

QOP

A Publication of Church Supplies & Services | August/September 2015



SUPPORTING THE MISSION

Lead Article by
Brad Leeper



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CONTENTS



AUGUST/SEPTEMBER 2015

FEATURE ARTICLE

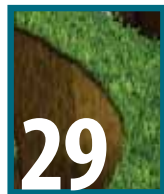
Growing Shifts in Funding Your Mission Page 15

Learn the eight processes that lead to greater mission funding and more delight in the hearts of givers.



What Does Preventative Maintenance Have to Do with Supporting the Mission?

Following specific steps in a proactive roof maintenance program protects and extends your roof's life and saves the soaring cost of repairs and replacement.



Deep in Debt?

Six steps from GuideStone participants who have climbed out of debt themselves can show you the way out too.

Departments

Bank Notes Page 6

Learn how to navigate the complications and the rewards of designated funds so that they can support your church's mission.

Clean Sweep Page 8

Maintaining your church's parking lot creates a welcoming and lasting impression for visitors, members and employees alike.

More Power To You Page 11

Summertime is the season when businesses generate the most electrical usage, so learn how to get the most efficient usage per dollar for your church.

We've Got You Covered Page 34

Having a plan in place and knowing what to do can help to keep your congregation safe during an act of violence.

Management Matters

Page 36 If your health goals are specific, measurable, attainable, realistic and timely, you are much more likely to succeed in reaching them.

Page 38 Switching employees over 65 from your group insurance plan to a Medicare plan reduces monthly premiums and actually provides them with richer benefits.

Know Your Vendor

TRI Contracting Page 40

TRI Contracting's familiarity with church context and mission enables them to understand and satisfy churches' needs for construction and remodeling services.

NW Digital Works Page 43

NW Digital Works can help you build your organization's name recognition through the use of promotional products, banners and apparel.

Meet Our New Alliance & Partner Page 41

Generis Group's unique and fully customized processes can help your church accelerate generosity by funding more and more of your vision.



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

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

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From the Director

The rolled pennies snuggled tightly in my little purse. It was a special Sunday in 1959 and I was so excited about the coins I had saved for "Mission Sunday." I arrived early in my classroom and anticipated my teacher's joy when I would tell him how much I had saved for the special project.

When Mr. Miller arrived and heard the news, he smiled and thanked me for the nice offering. Then he did something I will never forget. He bent down to my level, opened his Bible, and shared with me something that I could give God that was greater than money. It was that day that I learned the most important aspect of supporting His Mission. I learned that if I guarded my heart and stayed obedient to God, I would have no problem giving of my time, talents and treasure.

Mr. Miller went on to be with the Lord several years ago, but I will never forget his sharing the scriptures and how they shaped my perspective on giving my time back to God, using the gifts He gave me to serve Him, and giving back the money that already belongs to Him.

On the topic of "Supporting the Mission," there couldn't be a better time than this to share our gratitude and appreciation to those who support the CO+OP and its mission. We are grateful to our Board of Directors who give time away from their own ministries to provide oversight in tax, legal, and general areas to our non-profit organization.

We appreciate and give thanks to Doug Reed and the entire BEMA Team for their year-round support to CO+OP and for their IT Sponsorship. Each year the BEMA Team attends the conference for the entire day to assist over 60 speakers with their computer and setup needs. In addition to helping the speakers, BEMA provides free assistance to conference attendees with needs for their personal devices such as iPads and computers during the event. Doug himself serves as our Master of Ceremonies.

We are thankful and appreciative of our Texas Ministry Conference volunteers who donate many hours of service before, during, and after the Conference to ensure that those who attend have a successful experience.

We are grateful for our Vendors who faithfully serve our Members and also for our Members who use CO+OP Vendors. Together, we save ministry dollars and support His Mission.

Blessings,

Patti Malott
Executive Director



Connecting People and Resources

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Connecting People and Resources





banknotes

By John Ratliff & Ashley Voss

Designating Funds without Restricting Your Mission

Some of the most-often-asked questions by our clients and at conferences involve designated giving, also referred to as donor-restricted funds. This should not be a surprise given that more and more donors prefer to give in restrictive ways. For recipient churches, this creates a matrix of issues ranging from how to account for designated funds to how to comply with legal requirements at both the state and federal level. As a result, designated funds are a powerful tool for supporting your mission, but your church should understand the risks as well as the rewards.

What is the right number of designated funds?

Some churches have as many designated accounts as they have budget accounts. (Well, not really, but it can seem like it.) And many do not understand the differences between donor-designated funds (which include both temporary and permanent restrictions) and internally-designated funds (which are unrestricted). A general observation is that independent churches generally have few designated accounts (perhaps five or fewer), while denominational churches have many designated accounts (50-100 is not unusual). There is no right number of funds to maintain. What is right for your church is a product of your culture, mission and policy.

How do we manage designated funds?

Once you understand your church's culture for designated giving, you must determine how to manage those funds, both in receiving and in spending them. This starts with a creating a

comprehensive donor gift acceptance policy. A donor gift acceptance policy should spell out specifically what the church will accept as contributions restricted by the donor. In addition, it is important to outline a process for approval of new funds and to delineate monitoring procedures to ensure timely distribution and fund closure. When funds (known as endowments) are to be held permanently, the church should also implement investment and spending policies. Many churches who want to minimize the legal requirements of donor-restricted gifts publicize that "The Church will attempt to honor the donor's designated contribution, but reserves the right to use the funds where needed most." This effectively makes all contributions unrestricted and the church can honor those donor "preferences," or suggestions, that are consistent with the church's mission.

How do we eliminate designated funds?

You might be thinking, "My church has always had a zillion designated accounts. How do I get rid of them?" First it starts with the executive management of the church adopting a gift acceptance policy, as discussed above – and abiding by it. Policy and practice go hand in hand. If your practice is weak or inconsistent, then it is likely that your policy needs strengthening.

"But what about all those funds that we have had for years?" The simplest answer is to spend them as the donor intended – now! Holding on to donor-restricted funds year after year is generally not what the donor intended. Donor-restricted funds are not reserves, and they certainly are not slush funds!

How do we maximize the use of designated funds?

For other, more complex designated funds, a thorough analysis of the accounts will help determine your approach to maximize proper usage and oversight. With this in mind, we've come up with the following five designated fund scenarios:

1. Non-strategic donations

This type of donation most typically comes from a bequest in a will. For instance, a donation may be restricted for the purchase of a pipe organ. Churches are pleased to take the money, but a new pipe organ is not particularly wanted nor desired. Since the contribution was restricted by the donor, the church has a fiduciary responsibility (and a legal obligation) to honor the restriction. The church should contact the donor and request the restriction be lifted or changed to something the church has on their list of capital needs. If the donor is no longer alive, relatives should be contacted. If there are no relatives, the only recourse is to petition the attorney general of the state.

2. Duplicate budget activities

Contributions restricted for youth activities, women's programs, seniors, etc., should be recorded as unrestricted unless there is a specific item or activity that the donation is for and the entire donation is spent for that designation. This discourages certain church members' attempts to divert their tithe from the general fund to specific activities. For instance, if the church has \$50,000 budgeted for youth programs, a restricted donation of \$10,000 for youth does not obligate the church to now spend \$60,000 on youth activities. Furthermore, clearly communicate to your donors that the church has already established a variety of internally designated and/or budgetary accounts that more than likely will meet the purposes that a particular donor is wanting to support.

