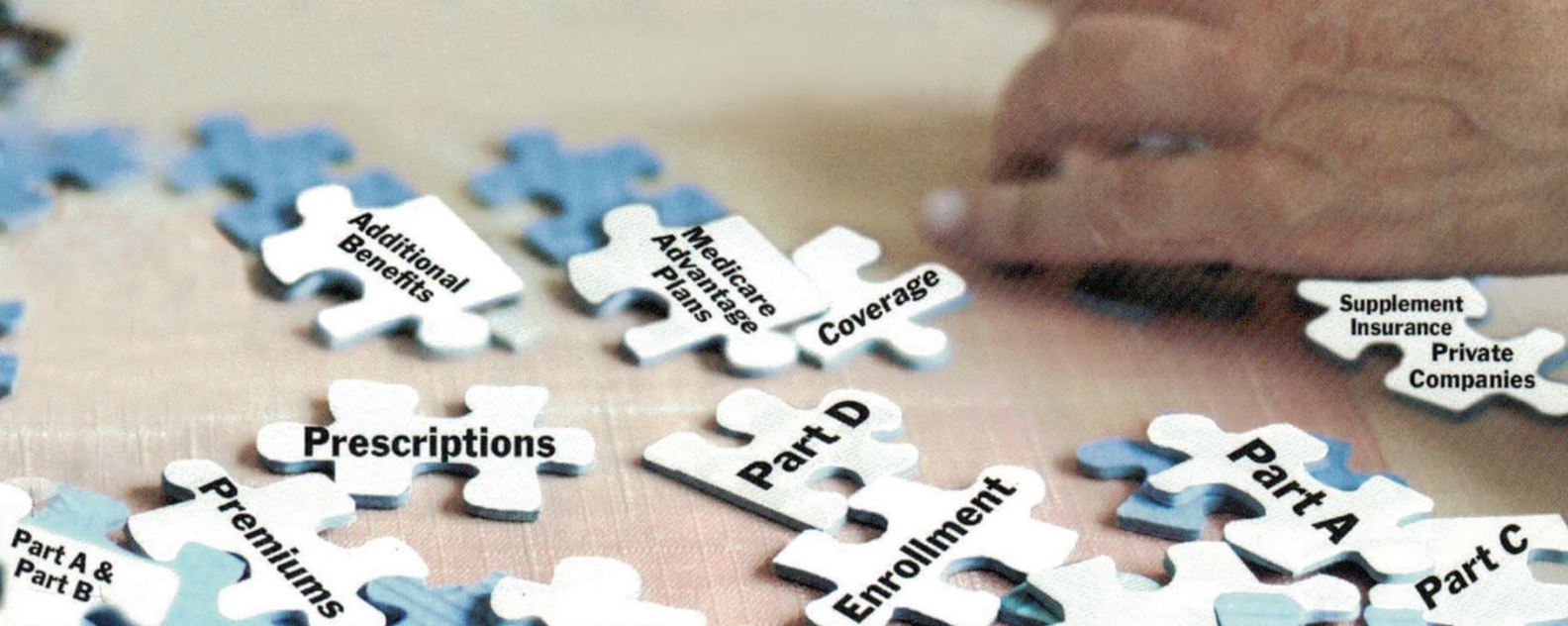
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Overcoming Technology Challenges

I am living proof that dinosaurs did not go extinct.

I miss my first car. We understood each other. It was a used Studebaker. It didn't have any letters or numbers after the name. It was just a simple, brown Studebaker. I only had three decisions to make: Park, Drive or Neutral. The AM radio had two dials: Volume and Tuning. The only accessory on the steering wheel was a horn. It didn't come with a 200-page manual—and it didn't need one.

Now, my car is a CRV with some other letters after that which I can never remember. The manual takes up half the glove box, and I've never read it. The steering wheel is covered with hieroglyphics, and my clock is correct for half the year. Progress!

The only thing that keeps me from going completely neurotic is recalling an old episode from NCIS. All their fancy technology had crashed, and dinosaur Agent Gibbs was the only one with old-school skills who was still able to function in the field. The younger agents gained new respect for him that day.

I started in the insurance industry long before desktops. Rates were calculated laboriously by hand using heavy, bulky manuals with lots of charts. I wouldn't trade that training for the world. I understand how rates are determined from that experience. My younger counterparts just accept whatever the computer prints out.

Paper is essential to my comfort zone. When I submit an insurance application, I want something I can put in a file and read when necessary. Initially, the idea of typing all that data into a computer and hoping it would return some semblance of an application was terrifying for me. But more and more, insurance companies are requiring electronic submission of applications. I've been forced to go where no dinosaur has gone before.

It's embarrassing to say how long I resisted the trend. Once I finally tackled the first application, I discovered that it did in fact give me a treasured printed record. I began to breathe again. Then I realized that the processing time was easily cut in half. No one had to decipher my handwriting, which has not improved over time. It was impossible to complete the application if any data block was missing. The computer program improved efficiency on both sides of the transaction, and my writer's cramp has disappeared. All in all, high marks for technology, no matter how hard I fought it these last few years.

I offered to write this article before anyone had ever heard of COVID-19 and working from home became the norm. Because I am now adept at submitting electronic applications, I am able to assist my clients, both current and new. I never could have worked using paper forms that had to be mailed back and forth for data and signatures. Technology has given me the ability to work from home, assisting my clients and supporting my family.

The good Lord gave me this hard head, so I know He understands me. I'm glad He also blessed me with the wisdom to evolve in my work practices.

Maybe I'll even read my car manual. ✦

Michelle Feagin, RHU



Michelle Feagin, RHU, is the owner of Health Insurance Solutions in Houston, Texas. She is an independent insurance agent specializing in Medicare plans. With over 30 years' experience in health insurance, she helps clients understand how Medicare works and assists them with enrollment in the plans that will best fit their needs. She also presents educational Medicare workshops for employees and senior groups.