3. Dormant accounts

Some churches have accounts that have become inactive, and have lost the detail as to what the funds were donated for. No one knows who donated the funds and no one has inquired about them in years. The best approach for these funds is to find some activity of the church that seems to relate to the account title, and to close the account to that activity. For example, a church that has a dormant fund entitled "kitchen equipment" could close the account to budget accounts relating to its

kitchen. Many other small dormant accounts can be closed to a miscellaneous account. If anyone questions those funds in the future (which is highly unlikely), they can be reestablished and spent for the restricted purpose in the title.

4. Fundraising accounts

The church acts as a "bank" for many activities, projects, departments, groups and non-budget activities. For those activities that are fee-based, there is no donor restriction because there is no contribution. Many others are unavoidable, and designated accounts are the best way to manage and account for them. For example, capital projects which are part of fundraising campaigns are generally donor-restricted. However, a careful look at many capital-related activities reveals annual activity that could be budgeted and therefore moved to budget accounts. Be mindful that the managers of these funds are often protective of the carryover balances; therefore, care should be taken to ensure that subsequent budgets account for these carryover balances.

5. Management-created balances

Management creates designated accounts to keep up with ongoing activities like bookstore operation, coffee bar sales, soft drink machine income, and the like. These accounts can be very practical; however, the activities should be regularly monitored to ensure they support the church's exempt purpose and mission.

Designated funds are challenging – do not underestimate them! However, when they are established with good policy, managed with strong practice, and monitored for strategic purpose and use, designated funds are an effective tool to support your church mission. ✚

John Ratliff & Ashley Voss

John Ratliff is the founding member of Ratliff & Associates, PC. An active member of the American Institute of Certified Public Accountants and the Texas Society of CPAs, John is a frequent speaker and writer on the subject of non-profit accounting and auditing issues.

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cleansweep

by Dave Weissinger

Supporting the Mission

What is the mission of the church? What is its reason or purpose for being in the world? Just as the church had a divine beginning, even so it has a divine mission, and that mission is altogether spiritual. From baptisms, weddings and funerals to personal development and spiritual guidance, the pastor has many responsibilities to the congregation. The church's administration, facility personnel and contractors hold the responsibility of supporting the mission. An important part of their support comes in the form of providing a clean and comfortable atmosphere so the pastor can focus on the mission.

From the moment people arrive on church grounds, everything affects their experience. For this reason it is important that churches consider their guests' first impressions. These impressions start when guests first see the church from the street and end when they drive away after the service. These impressions include guest parking, parking attendants, signs, greeters, welcome centers, nurseries and restrooms. The facilities should be accommodating to everyone. Remember, making a positive and lasting first impression begins with a clean, well-kept church facility.

A comprehensive parking lot maintenance program is vital to setting a positive first impression. A number of factors should be taken into consideration in creating this impression.

Asset Management

Careful asset management will enhance the church's property investment and reduce capital expenditures. Sweeping increases the longevity of asphalt, concrete, sealcoat, striping, and hard-scape areas. Sand, dirt, and other debris are abrasive materials. Vehicles and other traffic moving across this abrasive material act like an industrial sander and shorten the life of these expensive assets. When sand and dirt collect on parking lots, weeds and their roots can grow there, damaging parking areas. Minimize the risk by vacuuming away these small particles through power sweeping. By increasing the frequency of power sweeping, you can extend the life of the parking surface and striping by as much as 20-30%.

Environmental Factors

Regularly scheduled parking lot sweeping is also one of the "Best Practices" for managing storm water run-off by keeping drainage systems clear for proper drainage, reducing airborne particles, and controlling rodents and other small animals.

Risk Management

A documented proper sweeping plan can also help discourage frivolous lawsuits. The removal of loose debris improves vehicle braking time and reduces risk of slip-and-fall litigation.

Aesthetics

Visual appearance is a significant factor in where a visitor chooses to worship. The exterior of the facility creates the "first impression" and sets the tone for how others will treat your facility. Clean parking areas encourage visitors to be more careful where they discard their trash. Overall appearance of your facility has a direct impact on the attitude of your members, visitors and employees.

The mission of the church is the most important thought that needs to be on the mind of the pastor, congregation, and visitors. To quote a phrase, "Cleanliness is next to Godliness," and it helps everyone to focus on what is important without distractions. And PJS can do its part in supporting the mission through a comprehensive lot maintenance program consisting of routine parking lot sweeping, pressure washing and parking lot striping. It sounds simple but is so important to setting the expectation for the rest of the facility. ✦

Dave Weissinger, PJS District Manager

Dave earned a BS in Hotel and Restaurant Management in 1993, and then an executive MBA in 2014. He started the janitorial industry in 2000, working in many aspects of the industry: project management, emergency services, specialty services, sales, sales management, city management and branch management. Dave came to Professional Janitorial Services in 2013 to help assist in maintaining the quality and reputation of our company.

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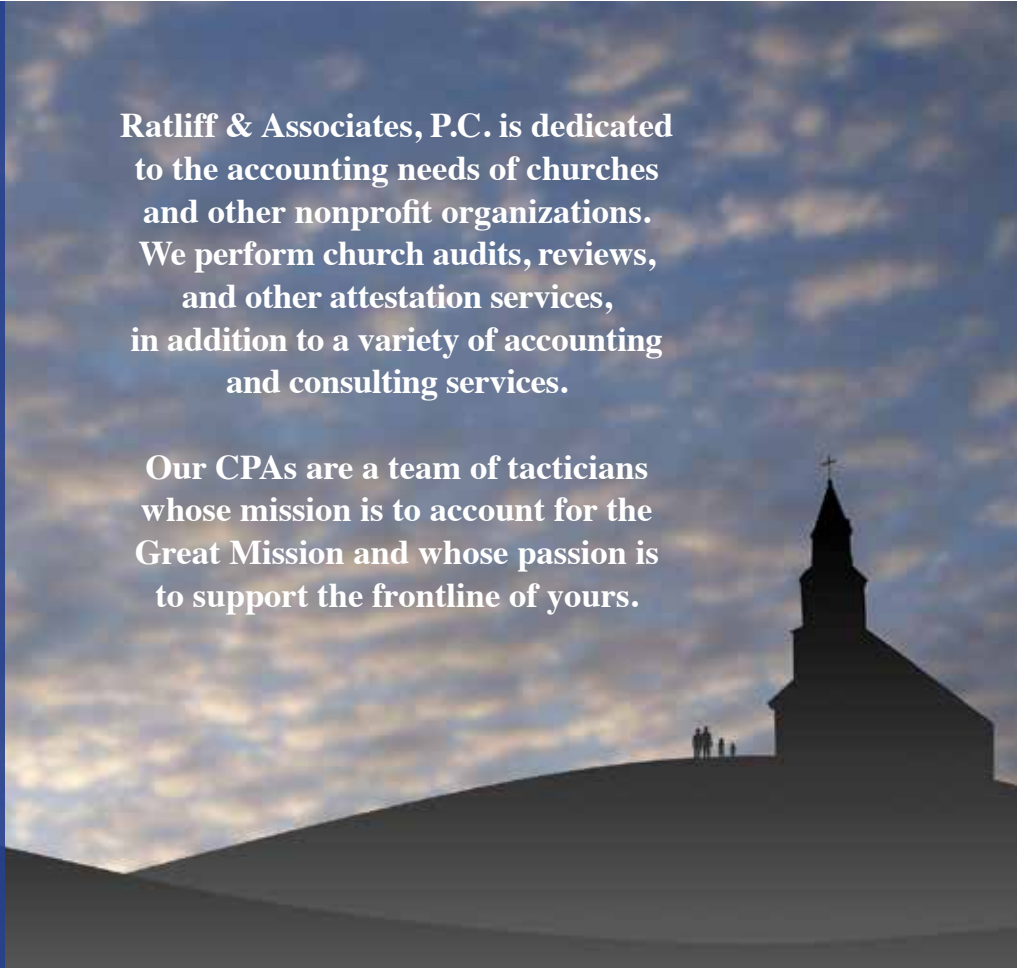
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morepower to you

By Michael Bernstein

Supporting the Mission

Did you know that by using TES Energy Services, LP (TES) as their electricity consultants, hundreds of churches all over deregulated electricity locations in Texas have saved an average of 30% of their energy charges, just on procurement of electricity? After being vetted thoroughly for a year by the CO+OP team, TES became the exclusive electricity consultant for the Church Supplies & Services CO+OP. We have continued in this role for over six years. Patti Malott, the current Executive Director, and Dan Bishop, the previous Executive Director, as well as other board members, completed this review. They conducted an in-depth interview to assure themselves that their member churches would be well served.

As Patti Malott stated, "I am a firm believer that many churches, schools and organizations can save funds or free up funding for positions to carry out their mission by selecting a reputable electric provider through TES Energy. I am a firm believer that many churches and organizations can save up to a whole position for their ministry."

TES has been able to quantitatively measure their success by seeing the growth of participating CO-OP Churches. From a humble beginning of working with 50 churches over six years ago, TES now serves hundreds of churches and schools. In addition, over 99% of the CO+OP accounts take advantage of great renewal rates and continue as customers year after year!

The proof is in the numbers. There are some churches that have saved enough money to fund an additional staff position or program! I personally have seen many churches saving in the 40% to 50% range over what they had been paying in energy charges. And the great news is that the cost for using TES is paid by the providers. Instead of the electricity providers engaging an inside sales team member to manage your church's account during

their contract term, we become your account managers. Therefore we negotiate very low rates with the providers by pushing them into a "bidding war" for your business.

In the past few years we have successfully put together "Power Buying Groups" of churches and schools, to bring those negotiations even lower to *under market rates*. Call us to do a no-cost energy savings analysis for your facility. And in addition to commercial accounts, TES offers residential electricity for both church staff and congregants' homes, providing low rates and straightforward contracts.

TES values customer service and in-depth industry knowledge. When new service and/or when buying service for additional buildings is required, our specialists draw on their experience in a multitude of situations to meet your needs. TES will represent you to the provider community as your agent during the term of your contract. By using TES, "waiting on hold" with your electric company's customer-service line will be a thing of the past. Our contacts with the retail electric providers (REPs) are at the top executive level, so we are able to solve issues quickly and efficiently.

Also, TES engages partners to offer other services in the areas of water treatment, efficiency studies, waste and recycling, lighting retrofitting, sales tax resolutions, and much more. Please contact us if you are interested in one or more of these services.

Summertime is the season when businesses generate the most electrical usage. Let us help you get the most efficient energy usage per dollar for your church, school or organization.

We are looking forward to discussing our programs with you!



morepower toyou

Below are tips to assist you in saving during the summer:

Ways To Save*

Hot Weather Energy-Saving Tips:

- Set your thermostat at 78°F or higher – every degree of extra cooling will increase energy usage six to eight percent.
- Use ceiling fans and portable fans to circulate the cool air.
- Install patio covers, awnings, and solar window screens to shade your home from the sun. Shade south and west windows with plants or trees to block the heat during the summer.
- Close interior blinds, drapes or shades to block the sun and heat during warm weather.
- Use a clothesline instead of a clothes dryer.
- Outside air conditioning units or condensers should be shaded.
- On warm days raise your thermostat to 80°F or higher if leaving for more than four hours.
- Setting your thermostat to a lower temperature than normal will not cool your home faster.
- Try to save heat- and humidity-generating activities (cooking, laundering and dishwashing) for early morning or evening hours.

Cold Weather Energy-Saving Tips:

- Set your thermostat at 68°F or lower – every degree of extra heating will increase energy usage six to eight percent.
- Dress warmly.
- Use more blankets at night.
- Set ceiling fans on reverse to recirculate the heat that builds up near the ceiling.
- Cover windows with insulated curtains on winter nights.
- Open interior blinds, drapes or shades during the day to let the sun warm your home during the cooler months.

General Energy-Saving Tips:

Lighting

- Replace all incandescent bulbs with compact fluorescent bulbs.
- Always turn lights off in rooms you are not using.

- Make sure bulbs do not exceed the recommended wattage indicated on the light socket.
- One larger wattage bulb is more efficient than two smaller wattage bulbs.
- Direct light, such as for reading, is more efficient than brightly lighting an entire room.
- Clean light bulbs regularly.

Electric Water Heaters

- Repair leaking faucets. Warm-water leaks should be given immediate attention because they can raise your electric consumption rapidly.
- Drain your hot-water tank regularly to remove sediment.
- Consider a tankless water heater: they are 35-45 percent more efficient, pay for themselves in 3-5 years, and never run out of hot water.
- Wrap the hot water heater in an insulation blanket.
- Lower the thermostat on your hot water heater. For each 10 degrees of reduction, you can save 3-5 percent in energy costs. 120°F is suggested unless your dishwasher does not have its own water heater, in which case 130°-140°F is suggested for optimal cleaning.

Heating, Ventilation and Air Conditioning (HVAC)

- Clean or replace furnace filters once a month (or as needed) with a filter that has a MERV 11 or higher rating.
- Ensure that your HVAC system is properly sized for your home.
- At the beginning of cooler or warmer weather have a professional come out to inspect your HVAC system.
- Have your duct system checked for air leaks and proper insulation.
- Consider installing a “whole house fan” to improve circulation and ventilation throughout your home.
- Do not use humidifiers or evaporator (“swamp”) coolers with the air conditioner.
- Close vents in unused rooms.

Appliances

- Use the air-dry option on your dishwasher if available, or open the door after the final rinse cycle to dry the dishes.
- Only run dishwashers and clothes washers when fully loaded.
- Keep your refrigerator and freezer full. They operate more efficiently when full.