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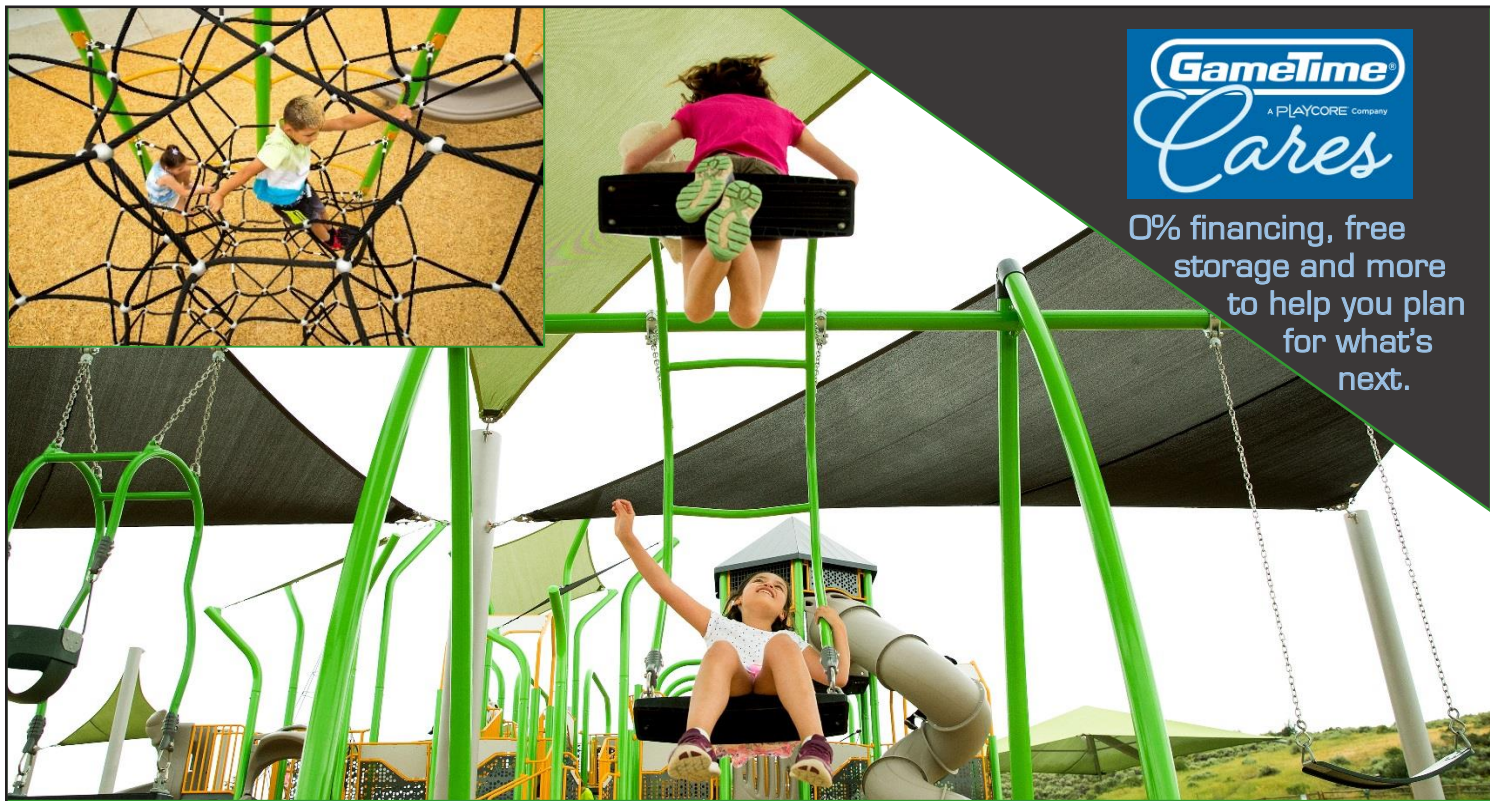
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My Journey of Faith: WHAT I'VE LEARNED ALONG THE WAY

by Joni Eareckson Tada

God will have to be the One to tell you where my journey of faith began exactly. Surely a seed was planted when, as a four-year-old, I sat under a star-studded night sky watching the sparks fly upward from our beach campfire as I listened to Daddy weave Bible stories with hymns. Or maybe my journey of faith began on a Christmas Eve night at a candlelight service at our little Reformed Episcopal church. Who can say exactly where and when a tiny gospel seed takes root in our hearts, paving the way for faith to begin its journey back Home?

I know for certain that in 1964 at the age of 14, my heart resonated in response to the good news I heard at a Young Life weekend camp. That night I bowed my head and invited Christ to sit on the throne of my heart. Shortly after that, while I was leafing through the Bible, I read Jesus' words about the "abundant Christian life." I secretly hoped it might include better grades, a Christian boyfriend and fewer fights with my sisters. God had other ideas.

Yes, I got that boyfriend, but the relationship didn't straighten my faith—it was more of a dirty, rocky detour. By the end of my senior year, I was feeling so consumed by my relationship with my boyfriend that I pleaded for God to "do something in my life, do anything. Lord, I hate being a hypocrite, doing one thing on a Friday night and then confessing it on Sunday morning. I'm powerless to help myself, so please intervene and turn my life around."

Just a few weeks after high school graduation, I sensed God "doing something" in answer to that prayer. It was not, however, what I expected. It happened on a summertime swim with my sister in the Chesapeake Bay. I spotted a raft anchored not too far from shore, swam out to it, hoisted myself up, and then took a reckless dive. I hit bottom, the weight of the dive snapping my neck. Permanent and total paralysis resulted. I wasn't in the hospital long before the horror of quadriplegia pushed me harder against the God of the Bible. "Is this your idea of an answer to a prayer to be drawn closer to you? An honest prayer to be drawn closer to you, God?"

Up until then, I was content to wade ankle-deep in the things of God. But when the permanency of my paralysis started to sink in, my journey of faith took a dramatic turn. I felt as though I were cast out into a dark, bottomless ocean. I was scared. Really scared. "God, what are you doing?"

In the wee, sleepless hours of my early injury, mine was no casual question-and-answer session in a living room Bible study. It wasn't theoretical or academic. Lying in bed paralyzed, I fought off claustrophobia with hard-hitting questions: "Let me get this straight, God...when bad things happen, who's behind them, you or the devil? Are you permitting this or ordaining it? I'm still a young Christian...if you're so loving, why treat your children so mean?"

That was nearly 53 years ago. Not once in those years has God been mean.

What's more, God has satisfied my questions with an intimacy, softness and sweetness of fellowship with the Savior that I wouldn't trade for anything. Not even walking. My journey of faith has shown me that God knows what he's doing. Even if my questions don't get answers. Besides, when suffering blindsides us, I'm not so sure answers would satisfy even if God made it all plain—it would be like pouring million gallon truths into our one ounce brains. Could we really take it all in? Would we be able to understand it all?

As Dr. Peter Kreeft once said, when suffering hits, we are more like a hurting child looking up into the face of his father and asking, "Why? Daddy, why?" The child doesn't want answers so much as he wants his daddy to pick him up, pat him on the



back, and assure him, "Everything's going to be okay. Daddy's here. It's okay." This is what we want. We want God to be Daddy, warm and personal. What's more, we want fatherly assurance that God is in control of what feels like nightmarish chaos. We want to know that He is in the center of our suffering; that everything really is okay.