- When drying clothes, do not overfill the dryer, and use the automatic setting if available. Dry loads back-to-back if possible. Remember to clean the lint filter between loads.
- Unplug or recycle that spare refrigerator in the garage if you don't really need it. Refrigerators are typically the second largest electricity users in a home. If your refrigerator is more than ten years old, consider replacing it.
- Always choose Energy Star-labeled appliances.
- Except for refrigerators and freezers that keep food cold, unplug all electronic devices, chargers, and appliances when they are not being used. They can still use a large amount of energy even when they are in the "Off" or "Power Save" mode. Consider plugging these devices into power strips with an on-off switch.
- Ensure that the clothes dryer's outside air vent is well sealed.
- Keep the condenser coils on the back of your refrigerator and freezer clean.
- When considering the purchase of new appliances, consult Energy Star (www.energystar.gov) for information on which models they have approved to use less energy, save money, and help protect the environment.

Additional Tips

- Don't leave bathroom or kitchen ventilation fans running longer than necessary; they replace inside air with outside air.
- Improve your roof by installing light-colored, durable materials and by adding insulation.
- Install weather stripping, and seal cracks around windows, exterior doors and other openings.
- Programmable thermostats can save a household about \$100 per year.
- Take short showers instead of baths. ✦

*Reprinted from the website of the Public Utility Commission of Texas: <https://www.puc.texas.gov/consumer/facts/Save.aspx>

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- Resilient and Hard Floor Care
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Effective Training Solutions

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An illustration on the left side of the page features three stylized hands emerging from colorful sleeves (yellow, purple, and red). The top hand holds a green calendar icon, the middle hand holds a green globe, and the bottom hand holds a green credit card with a white logo. The background is a solid teal color.

GROWING SHIFTS IN FUNDING YOUR MISSION

By Brad Leeper

Every church has a supported mission.

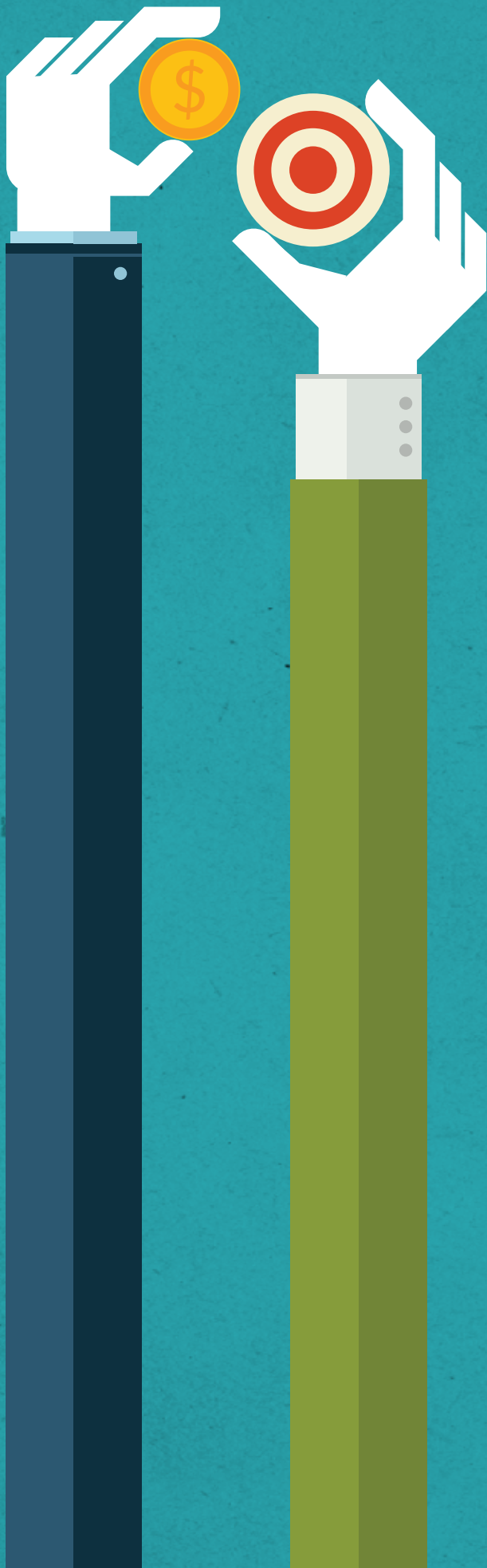
The variable from church to church is how well that mission is supported. Options include: abundantly, predictably, poorly, erratically, fitfully, mediocrely, and a roster of other realities.

Churches can have an abundantly supported mission.

Unfortunately, most do not, or are working with less-than-preferred income. So how can we all move into an abundantly funded mission? First let's each ask ourselves two important questions:

1. What word best describes your current mission funding? (C'mon . . . be honest with yourself.)
2. What word do you want to describe the church income that funds your mission?

Now let's see how we can close that gap.



THE USUAL PROCESS

Working every day with church leaders, I frequently see what I would call a predictable, default mode for mission funding. While these elements are not bad, they are sub-par for getting maximum results. This is what I call the usual process:

Being content with a few givers providing 75%+ of the income

This is unfortunately a very common outcome when I analyze a church's giving patterns. Typically, up to 70% of people who call a church their church home give nothing or less than \$1,000 annually. The 30% that do give can adequately fund a common church ministry. Can we be satisfied with 70% of people not engaging?

Thinking it's more spiritual to avoid talk about giving than to talk about it

Many pastors tell me, rather proudly and heroically sometimes, that they rarely talk about money. Many good reasons validate this position, but there are greater reasons to talk about it. Avoidance and silence are simply not good friends to pastors.

Relying on the church's traditional giving patterns to validate giving practices and expectations

I was in a church last weekend that flew through a complete offering moment in under 45 seconds, including one of the most efficient examples of usher-team basket-passing I have ever seen – near world record pace. Unless I was schooled in church, I would not have known what a tithe and offering was. And I'd better have had my check prepared well in advance because there was no time to write a check, no option to give on a mobile device, and no lobby option to give post-service.

It's not worth arguing whether the tithe from the Old Testament is transferred to the New Testament. The reality is that less than 10% of your church will come close to tithing to your church this way. It is time for a different

approach.

Believing your church is generous because your people always respond to special offerings

More often, givers are so disengaged from your mission, so uninformed about your mission, so uninspired by your mission, or so bored with your church that they would respond to any giving opportunity that had a sense of immediate impact to it.

The last special offering I saw was \$7,000 in a medium-sized church. Near 50% came from one household alone, and 30 other households made up the balance. A smaller number of engaged givers and the total itself was actually a sign of a *non-generous* church. Leaders tend to point at the outcome, however, and argue otherwise. In this case the pastor bragged, but the results were sub-par by most measures.

Placing giving under the business office or finance team

Yes, we want the highest levels of integrity in our systems and procedures, and we want to ensure fiscal responsibility. But giving is a discipleship issue at its core. Funding your mission is a transformational process, not a transactional process.

Business offices and committees typically look at expense control and budgets. But real givers and potential givers are asking: How do my faith and finances intersect? Does my giving matter? How should I handle my debt? What if I have surplus funds to give?

Our typical function of church finances has little bearing on the authentic and private questions people ask. Real givers are not concerned about meeting budgets and not having to terminate staff.

The usual, default process for funding mission does work – to a limited degree. But why be satisfied with commonplace? What we need is a shift. We need to consider a different process.