If there is one answer which has provided satisfaction to my questions, it's that God's got this. He is sovereign. He is in control. And if He loved me enough to send His only Son to die for me—while I could've cared less about Him—then He can be trusted with His plan for my life. Knowing that God is sovereign assures me that everything will be okay. God is for me and not against me.

The fact that my crazy life is nestled safely under God's overarching decrees is, to me, the best of comforts. God has showed me that when accidents happen, it is okay to call them accidents. Even the Bible does. When babies die, when whole populations starve, when young girls break their necks, God weeps for his world, "for he does not willingly afflict or grieve the children of men" (Lamentations 3:33). My spinal cord injury was a terrible accident.

But the Bible insists on another truth simultaneously. When bad things happen—when famines and crib deaths occur, when snake bites and gas station robberies and pistol-whippings happen—God has not taken His hands off the wheel for a nanosecond. Psalm 103:19 tells us, "His kingdom rules over all." He considers these awful—and often evil—things as tragedies. He takes no delight in misery. But He steers them in the direction He wants and uses suffering for His own good and wise ends.

And those ends are happy. God is heaven-bent on sharing His joy, peace and power with me. But there's a catch. God only shares His joy on His terms, and those terms call for us, in some measure, to suffer as His beloved Son did while on earth. "For to this you have been called, because Christ also suffered for you, leaving you an example, so that you might follow in his steps" (1 Peter 2:21). Those steps lead us into the fellowship of Christ's sufferings where we become "like him in his death;" that is, we learn how to take up our cross and die to the sins he died for on his cross (Philippians 3:10; Luke 9:23). Sins like anxiety and fear of the future, worry and comparing our life with others who seem to have it easier.

When suffering sandblasted me to the core, it revealed the stuff of which I was made. And it wasn't very pretty. Suffering lobbed a hand-grenade into my self-centeredness, blasting my soul bare. In so doing, though, I became better bonded to the Savior. My afflictions help make me holy. And I am never more like Christ—never more filled with His joy, peace and power—than when sin is uprooted from my life.

*My journey of faith has
shown me that God
knows what he's doing*



Does this mean God delights in my spinal cord injury? Was he rubbing His hands in glee when I took that dive off the raft into shallow water? Of course not. He may work “all things” together for my good, but that does not mean heartbreaking injuries are good things (Romans 8:28). God permits all sorts of things He doesn’t approve of. In fact, in a world of evil and wickedness, He allows others to do what He would never do—He didn’t steal Job’s camels or entice the Sabeans or Chaldeans to wreak havoc, yet He was able to erect a “fence” around Satan’s fury to bring ultimate good out of the devil’s wickedness. How does He do it? Welcome to the world of finite beings trying to understand an infinite God! As my friend and mentor, Steve Estes, once told me, “Satan may power the ship of evil, but God steers it to serve His own ends and purposes.”

So, back to those questions I first aimed at the Lord. I could ask, “Was my diving accident God’s fault?” and be assured that although He is sovereign, no, it was not His fault. Or “Was it an assault from the devil?” and say yes, it possibly was. Or I may press further, “Is it the consequence of living in a fallen, wicked world and not the direct assault of either the devil or God?” and learn that this scenario may be the most likely. Whichever the scheme, I have comfort knowing the entire matter was under God’s overarching decree.

Besides, how God allowed for my accident to happen is not the point. The point is, my suffering taught me to put behind the peevish, small-minded, self-focused “Joni” and reach for the “Joni” God destined me to be, honed and polished by years of quadriplegia (1 Peter 4:1).

I’m not saying it’s easy. In fact, my journey of faith is getting harder. These thin, tired bones are beginning to bend under the weight of more than five decades of paralysis. But the core of God’s plan is to rescue me from sin, even up to my dying breath. My pain and discomfort are not His ultimate focus—He cares about these things, but they are merely symptoms of the real problem. God cares most not about making my life happy, healthy and free of trouble, but about teaching me to hate self-centeredness and to keep growing in the grace of Jesus. God lets me continue to feel much of sin’s sting through suffering while I’m heading for heaven—and this constantly reminds me of what I am being delivered from, exposing sin for the poison it is.

In short, one form of evil—suffering—is turned on its head to defeat another form of evil—our sin—all to the praise of God’s wisdom and glory! Is the price I pay in this wheelchair too high? Not when you consider “this slight momentary affliction is preparing for us an eternal weight of glory beyond all comparison” (2 Cor. 4:17). I’m convinced my response to my wheelchair has a direct bearing on my capacity for joy, worship and service in Heaven. Of all the things I may waste on earth, I do not want to waste my quadriplegia! Earth provides my one chance to give my Savior a “sacrifice of praise,” demonstrating to the powers and principalities that Jesus Christ is supremely worthy of my loyalty and love (Hebrews 13:15).

Most of my time now is spent passing on this message to other people with disabilities and their families. I lead Joni and Friends, a global outreach to special-needs families around the world. We provide five-day retreats for these families in the



U.S. and developing nations. We've also delivered 200,000 wheelchairs and Bibles to needy people with disabilities overseas. In addition, we train churches on how to welcome families struggling with disabilities. Church training is the key to spreading this message of hope I've shared, and I'm proud of the many resources we've developed at our ministry. People with disabilities may feel they cannot do anything, but with Jesus Christ they truly can do everything! (Philippians 4:13).

Finally, one day God will close the curtain on evil and, with it, all suffering and sorrow. Until then, I'll keep remembering something else Steve Estes once told me. He rested his hand on my wheelchair: "Joni, God permits what He hates to accomplish what He loves." I can smile knowing God is accomplishing what He loves in my life—he's completing the purpose behind my journey of faith: Christ in me, the hope of glory.

And at journey's end? It'll be beautiful. ✦

Joni Eareckson Tada



Joni Eareckson Tada is Founder of Joni and Friends, a Christian organization which accelerates ministry among families affected by disability in the U.S. and around the world. From the Joni and Friends International Disability Center, Joni leads a team of staff and volunteers to promote the gospel of Christ through delivering wheelchairs and Bibles around the world. Joni and her husband Ken

have been married 38 years and reside in Calabasas, California. For more information, visit www.joniandfriends.org.

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9 STRATEGIES FOR OVERCOMING FINANCIAL CHALLENGES

by Michael Martin

It goes without saying that the last several months have not been “business as usual” for ministry finances. Even for leaders with decades of experience going into the COVID-19 pandemic, nothing in our lifetimes compares to the season of financial uncertainty that arrived so suddenly this spring.

Despite the very real challenges we are all still facing, I am encouraged by the overcoming spirit that was evidenced recently in a special COVID-19 financial impact survey report released by ECFA. While the report covered a wide range of topics from online giving trends to the Paycheck Protection Program and more, the major headline was that Optimism Outweighs Uncertainty with more than 1,300 churches and ministries responding to the survey. What a testimony!

The full report – “Optimism Outweighs Uncertainty: COVID-19 Financial Impact Report for Churches and Other Nonprofits” – is a free download at www.ECFA.org/surveys and is packed with insightful trends and benchmarks to help navigate this unusual financial season.

While optimism is good, we also know that a positive outlook alone is not enough. This optimistic, overcoming spirit must be combined with strategic action steps to remain resilient through challenges and come out stronger on the other side. To that end, let me quickly share nine very practical ways we are seeing the most effective ministries overcome the financial obstacles of this season.

1. Communicate regularly with your major stakeholders, involving them in what you're facing.

In a season of crisis, communication must take on a whole new level. This includes communication with all of your ministry's major stakeholders, such as your board and staff, givers, volunteers, those whom you serve, and your financial institution. It is a time to communicate more information than usual, and more often than usual. It's natural to be reluctant to share bad or uncertain financial news, but the alternative of keeping any of these major stakeholders in the dark is even worse. Providing regular communication is also the invitation your supporters need to know how they can help your ministry overcome any financial challenges you may be facing. At the least, you need their concerned, informed prayers!

2. Create several budget scenarios, from "best case" to "worst case."

In today's rapidly changing world, who knows what the next day, week or month may hold? A static budget is simply not sufficient today, even if things are going better than expected. Invest the time and hard work necessary to plan multiple budget scenarios from best to worst case.

One of the most important keys to surviving a worst-case financial scenario and limiting its impact is to be prepared and ready to respond before it strikes.

3. Consider alternatives to going into debt, such as trimming costs or raising new income.

Too many boards receive a dismal financial report but take no action beyond resolving to pray harder and hope that next month will be better. Before they know it, the church or ministry is in debt, with no plan to reverse the downward spiral. Instead, be proactive. Start taking action to reduce costs or raise additional income.

While we are on the topic of trimming budgets, another bonus tip: it's usually unwise to give every section of your budget an identical, across-the-board cut of 10% (or some other number). Budgets should be an outgrowth of the ministry's mission and strategic objectives. Once you and your team have established the new priorities for this season, budget accordingly and provide the roadmap your team needs to be effective.

4. Make sure staff understand the new budget standards and priorities, and who to go to with questions.

As you are trimming budgets, remember the impact on your staff and equip them as much as possible for success in a changing dynamic. Remember the importance of clear and constant communication? It doesn't work to simply mandate "avoid nonessential spending" without good definitions. Provide the clarity that your team needs and establish a point of contact for any questions about how to apply the new expectations.

5. Use reserves wisely and create a plan to restore them.

Understandably, most ministries are reluctant to use cash reserves. Remember, the purpose of reserves is for a crisis or emergency. If now is such a time, it's okay to use them wisely. As one reference point, 27% of churches and 38% of nonprofits responding to ECFA's COVID-19 Financial Impact Survey reported that they anticipate using some amount of cash reserves to cover expenses in the upcoming summer months. As you consider using reserves, remember to also set a plan for how to rebuild them and over what time period (such as a goal of rebuilding one month's worth of reserves per year).

6. Avoid the temptation to borrow from restricted funds.

Speaking of reserves, when finances are tight it is possible to deplete your financial cushion. At that point, it may be tempting to borrow from donor-restricted funds to cover operating expenses. Restricted funds may be those gifts that have been set aside from donors for a future building project or program. Churches are legally required to spend restricted funds to further the intent and purposes expressed by the donor. Therefore, loans from these funds should be avoided.

7. Spend cash strategically if you do have cash.

Financial downturns certainly bring their fair share of challenges, but also make possible new opportunities. If your ministry is in a financial position to do so, use wisdom and discernment to take advantage of new investments or make land and facility purchases at favorable rates.

8. Conduct a risk assessment if the financial crisis is prolonged, in order to identify new vulnerabilities.

We all hope for a rapid end to difficult financial times, but sometimes that may not be the case. When a financial crisis becomes prolonged, it's wise to conduct a deeper risk assessment. Ask what new vulnerabilities might our ministry face in terms of giving, fraud and current service opportunities?

9. Don't try to reinvent the wheel.

Always remember that you are not alone. There are so many ways we can learn or simply be encouraged by other ministries in overcoming financial challenges together.

Also, lean on the many great resources that exist to guide you and train your staff. As one example, ECFA offers many free resources including eBooks, webinars, templates, research and more on our website at ECFA.org. If you have a question or need help locating a resource, I am available anytime to support you at President@ECFA.org. ✦

Michael Martin, ECFA President



Michael Martin is both an attorney and a CPA. He speaks and writes widely. He is passionate about helping churches and Christ-centered ministries maintain high standards of financial integrity through ECFA membership, as well as through addressing legal and tax-related issues.

A stylized white hand with black outlines is holding a white rectangular sign with rounded corners and a black border. The sign contains the title and author information. The background is a solid yellow color.

OVERCOMING FACILITY CHALLENGES BY LEARNING FROM THE PAST

by Tim Cool

The past several months has been quite a challenge. We have experienced a situation that none of us has witnessed previously...and it is far from over.

As with every life event, we can either squander the experience or learn from it. I believe the latter is more prudent. To have walked through any circumstance and ignore the lessons that could be gleaned from it is a complete waste. God gave us minds to learn, not to sleepwalk through life.

Considering that, here are three questions I encourage you to reflect on that challenged me after listening to a teaching by Andy Stanley:

1. What have I learned?
2. What have we learned?
3. What do we want to carry forward?

Andy referenced a section of a C.S. Lewis book, *The Problem of Pain*, in which he talks about how we react and want to change after a sudden, painful situation, "but once the threat is withdrawn" we revert back to our old ways.

C.S. Lewis explains one important reason why we experience tribulations in this life:

My own experience is something like this. I am progressing along the path of life in my ordinary, contentedly fallen and godless condition, absorbed in a merry meeting with my friends for the morrow or a bit of work that tickles my vanity today, a holiday or a new book, when suddenly a stab of abdominal pain that threatens serious disease, or a headline in the newspapers that threatens us all with destruction, sends this whole pack of cards tumbling down. At first, I am overwhelmed, and all my little happinesses look like broken toys. Then, slowly and reluctantly, bit by bit, I try to bring myself into the frame of mind that I should be in at all times. I remind myself that all these toys were never intended to possess my heart, that my true good

is in another world and my only real treasure is Christ. And perhaps, by God's grace, I succeed, and for a day or two become a creature consciously dependent on God and drawing its strength from the right sources. But the moment the threat is withdrawn, my whole nature leaps back to the toys: I am even anxious, God forgive me, to banish from my mind the only thing that supported me under the threat because it is now associated with the misery of those few days. Thus, the terrible necessity of tribulation is only too clear. God has had me for but forty-eight hours, and then only by dint of taking everything else away from me. Let Him but sheathe that sword for a moment, and I behave like a puppy when the hated bath is over—I shake myself as dry as I can and race off to reacquire my comfortable dirtiness, if not in the nearest manure heap, at least in the nearest flower bed. And that is why tribulations cannot cease until God either sees us remade or sees that our remaking is now hopeless.