I've seen it time and time again in my work. Churches that approach funding their mission casually and predictably will struggle, but the church that intentionally specializes in

funding their mission will flourish.

INTENTIONALLY FUNDING THE MISSION

Why should we be intentional in funding the mission? Good question. But why even *have* a mission if it's not worth funding? Why would we invest our lives in something that is meaningless, irrelevant, and inconsequential? Would we ever purposely settle for mediocrity? Jesus gave us our mission, and there is zero question about the worthiness of our mission.

Beyond our God-inspired mandate, there are three primary reasons to fund your mission intentionally.

Giving transforms people spiritually.

There is no greater transformational apparatus or gizmo in our discipleship toolbox. As people grow in giving, the death grip of greed releases. False idols that incessantly tear at hearts as if lives were so utterly dependent on the possession within our grip diminish. Do you want spiritual development for your people? Engage in the faith, finances, and your church conversation. Do you want spiritual lethargy? Ignore the conversation.

What we do with money is now the best apologetic we as Christ-followers have to a watching and needy world.

Classic apologetic arguments are in the rearview mirror of the post-modern. How we handle our possessions grabs the attention of those seeking truth as our culture pushes us increasingly toward self and personal pleasure. But generosity astounds the world! And so it should. Giving is God's nature, quite counter-culturally to the world's self-centered drive.

Funding mission allows us to invest in things that matter.

Possessions and money are neutral things in and of themselves. There is nothing wrong with enjoying life and God's blessings. Yet if we can invest in an eternal mission, would not those investments make such a greater and timeless nest-egg?

Let's add some weight with a C.S. Lewis perspective:

It would seem that Our Lord finds our desires not too strong, but too weak. We are half-hearted creatures, fooling about with drink and sex and ambition when infinite joy is offered us, like an ignorant child who wants to go on making mud pies in a slum because he cannot imagine what is meant by the offer of a holiday at the sea. We are far too easily pleased.

Source: C.S. Lewis, *The Weight of Glory*

A DIFFERENT PROCESS

Now let's explore a different process – one by which you can expand the financial funding of your mission. Let's look at how to craft a giving process that leads to greater mission funding and more delight in the hearts of givers. And you as a leader, or as a leadership team, control the outcome far more than you give yourselves credit for.

Normalize the giving value and conversation

Build a dialog with your church that stabilizes the faith and finance discipleship process. Leave the fear behind. It is rather easy to make the shift in recalibrating your offering moment, your overall giver communication, and your vision to engage the hearts of givers.

The church appears to be in a major swing in giving patterns now. The rich are getting richer, and the poor are getting poorer. The days of giving out of loyalty and membership to a local church are waning. But people will respond to healthy pastoral teaching if we stop making the giving conversation awkward or avoiding it altogether.

Have alignment within leadership

Leadership, from staff to board level, must be in agreement on the giving philosophy and practice at your church. More leadership teams stall around the mission funding conversation because of bad prior experience, debt debates, over-sensitivity or fear. However, financial leadership is more than managing expenses. Financial leadership is pastoral at its core. Work to get to alignment on your team in order for better mission funding.

Integrate the giving value into your discipleship process

Tim Keller captured it well when he described how the human heart, my heart, is “an idol factory that takes good things . . . and turns them into ultimate things.”
Source: Timothy Keller, *Counterfeit Gods: The Empty Promises of Money, Sex, and Power, and the Only Hope That Matters*, p. xiv.

Giving releases the fatal clasp of greed and false idols that so easily seduces us into things that do not matter. There are plenty of discipleship moments in the life of your church to build your process. And a new-member class can include much.

Offering moments are fantastic, short bursts of discipleship, if they are planned as such. A gracious and challenging giving series with a parallel discussion in small groups and classes should come at least once per year. And keep the debt reduction classes going full steam. Meet your people where they are and encourage a shift.

Elevate the joy in giving

Generosity is not a random idea or haphazard behavior, but a basic, personal, moral orientation to life (Smith and Davidson, *The Paradox of Generosity*). Generosity is a virtuous, gallant lifestyle of giving good things to others liberally and lavishly without expectation of return or personal benefit. We as Christ-followers are not obligated to give. We get to give and live in the joy that comes from giving. As a pastor and leader, share this perspective with your people.

Develop systems to make giving easy

As you read this article, can you put your hands on your checkbook? Most cannot. But we still seem fixated on offerings that require check giving. With mobile giving, online banking, donor-advised funds and debit cards, there are now multiple ways to give. My guess is that in five years or less, more churches will not pass a basket than do.

If you're looking for ways to implement technology for your givers, check out the new e-book *Leveraging Technology to Accelerate Giving*. Written by my Generis colleague Rusty Lewis, it's packed with practical tools and resources to help in this area.

Connect giving to mission impact

This part is fun! You know the ad that tells us we can buy a language that will change our lives more than another pair of shoes? They have the right idea, but we can add the eternal value of where we invest.

As generous Christians, we get to tell the stories, celebrate the lives, see poverty reduced, and know that children are educated. We truly get to change the world. And we should have the time of our lives telling those stories! Share them at every chance and inspire your givers at every opportunity to make the shift to intentional mission funding.

Model intentional giving

Increasingly, I find people have minimal ideas on how to manage finances within the context of giving. While we must equip ourselves to live free of consumer debt, we cannot ignore that many people just have no idea how giving works, how a church works financially, or how to give.

It is a riot to appropriately model giving. People so love it and appreciate it. Much of the New Testament centers on imitation, and much of what we learn as people and as Christians comes through imitation. Modeling for others is not arrogance or trumped-up ego. It is a purposeful, well-planned guiding of how we embrace the quality of giving.

Invite people to engage

People do want to engage. And it's fine to ask them to give within a healthy context. But we have to earn the right and have credibility when we ask. When we do things like normalize the conversation, provide easy ways to give, and share the joy and benefit of giving, we build relationships with our people that provide us the opportunity to invite them to join us.

The truth is this: mission is funded when we develop a healthy process that encourages people to give, helps them know how to give, and shows them the benefit that comes from their giving.

The shift is on. ✨

Brad Leeper



Brad Leeper is a Senior Strategist with Generis, one of the leading stewardship consulting firms in America. Having worked in stewardship and generosity for many years, Brad specializes in larger, innovative churches (such as multi-site), as well as churches that have unique challenges in their culture of generosity. He can be contacted at brad@generis.com.

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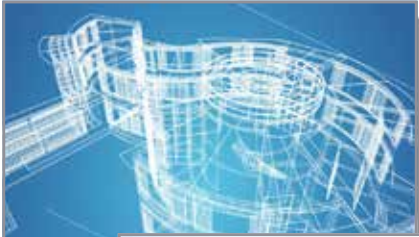


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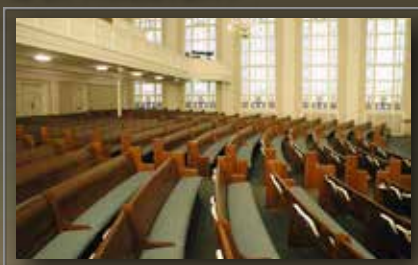
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What Does
**Preventative
Maintenance**
Have to Do
with **Supporting**
the **Mission?**

By Monica Keels

If you are anything like me, then you might drive an eight-year-old Toyota with over 120,000 miles on it and want to drive it for another 120,000 miles. Why? Because it is economically prudent, and other than a few scratches and door dings, it is in excellent condition. Now, I realize I have had to do my part to make sure it remains in excellent condition: I regularly change the oil, replace worn tires and perform the dealer-recommended service at certain mileage markers. We all know this is preventative or proactive maintenance, and it is a necessary part of owning a car. Have you ever considered that your building envelope and roof should be maintained in the same manner with a proactive approach, and that doing so actually helps to support your organization's mission?