We, as humans, too often change for a moment—especially during painful times. But once the threat is withdrawn is another story. That is the crux behind the third question particularly: What do we want to carry forward? What have we learned that should continue—that should replace previous behaviors, means, methods and ways of doing things?

What does any of this have to do with stewarding our worship and ministry facilities? How should this impact the way we handle facility maintenance, management and stewardship? (P.S. Those are all actually the same thing—just saying).

Let me outline some practical ways of overcoming challenges like COVID-19 and almost any other trial. There are some key steps:

1. Define the issues and problems. You cannot address substantive change without first facing reality. If you have read the best-selling book, *Good to Great*, by Jim Collins, you will recognize this principle as part of the Stockdale Paradox. Leaders (yes, even leaders of facilities) must first face the reality of what is in front of them. Period!
2. Focus on the real issue and not just the symptoms. It is far too easy to talk about signs and speculate, which often takes us off task and derails intentional problem solving.

3. Develop ideas to solve the problem.
4. Apply techniques to promote those ideas.
5. Adopt the techniques and key success factors.
6. Reflect on the steps to learn from the process.
7. Repeat. Do not slip back into the same-old-same-old the moment the threat is withdrawn.

For far too long, church leaders have focused on the urgent and not taken the steps needed—even after painful experiences—to ensure significant long-term change. I have watched churches, who did not plan for the inevitable cost impact of capital renewal, scramble to pay for a piece of equipment and then still fail to start saving for the life cycle. For instance, we know that HVAC units will last 15-18 years (not talking about chillers or boilers at this point). If you did not start to annually save 1/15th of the future replacement cost of that unit 15 years ago, you will have a painful reality facing you and your church. That pain may be the discomfort of no air conditioning for several weeks, coupled with a bill for \$40-50,000. Unfortunately, we often get through that pain only to revert back to our old ways and not begin saving for the next 15 years. That is not prudent. That is not wisdom. That is not stewardship.

Let me leave you with one more quote: "Oh yes, the past can hurt, but the way I see it you can either run from it or learn from it." - Rafiki in "The Lion King"

How will you address challenges based on what the past has taught you? We are counting on you! ✨

Tim Cool



Tim Cool is the Chief Solutions Officer at Cool Solutions Group and has assisted nearly 400 churches (equating to over 4 Million Sq Ft) throughout the U.S. with their facility needs. He has collaborated with churches in the areas of facility needs analysis, design coordination, construction management and life cycle planning/management. Tim is also the "architect" of the eSPACE software solutions. You can reach Tim at info.eSPACE.cool.



ministrytools

by Nick Nicholaou and Jonathan Smith

Overcoming Communication Challenges

The world has changed. That may be the understatement of the year, but it's undeniable. While our planet may still be spinning on its axis in orbit around the sun, it certainly does not feel like it. Normal is now subjective. Things we used to take for granted are no more. The challenges presented on all fronts require us to adapt, and to do so quickly. How we communicate has drastically changed, and communication is a vital component of ministry.

Work-At-Home Challenges

The wave of shelter-in-place orders created tremendous demand for work-at-home services, especially video calls for continued communication. Video call technology has been around for a long time, but it was always just one of the options. It trended for a while, but then retreated into the background. If you wanted to call a meeting, it was easier to walk down the hall or even jump on a plane for a face-to-face. COVID-19 took those options off the table for many, so video calling is once again a trend.

The rush by so many to begin using video calling solutions or ramp up their usage led many to unwise decisions when it came to security and privacy. The constant internet challenge is balancing convenience with security. Due to the current demand, convenience is winning, but when convenience triumphs over security, the bad guys also win.

Video Call Privacy – What's the Big Deal?

All software has bugs. The key is to watch how solution providers respond when bugs are reported in their systems. For video calling, consider what call content you are comfortable with becoming public knowledge. A teacher doing a video call with a class of high school students taking algebra probably doesn't care if someone can spy on their video session. A CEO sharing a financial spreadsheet with board members probably does care if someone can spy on their discussion and the data being shown. Both would probably prefer that no one else join their meeting and display inappropriate content on their screen.

Consider small group members sharing prayer requests that should be private, including those for missionaries in closed countries.

It's important to select a solution or two the ministry believes will serve its needs conveniently while also protecting the video calls, and then requiring the team to use them. That may seem obvious, but most are not doing that strategically. Left to choose whatever they want, many users are choosing video platforms that fall significantly short.

Oops! We Already Had That Option?

Often overlooked are the tools and solutions you may already have. The last thing needed when this pandemic is over is having to balance 5-10 video calling apps running on your computer. Evaluate what tools you already have and decide to standardize. If you use Microsoft 365 or G-Suite, you already have good video calling tools. If you are connecting with others who use programs like GoToMeeting or WebEx, ensure the security settings are appropriate. If you won't need to use the program again, be sure to uninstall it. Regardless of what security flaws are discovered and patched, everyone in your organization will benefit from cross-platform standardization.

Video calling is a powerful tool, but as with most tech, it is important to do your research before charging ahead. Who knows when and if the days of water cooler discussion and walking down the hall will return?

What About Zoom?

Excellent question. You can hardly have a discussion about video calling without bringing up the 100-pound gorilla in the room, Zoom.

Zoom has had a number of security vulnerabilities come to light in the last year. From password breaches to the takeover of webcams, from data mining to multiple security flaws, to uninvited people joining meetings and doing unwelcome things on camera, Zoom has worked hard to not earn our loyalty. Even federal law enforcement

has recommended not using it. Zoom actively works on their security issues as they are exposed, but every time more are found. The jury is still out on how they will fix them.

Many don't care! Zoom is fun and easy! So much so, that those responsible for running churches and ministries are having a hard time reigning in its use.

What to Use Instead of Zoom

There are better solutions than Zoom—solutions that don't come with federal law enforcement security warnings! Here are some options:

- 1. FaceTime**—It is secure, easy and fun, but only works on Apple devices (which is why it is secure—Apple strongly controls their ecosystem). The downside is that everyone must have an Apple device to participate, and that's often not the case. It is free.
- 2. Microsoft Teams**—Anyone with an Office 365 account already has free access to Teams. It is secure and easy to use. You can create a meeting in Outlook and send it to everyone you want in the meeting, and they'll be able to join easily. It is free, even to those without O365 accounts.
- 3. GoToMeeting**—Secure and pretty easy to use. It is free for 30 days.

The Human Side

Technology aside, people are wired to connect in person. While it is important to spend time making sure the tools we use to connect and communicate are safe and secure, it is also important to use those tools to connect on a personal level with the other people using these tools. It requires intentionality to build a team and ensure their well-being. Don't mistake holding a video call about business as building a team.

Only God knows what the future may bring, and wise are the stewards who evaluate their communication. ✦

Nick Nicholaou and Jonathan Smith



Nick Nicholaou is the author of Church IT: Using Information Technology for the Mission of The Church and is president of MBS, an IT consulting firm specializing in church and ministry computer networks, VoIP and private cloud hosted services.



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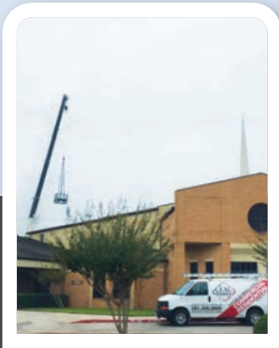


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managementmatters

by Christian Valiulis

How Churches Can Overcome Payroll and HR Technology Gaps

Churches and ministries are familiar with adapting to changing situations. A recent example is churches who have conducted virtual sermons to support their congregations in remaining healthy during the COVID-19 pandemic. Churches do a wonderful job of keeping the best interests of their members at heart during times of change. It's equally important to take care of those who run the day-to-day operations of faith-based organizations.

One of the best ways religious organizations can care for their employees during a transitional period is through payroll and HR technology. To do this, churches must first identify the inefficiencies in their current solution. In this article, church leaders will learn how to identify payroll and HR technology challenges in their existing systems. They will also learn how to improve their employees' experience while working for the church by closing those gaps.

Common Payroll and HR Technology Gaps

You may have experienced payroll and HR technology gaps without even realizing it. Some of these gaps could include:

- Limited employee visibility and access to information like current benefit plans
- The inefficiency of managing employee data, such as wage rates and tax deductions, in multiple systems
- A disconnect between your payroll and accounting information, causing duplicate data entry or incorrect reporting

If you've experienced any of these challenges, then you have gaps in your payroll and HR technology. This means your church could be exposed to potential monetary losses due to compliance fines imposed by the IRS, inaccurate employee information, and diminished employee experiences.

Overcoming Payroll and HR Technology Gaps

While these technology gaps may be challenging, adopting a unified payroll and HR platform will allow you to automate your ministry's payroll and HR processes and create a more engaging employee experience. Here are some examples of how you can close your church's payroll and HR technology gaps:

Self Service

Self-service applications provide a streamlined way to share information and create autonomy among your employees. It's important for church staff to have access to payroll and HR information from any device, no matter where they're serving. Empower your staff with visibility to the following information:

- Benefits enrollment details to confirm accuracy and coverage
- Timecard information and the status of PTO requests
- Tax forms for employees who were furloughed, let go or rehired

Self-service apps allow ministries to communicate with their employees and volunteers using alerts and newsfeeds. When managing remote employees or multiple campuses, self-service communication tools keep your church staff and volunteers engaged.

Integrations with Church Financials

The relationship between payroll and finance data is especially important for ministries, as salaries are primarily self-funded by the church. Integrating your ministry's finance system with your payroll solution ensures information is pulled from the proper fund allocations. Unifying payroll and finance data provides visibility into budget reports so churches know exactly how money is being distributed.

Wages and deductions are accurately pulled from your payroll solution and reflected in the accounting system to provide better insight into your church's financials.

Leaders have better visibility into the allocation of budget funds because the data is accurate. This allows them to make informed decisions about the church's future and invest dollars back into their ministry.

Paperless Payroll

In the event of a crisis or national emergency, cloud-based paperless payroll lets you remotely pay your employees by direct deposit or pay card, regardless of where your employees are located. Timely paychecks keep employees happy, and paperless payroll reduces printing costs associated with physical checks.

You can take this a step further by eliminating paper timesheets and timecards. When time tracking data is housed in the same database as payroll data, employees are paid accurately and on time. This also saves church HR managers from correcting payroll errors after processing and issuing off-cycle paychecks.

Document Management

Whether managing your church staff remotely or across multiple campuses, they need access to important documents like employee handbooks and benefits information. Online document management makes it easy for ministries to store congregational and employee-specific paperwork in a central location for better visibility.

Another important aspect of document management is tracking employee and volunteer signatures. Payroll and HR technology provides the ability to electronically sign documents, like updated church policies or timecards, ensuring acknowledgment and compliance.

Leveraging Technology in the New Normal

By identifying and correcting gaps in payroll and HR technology, churches can become better stewards of their finances by driving down costs and putting more funds into the congregation's mission.

Employees and volunteers are satisfied with the flexibility and ease-of-use, while the organization becomes more resilient and cost-efficient. As the workplace becomes more fluid, ministries using an all-in-one payroll and HR platform can easily adapt to whatever the future holds. ✦

Christian Valiulis



Chief Revenue Officer
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Paul Brokhin - Imperial Utilities & Sustainability

We are starting a new feature in which we interview one of our approved CO+OP Vendors in every issue. This month, we spoke with Paul Brokhin of Imperial Utilities & Sustainability. Take a closer look at how his organization can benefit your ministry.

Q: Paul, can you clarify what services your organization provides for our members?

A: We help CO+OP members save money by analyzing their electrical, water and gas consumption and finding opportunities for reduction. We also help them secure the best available electrical and gas contracts.

Q: What sets you apart from similar organizations?

A: Our approach is a little different. We find that our customers are appreciative of our transparent process. Instead of giving one best price, we usually provide 3-5 options. Many Retail Electric Providers (REP) have different structures and benefits added inside their contracts. Some offer internal rebates, while others can provide financing for future projects. Since our company focuses on long-term utility efficiency but also offers energy brokerage service, we look at many factors when we shop for prices.

Q: How did you get into this line of work?

A: I was born in Belarus and moved to the United States when I was 11. At that time, I did not speak any English, but since mathematics was familiar to me, I naturally took that path. In college I majored in Economics. Once I spent a year in a PhD program for Economics, I realized being a professor was not for me. After taking a semester off, I was offered a job at the University of Houston as an Energy Manager. While it was exciting, I was often overwhelmed by offers from many vendors and not always sure if their product was worth the investment. I went back to school and earned a Masters in Applied Economics

and a MBA. This allowed me to have both an analytical and business approach to each project. The company was born not long after that.

Q: Do you have other team members?

A: We have 10 staff members and three interns. My wife Susan, a certified project manager, runs our logistics and streamlines our operations. As our business has steadily grown, we have added staff to accommodate the needs of our current customers. This allows us to have a very long retention rate, as well as many satisfied customers.