From a financial standpoint, the roof is one of the most expensive capital investments that is made by an organization



The parable of the talents tells us that we are entrusted with great assets, and we have the opportunity to utilize those assets to their fullest to serve others. Have you ever considered that your building envelope and roof are among those assets, and that properly maintaining them not only serves your members and community, but is also an act of faith that God will abundantly bless? Matthew 25:14-15 says, ¹⁴ "For it will be like a man going on a journey, who called his servants^[a] and entrusted to them his property. ¹⁵ To one he gave five talents,^[b] to another two, to another one, to each according to his ability."

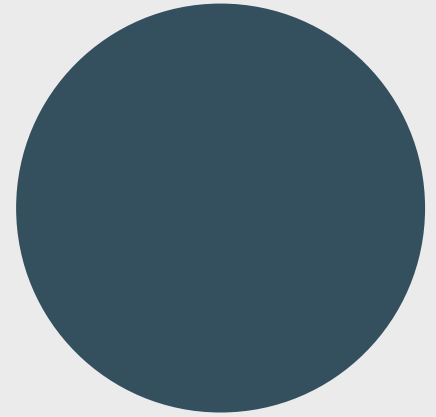
We all know what those three servants did and which ones were rewarded and which received a less than desirable outcome. In the end, the ones who worked in faith and proactively set out with the knowledge their master gave them to build his fortune and kingdom were given favor. What are you doing to get the most life out of the physical, structural assets that support your facility's mission?

Since I am a roofer, let's consider how one of your building's greatest and most costly assets tends to go unnoticed because of its location – the roof. Yes, it is out of sight, so it sometimes is not top of mind. People do not come to your location because you have a great roof, but they will most certainly be turned off if water drips on their heads during services, or they are having an allergic reaction to possible mold growth due to ongoing leaks. What if these issues could be prevented so that the mission of the church could keep marching forward without a hitch? They can – with a little bit of proactive maintenance.

It is no fun having to ask members for extra emergency funds to repair building equipment, especially when the emergency could have been prevented, or at least minimized with proactive care. It can be a strain on you AND your members.

Here are some things you can start doing today to begin proactively managing your roof as the asset it is while also extending its life:

- Collect all roofing information – create a file to hold all historical information on your roof and building envelope components. Documents such as warranties, previous repair invoices, roof drawings, rooftop equipment inventory, photos, etc., are all imperative.
- Minimize traffic on your roof. Most damage on the roof is man-made. Keep a log of all contractors who go up on your roof in case any damage is caused while they are working. Be sure to inspect their work area for damages before they leave the premises.
- Pick up and dispose of rooftop debris. You will be amazed at what you will find on your roof. I have seen everything from bolts and screws to children's toys and abandoned equipment.
- Clean or unclog roof drains and gutters. This allows water to flow freely to drains and minimizes ponding. Ponding for more than 48 hours can void the roofing manufacturer's warranty and rapidly deteriorate your roof system. Plus, large amounts of ponding water add excess weight on the roof that exceeds the structural design. This, of course, could have a very dangerous outcome.
- Trim and remove tree limbs that overhang the roof. They can scrape or penetrate the roof and clog the drains and gutters with debris.
- Keep rooftop equipment in good repair. Make sure doors on HVAC units are properly secured and that grease traps are not spilling onto the roof. Loose equipment can become projectiles during high wind events.



If your roof system is currently covered under a roofing manufacturer's warranty, most roofing manufacturers require proof of maintenance, repair and visual inspections by a certified contractor. That being the case, if you decide to utilize the expertise of a roofing contractor to perform regular proactive maintenance, you should request the following services:

- Semi-annual roof surveys to inspect every penetration, flashing transition, warrantable conditions and non-warrantable ones.
- A written report of the roof system condition with an inventory of rooftop equipment, deficiencies and approximate remaining life.
- Digital photos of existing conditions, equipment and deficiencies divided into emergency and remedial issues to help set priorities.
- Costs for repairs required on all emergency and remedial deficiencies. You can also request a budget for roof replacement if you are reaching the end of your roof's serviceable life.

What is the value of a proactive roof maintenance program?

- Early detection minimizes leaks and repair costs. An open lap or seam in a roof system, if caught early, could cost as little as \$500 to repair. If the lap is left open for six months and is subjected to torrential rains, it could easily grow to 10 times that cost or more.
- Proactive maintenance extends the service life of the roof. The National Roofing Contractor's Association performed a scientific study that determined a roofing system could last up to 30% longer than its warrantable period with proactive maintenance. So if a roof has a 20-year warranty, it could last an additional six years or more with proper care and maintenance! Roofs fail prematurely out of neglect.

- Proactive maintenance protects your significant capital investment. From a financial standpoint, the roof is one of the most expensive capital investments that is made by an organization. Depending on the size and type of roof system you have, if you invest 50 cents per square foot in proactive roof maintenance annually, that is much easier to manage and budget for than a full replacement that could be \$12 to \$16 per square foot.
- Proactive maintenance meets roof warranty requirements set forth by the manufacturer.

Ultimately, we are called to be good stewards of our assets, and clearly the building(s) in which your services take place are an asset. So just as you tend to the "flock," also tend to your building exterior and roof because it actually, physically supports your mission each and every day.

Since I started writing this article, my dependable Toyota hit 121,000 miles. It will soon be time to change the oil again. When will it be time to survey your roof system and begin proactively maintaining it? ✚

Monica Keels

Monica Keels is the Director of Marketing for Chamberlin Roofing & Waterproofing, a specialty subcontractor that provides commercial roofing and sheet metal, waterproofing and caulking, building and garage restoration, and related maintenance and leak repair services. Monica has spent her 11 years at Chamberlin communicating the importance of preventative maintenance to building owners and facility managers, and takes pride in representing the 700+ Chamberlin roofing and waterproofing professionals located throughout Texas and Oklahoma. She can be reached at 713-880-1432 or mkeels@chamberlinltd.com.

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Deep in Debt?

6 Steps to climbing out of the hole

It started out small. You simply needed to make it until your next paycheck, so you put a little more on your credit card than usual. You told yourself it would be okay. But then an unexpected emergency arose, and you needed to rely on your credit card again the next month. Before you knew it, you were deep in debt.

You are not alone: 60% of GuideStone participants have debt (obligations other than a home mortgage), with the amount averaging \$30,000 per household. But there is a way out, and these six steps and helpful advice from GuideStone participants who have climbed out of debt themselves can help you get there.

1. Stop digging.

If you want to get out of debt, the first step is to stop digging a deeper hole. It will take you less time to get out of debt today than it will if you wait even one more month.

This is also a great time to evaluate your situation and find out how you got here. Did you get into debt because of a splurge? Because of an emergency, including job loss or unexpected medical bills? Or are you simply spending more than you earn? Determining how you got into debt can help you fix the problem and keep it from happening again.

"The peace of mind you receive and the stress that is taken away as you become debt free will make you wonder why you took so long to make the effort to get out of debt."

Roy H., Monroe, North Carolina

2. Measure the distance to ground level.

This exercise might be painful, but it's the most eye-opening step. Until you have a complete picture of your debt situation, it's difficult to grasp what it will take to get out.

Make a list of what you owe for all unplanned debt, including:

- Bank and student loans
- All credit cards (department store, retail and gas)
- Overdue or back payment on rent, mortgage, utilities and cell phones

- Car loan payments
- Medical bills
- Loans from friends and family

Calculate the total amount you owe, interest rate and minimum monthly payment for each debt.



Here is an example to help you get started:

	Total Debt	Interest Rate (APR)	Minimum Monthly Payment
Credit Card A	\$700	30%	\$30
Credit Card B	\$250	15%	\$40
Medical Bills	\$1,500	10%	\$65
Bank Loan	\$3,000	5%	\$100

"There is smart debt and foolish debt, so think about whether your purchase will appreciate or depreciate in value before you buy. Any debt should be taken with specific plans for eliminating it."

Robert S., Hurst, Texas

3. Plan your escape route.

While experts recommend two different strategies for getting out of debt, they agree on a few basic principles: try to make the minimum payment on all debts each month and then put any extra in your budget toward one specific debt. Therefore, based on the example above, you would need to budget at least \$235 each month to start paying off your debt. Review the strategies below and then implement the one that makes the most sense for your situation:

Small to large

- Start paying as much over the minimum payment as your budget allows on your smallest balance first so you can begin removing items from your list. Experts say this approach makes the most psychological sense, as you will begin to see change happen quickly, which will hopefully keep you motivated. If we applied this strategy to our example, the debts would be addressed in the following order:

- Credit Card B
- Credit Card A
- Medical Bills
- Bank Loan

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• continued

Large to small

✦ Start paying as much over the minimum payment as your budget allows on your highest interest rate debt first. Experts say this approach makes more financial sense, as you'll be cutting down the amount of time you're paying high interest rates, but it may take longer to see progress. If we applied this strategy to our example, the debts would be addressed in the following order:

- Credit Card A
- Credit Card B
- Medical Bills
- Bank Loan

"There are times it takes sacrifice to remove debt. It might take longer than you want and you might not get what you want right now, but it is worth it in the end."

Chad M., Kansas City, Kansas

4. Gather the right tools.

• Because debt is such a widespread problem, numerous resources are available to assist your climb out of debt. Many churches offer financial stewardship classes to teach biblical money management. If that is available to you, sign up and learn with others in similar situations. If your church does not offer any courses, consider utilizing online resources available from Crown Financial Ministries or Dave Ramsey.

A number of apps are also available to help you manage your money on the go. Find more information and recommendations accompanying this feature.

"Just like a good marriage, being financially responsible takes work. Make living within your means a No. 1 priority." *David S., Lincoln, Kansas*

5. Capitalize on momentum.

• As you pay off a debt, add that payment amount toward another debt and pay it off faster by exceeding the minimum required payment.

Based on the large-to-small strategy example, once you pay off Credit Card A, you will have that \$30 payment to put toward the Credit Card B debt. You would then be able to pay \$70 each month toward a balance that is costing you 15%.

If this pattern continues, you will eventually be able to pay the full \$235 originally budgeted for all debt payments toward your final debt — leading to a faster payoff.

"Sacrifice now. Enjoy later." *James W., Louisville, Kentucky*

6. Bury the shovel.

• Getting out of debt is a big accomplishment, and when you achieve that milestone you may feel invincible because of your budget increase. But be cautious; like weeds in a garden, debt can easily creep back in if you're not paying close attention.

Consider putting the money you've been spending to pay off debt into an emergency fund or investment account. Then, when the unexpected happens or you want to make a splurge purchase, you have given yourself the freedom to do so.

"Make up your mind to become debt-free! My spouse and I committed to it, and while our three-year plan ended up taking five years, we were debt-free by the time we both retired."

James G., Grand Prairie, Texas



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by Eric Spacek, GuideOne Insurance

Church Violence

Keeping Ministry Dollars Going to Ministry by Putting Procedures in Place for Emergency Situations

The horrific shooting at Emanuel AME Church in Charleston, South Carolina, on June 17, 2015, that left nine people dead was a terrible reminder that bad things can happen at good places. Churches are often viewed as safe havens by congregation members, staff and volunteers, but church leaders should be aware that churches can be vulnerable to devastating violent acts, just like other businesses and organizations. Thankfully, active shooter situations are rare, but churches and other houses of worship should strongly consider preparing themselves for worst-case scenarios.

Prepare to Prevent

The best way to address the risk of violence or other unfortunate acts is to be prepared. By thinking about possible situations or risks, and taking steps to minimize the likelihood of their occurring, you limit the risk of surprise and chaos when an incident happens. The following considerations may be helpful:

- **Establish a Team** – Develop a safety or risk management team that will be responsible for safety issues, and designate a point person for that team.
- **Assess Your Facility** – A security assessment by a professional can go a long way toward identifying your church's particular vulnerabilities to criminal activity. Conduct an assessment in conjunction with local law enforcement, if possible, or a security professional.
- **Create a Church Safety and Security Plan** – Based on the results of the security assessment, develop a security plan that defines the roles of staff and volunteers with regard to safety and security, and details the prevention measures and responses to harmful situations that may arise.
- **Establish a Communication Plan** – In the case of a crisis, it is important to be able to communicate efficiently. The members of your safety or risk management team must be able to communicate with each other. In addition, create a plan of action for how your church will communicate during an event and decide how you will explain the situation to other congregation members, the public and media.

- **Seek Training** – Once your security plan is in place, make sure that all involved staff and volunteers are trained on their roles. Again, the assistance of local law enforcement or a security professional in training can be very helpful.

In 2013, the federal government released a *Guide for Developing High-Quality Emergency Operations Plans for Houses of Worship* that includes a section on addressing active shooter situations. Churches may wish to review this document as a guide; if so, please contact the Insurance One office and we'll be pleased to email you a copy of that report.

Church Security Guards

Some churches have taken the step of utilizing security guards to enhance the safety of their facilities. Churches generally have three options to consider when deciding whether security guards are a good fit:

- **Off-Duty Law Enforcement** – These officers typically have superior training and experience dealing with disruptive, suspicious or potentially violent individuals. Churches that feel the need to employ security guards should strongly consider the use of off-duty law enforcement officers. Many congregations have such officers within their membership.
- **Hired Security Guard Force** – Another option is to hire a professional security guard service. Before doing so, check references and make sure you are clear on the guards' backgrounds, training, and the role they will play. In addition, strongly consider a written agreement with the security agency, which includes hold-harmless language in favor of the church, and have the church listed as an additional insured on the service's liability insurance policies.
- **Own Security Guard Force** – The least preferable option is for the church to utilize its own security guard force, particularly if they are interested in having armed security. In this scenario, the church is responsible for running background checks, training and supervising these individuals. Generally, the church will be held liable for the acts of its security guards with no recourse

against any other entity, and the church must make sure that it complies with state licensing and certification requirements. Churches are strongly encouraged to check with their legal advisor before undertaking to implement their own security guard force.