Q: How would you differentiate your services from those such as Ideal Impact?

A: Before adding energy brokerage to our list of services, our company was solely focused on education and cost benefit analysis of potential projects. We strongly believe that an educated customer will be a lot more successful and will result in a prolonged mutually beneficial relationship. Our approach never pushes a customer towards a specific product or vendor. While we are more than happy to make needed introductions and assist with payback analysis, our main objective is to make sure our customers are fully informed of all possible options so they can make an educated decision. Moreover, we assist our customers with rebate application and analysis. 100% of rebates always go to the customer.

Q: If a church is already using an electricity broker, can they still utilize your services? If so, do they need to sign a long-term contract?

A: Yes, they can use our services. We offer a monthly energy and utility management option. We would focus on the optimization of operations and educate clients on what steps could be taken to achieve their goals. At Imperial, we let our work speak for us. We like to start with a one-year term and afterwards, the contract switches to a month-month option. If a client feels that he or she is no longer interested in our services, all we need is two months' notice. The majority of our clients have kept us for multiple years because they receive great value from our service and never feel any legal pressure from our contracts. We invoice for our services on a quarterly basis and only after the work has been completed and delivered.

Q: Do you offer any discounts if a church wants to sign up for multiple services?

A: Absolutely. If we become an energy broker for our customers, we will provide all other services free of charge for the duration of the electrical contract. Not only will we sell the electrical contract, but we will also work with our customers to drive down the cost.

Q: Wouldn't that cause you to lose money since consumption will be reduced through your efforts?

A: Yes. While the goal of any for profit business is to generate revenue, at Imperial we value relationships just as much. Even though our efforts may lead to a 15-20% loss in revenue for us, our clients tend to sign contracts with us over and over for this specific reason.

Q: If a CO+OP member wishes to utilize your services, what should they expect from the process?

A: The first step for us is to schedule an interview. We want to make sure we are a good fit for the customer's vision. We will then move into a preliminary investigation phase and educate clients on steps, process and set deadlines. Once we establish utility consumption baselines, we can focus on specific tasks. It is very important to follow these steps because the last thing we want a customer to do is spend a lot of money on minimal results.

Q: Who are some of your customers outside of the church community?

A: We work with Hyatt Hotels, Marriott Hotels, the City of Houston, Round Rock ISD, Royal ISD, Hines Properties, CBRE and many more. We are also part of the Texas Energy Managers Association. +

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Each client is paired with a dedicated Account Manager who is responsible for service delivery and regular communication. These men and women are career Landscape Professionals. Many have over 20 years' experience and others are more recent graduates of some of our nation's finest Horticulture and Landscape programs. Many are certified and licensed in their particular area of expertise, including licensed Irrigators, Arborists and Spray Applicators, and hold various landscape industry certifications and registrations.

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proactive is better. Our clients should never have to point out something we've overlooked. Our Landscape Professionals' goal is always to solve problems while they're still opportunities. Documented procedures and checklists focus on one result—making sure our customers don't have to manage our work. And when the unexpected does happen, our teams respond to correct the problem, quickly and professionally.

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Our normal operating hours are Monday to Friday from 8-5, but each client is provided with a list of several contacts within our company they can reach after hours for emergency service needs.

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Dr. Bruce Northam, Senior Pastor
Clay Road Baptist Church

Correction

In the May/June issue, it was reported on the TMC Promo Prize Winners list that Faithbridge Church of Spring, Texas won a Medical Kit donated by Guard The Flock. The Medical Kit was actually provided by VisionBridge Consulting.

We apologize to VisionBridge for the error and thank them for generously serving as our Medical Services Sponsor for the 2020 Texas Ministry ConferenceSM!



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A CHRISTIAN'S WORLD VIEW . . .

We live in a world where newscasters fill our homes and minds with as much negative feedback as they can to keep their ratings up. For the last six months, little has received as much attention as COVID-19. As Christians, we have a different world view because our hope and trust are centered around eternal, not earthly, matters. We polled Christian men and women from across the country and asked them to answer this question: "What has God revealed to you through the COVID-19 pandemic and how has it changed you?"

Here are their responses:

NICK NICHOLAOU – CALIFORNIA

Good strategies are effective in nearly every situation. Staff that is well trained and fully buys into the mission of the organization will work effectively regardless of their work location. The Church is not church buildings. When I run into church friends while out and about, we have fellowship and honor God where we are. Sometimes that's in person, face-to-face. Sometimes it's in a video call. Regardless of where and how, the Church is larger than can be contained in a building.

SALLY ANDERSON – TEXAS

Family has been very important to me throughout my life. We have three daughters, three sons-in-law and 13 grandchildren—all local. Along with my husband, through the years they have been the focus of my love, time and energy—they mean everything to me. Being quarantined from them has been very difficult. In this COVID-19 season, there have been times a couple of my grandchildren have exhibited COVID symptoms. There was deep concern that it could be. At first there was fear in my heart. Then God convicted me that HE is totally in control and I am to lay ALL at the altar... including my family. And I am never to bring an attitude of fear to His altar. By submitting to His authority and rule in my life, I have grown deeper with Him. Thank you, God, for using COVID-19 for Your glory.

CHARLENE PRIGGE – IDAHO

COVID-19 has taught me how much I need the structure in my life that a community of believers provides for me. What I learned about myself during this quarantine/slowing down time was that I need the accountability and challenge of regular interaction with fellow believers. I had always imagined in my mind that if I only had more time, I would be a better person, my house would be cleaner, I would exercise, I would spend more time in prayer, my kid's schooling would be at a higher level, and my Bible reading would be longer and deeper. Turns out, this was not true. I had the time, but without the structure—the face time with others who would challenge me—I had less initiative, I drifted, I let things slide and I got behind on my yearly Bible reading plan. Now that we are once again faced with a full calendar, hospitality and worshiping with fellow believers, I have a renewed gratefulness for these blessings and a new realization that I must be purposeful during all seasons of life.

ALAN WARE – VIRGINIA

I have learned to trust God for next steps. Planning is important but being able to make adjustments quickly has become very important. With so much stress and distraction going on, I'm reminded that these are very minor struggles compared to what believers in other parts of the world deal with on a daily basis. Every problem is an opportunity for God to work in our lives, to trust Him more. Isaiah 40:31

JOANN EARLY – NORTH DAKOTA

COVID-19 has revealed to me that we really need to be intentional in protecting our time with God and family. The change of pace brought to light the fact that we fill our schedules with so many events, programs and church activities that we forget to take the quiet time we need to be with Jesus and the personal time to just be with our family. I have a set time with Jesus, and I am making more time to just be with family, playing games and visiting.

In this time of technology, it is still the personal touch that means so much. When everyone was not able to attend church, we started calling our attendees and writing them notes weekly. I realized that snail mail will always warm a heart. I made a plan to mail a note or two a week just to share God's love.

PASTOR ROBERT WHITE – MICHIGAN

As I look back over the past months, there is much the Lord has shown me as a Pastor about Himself, His Word and the church. I believe He used this time to draw our people closer together and bring about a greater faithfulness in their lives. When we began to have church services online, the people were faithful to watch the service and made some precious comments which were an encouragement to others. Our church family became more compassionate towards one another. Texts and phone calls to the afflicted and shut-ins increased. One of the most exciting things that happened was their faithfulness in tithing. In actuality, our offerings went up and remained higher than usual even now that we are back to having services in church. I believe the Lord is still the author and he is working all things together.

NATALIE COFFING — COLORADO

I've been home from work for four months, and it's surreal to take account of the emotions and moments that have come out of this COVID period of time. There have been several difficult moments, like attending a funeral for a friend who died by suicide after succumbing to the enemies' lies. I have also stood by a family member who has struggled through a difficult patch in marriage. However, there have been sweet moments like celebrating as my son married his longtime girlfriend in a COVID-appropriate ceremony. I'm also grateful for the precious time I have had at home with my husband who would normally have been on the road traveling for work.

Through the difficult and joyous moments over the past four months, one thing is true and it's that God has been present for it all! He knows our fears, our heartache and our joys and is present during it all. We can take comfort in knowing that although we can't see how this pandemic will play out, God does! He knew about the pandemic of 2020 long before the government and medical professionals gave it a name. He knows our hearts and our fear of uncertainty, but I am peaceful as I am reminded that He is with us always!

GLENN WOOD — SOUTH CAROLINA

Plans can change quickly, so they need to be held loosely and revised often. This is often hard for those of us in the administration world where we like to make a plan and work a plan without changes, but that doesn't always work. Having the church staff work remotely does work! Most of us changed from working in the office to mostly working remotely in a matter of days or weeks. Having systems that are web-based proved to be an advantage when we had to adapt to the "new normal". We only cut three paper checks in twelve weeks once we closed the church offices! We also found out we were generally more productive working remotely than in the office.

JAN CASON — TEXAS

COVID-19 has revealed to me that everyone reacts differently to crisis depending on their individual life experiences, innate dispositions and circles of influence. This realization has changed how I react to those in my personal, work and church relationships. No matter the response of any particular individual to this crisis, as a Christ follower and minister, my personal example should demonstrate my complete confidence that God is in control and will meet us individually in the midst of this storm if we will keep our eyes on Him.

JENNIFER PARKER — VIRGINIA

Whenever I get hurt or drop something, I always say it is God's way of telling me to slow down. Since this pandemic started in March, our lives have slowed down considerably. With soccer and Cub Scouts being cancelled, we now have time to play that board game as a family or teach our kids how to sew. The time has allowed us to focus on what IS most important—our relationship with Him and our relationships with each other, not all the extracurricular activities we fill our lives with.

ARLEN BUSENITZ – FLORIDA

Reset. This word describes what God taught me during the COVID lockdown. Imagine if someone came to you and said, “I am canceling all your commitments. You will now have to take the initiative and choose which commitments you want to start back up.” To many that may be freeing. This lockdown for two months did that with many commitments. It felt like a fresh slate coming out of lockdown. I could initially choose which commitments and activities to get back involved with. A quarterly analysis of our commitments can help us push “reset” and intentionally be involved in what God wants us to do.

ADRIANNE SALE – UNITED KINGDOM

I have learned so much—how to apply a gel manicure, that wallpapering doesn’t breed marital bliss, that my husband is a great teacher, that as long as we have each other, the rest will fall in place. But above these things, this time has given me space to yield to God’s plan, to put aside my own wants and dreams to fulfill His. It doesn’t feel nice to not be in control, but the truth is, I was never in control anyway. He always was. So, this time has reminded us that we are here to fulfill His plan...whether that is through my patience for news on my husband’s job, wondering when my son will have his first communion, when we will see extended family again...or even, if I am granted another day. None of this is promised... but what is promised, is God’s love.

DEBORAH JOHNSON – KANSAS

The pandemic has revealed to me how broken this world continues to be without our Savior, Jesus Christ. The Bible verses that come to my mind for reassurance that all will be well in the end are Proverbs 3:5-6 and Jeremiah 29:11. Signs of the times, as in the Book of Revelation, and knowing we win in the end have kept me focused on what really matters—faith, family and prayer. Praying for health care workers, nurses and people out of work has made my prayer life stronger. The quarantine allowed me to rest and rethink how I will fit into this broken world and what will be the new “normal”. This trial period reflected how the world will react to sudden changes in lifestyle and gave me the opportunity to witness to others that when you trust in Jesus, all your needs will be met, and you can have peace and joy even in turbulent times. Reconnecting with family and friends through technology was interesting and reassuring that our hearts can stay connected. There are blessings in all things if you look for them.

TIM COOL – NORTH CAROLINA

Even though our triplets live in another house, we have seen them more in the last three months than the previous three. Nearly every day, one of them is at our house to work (all are working remotely) and have social interaction with Lisa and me. The mere fact that they WANT to be here is a testament to the bond we have. I don’t need to travel nearly like I have in the past, and when I do, it should be essential to what only I can do. This includes all of the conferences I used to attend. I cannot begin to tell you how nice it has been to not run from one conference to the next this year. I also have had more time to interact with my wife, read and strategize—making me more productive and intentional.

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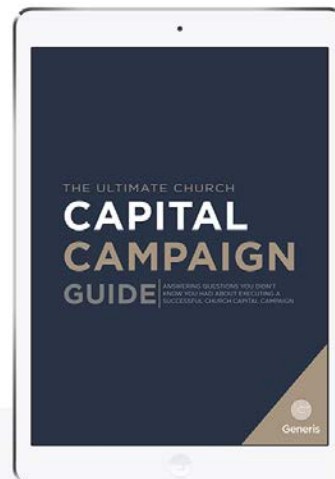


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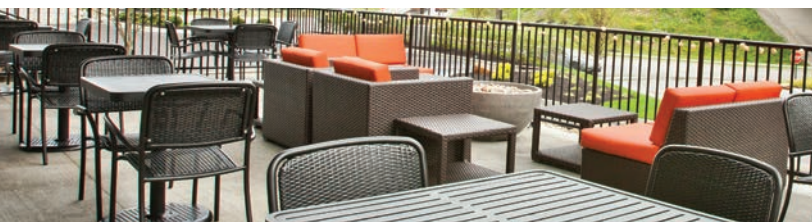


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