Reactions to a Violent Incident

Knowing what to do during a violent situation can help to keep those around you safe. Protecting those in the congregation should be your first priority during this kind of event. Also, by having a plan in place, you will feel less panicked and the situation will run more smoothly. For example, the following are things to consider in the event of a violent episode:

- Call 911 whenever it is safe to do so;
- If the intruder is within the building, remove everyone from the premises as quickly as it is safe to do so;
- If evacuation is not possible, implement lockdown procedures for areas of the building, such as youth or children's areas, when it is appropriate to do so;
- If the intruder is outside the building, lock doors and close off areas to stop the intruder from entering the facility if possible;
- Act calmly and quickly to control panic situations; and
- Have a designated leader take charge and implement your crisis communication plan.

Although your church can never be completely ready for an act of violence, your facility can and should become better prepared for responding to criminal acts, as well as communicating during a crisis. ✦

Eric Spacek, JD, ARM is Senior Manager of Risk Management and Loss Control at GuideOne Insurance in West Des Moines, Iowa, where he is responsible for GuideOne's strategic risk management programs for religious organizations. Eric oversees SafeChurch.com, an interactive risk management resource for GuideOne-insured churches, and also serves as the company's media spokesperson on church risk management issues.

Eric earned his undergraduate degree from Eastern University in St. Davids, PA, and his law degree from American University in Washington, D.C. Eric is a member of the National Association of Church Business Administration (NACBA) and is a frequent speaker at national conference and local chapter educational workshops.

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managementmatters

by Kim Whaley

A Personal Mission: Setting S.M.A.R.T. Health Goals

Are you one of those statistics who did not keep their New Year's resolution to live a healthier life in 2015? Whether it's quitting smoking, exercising more or making healthier meal choices, setting realistic and specific health goals is your first step.

Specific

Setting a very general health goal is counterproductive—if your goal is to lose weight, you are much less likely to achieve it, or even stick with it at all, than if your goal is to lose 10 pounds by your next birthday, or by your friend's upcoming wedding. In addition, saying things like "I want to eat healthier" or "I want to eliminate stress from my life" is far too general.

Measurable

Find a way to measure your progress toward your goal. Record your goal and put it in a place where you will see it regularly, such as on the bathroom mirror, on the refrigerator or on your desk at work. Check in with yourself regularly to measure progress toward your goal—if your goal is to consume a certain number of calories per day, keep a journal of calorie intake so you can monitor your progress.

Attainable

After setting a goal, plan how you will reach it. If it is a large goal, there may be many steps to complete and phases to go through before you reach your ultimate goal. Going in without a plan will not help you reach that goal—do some research so you'll know what you need to do and how to do it.

Realistic

Don't set impossible expectations for yourself. It may benefit you to set goals in smaller pieces—then when you reach one goal, set another, and eventually you will make it to your long-term goal. Starting with small goals and working up to the larger ones may also help your motivation—the feelings of success you'll experience as you achieve the smaller goals will give you motivation to push yourself further.

Timely

Give yourself a sense of urgency—"I will lose 10 pounds before my friend's wedding," rather than "It would be nice to lose 10 pounds." Setting a date or time frame in which to complete your goal may help you get in the right mindset to actually achieve the goal. Make sure you're setting realistic timeframes, however, so you don't just write the goal off as impossible.

Set goals to accomplish what you've been meaning to do for years—don't hold yourself back. ✦

Kim Whaley

Kim Whaley has been in the industry since 1991 and with Core for over 8 years. In her role as a Benefit Specialist with Core and as a Registered Health Underwriter, Kim has focused on understanding ACA regulations and advising small-group employers with as few as 2 employees in the areas of health, dental, life and disability insurance as well as directing employers in areas such as Section 125 Plans, legislative updates, payroll deduction plans and other supplemental group benefits.

Studies have shown that goals that are either easy or difficult to reach provide more motivation than goals with moderate difficulty levels. The belief that a goal is impossible, however, actually decreases performance as well. Choose S.M.A.R.T. goals.



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I always smile when...

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My dream vacation would be...

On my own tropical island with my wife.

The last book I read was...

Tridents First Gleaming.

You ought to see my collection of...

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When I am cruising in my car I am...

Listening and singing to country music.

If you ask me there could never be enough...

Bar-B-Que.

You will never catch me eating...

Haggis.

In my spare time, you will find me...

Gardening, playing with my dog, golfing, and walking with my wife.

My all time favorite movie is... Patton.

When it comes to TV shows, I try not to miss...

Blacklist, Grimm, and Chicago Fire.

The one thing I will not leave home without is... Cell phone.

The best thing about my job is...

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What I like about my work at the CO+OP is...

Helping churches and other non-profits save money.



managementmatters

by Michelle Feagin

Stewardship in Health Care

These days we need to stretch our dollars as if they were issued on spandex instead of paper. We often hear about what the “*smart money*” is doing and seek ways to grow our financial I.Q.

It can be difficult to balance good stewardship with the health care needs of a church staff. Higher deductibles can ease the budget strain, but become a financial burden to valued staff members. But there is a way to save funds and still provide access to quality health care for those individuals who are working past age 65. Switching from the group insurance plan to a Medicare plan reduces monthly insurance premiums and actually provides richer benefits.

So how do these plans work? What do they cost?

First, let’s sift through the alphabet soup of Medicare.

- **Part A** Hospital Coverage – No premium
- **Part B** Doctor and Outpatient Coverage – Usually \$105 per month (based on income)
- **Part C** Medicare Advantage Plans – HMO and PPO plans
- **Part D** Prescription Drug Plans

Enrollment in Part A and Part B is done through Social Security. Individuals within three months of their 65th birthday can enroll by phone or online at www.medicare.gov. Those who have delayed enrollment in Medicare Part B while remaining on their group insurance plan can add their Part B coverage at a Social Security office. There is no late enrollment penalty with confirmation of continued group insurance coverage.

Once enrolled in Part A and Part B, individuals will then enroll in a Medicare Advantage Plan or the combination of a Medicare Supplement plan and a Part D Prescription Drug plan.

Medicare Advantage Plans are the “*pay me later*” plans. They charge little or no premium. They receive the majority of the member’s Part B premium and a contribution toward hospital expenses from Social Security. In addition, members pay copays as they receive medical services. The member’s annual expense will vary based on medical service utilization. This makes it more difficult to budget. The final cost can be lower – or higher – than the fixed premium of a Medicare Supplement plan. Advantage plans have calendar year caps on the member copays to protect them in the event of multiple hospital stays, skilled nursing stays, etc. Members must receive care from network doctors and may need to change doctors.

Medicare Supplement plans are the “*pay me now*” plans. After a monthly premium is paid, there are no copays, deductibles or coinsurance with Plan F. There are no service area or doctor network restrictions. The annual cost is easier to fit into a budget, and the plan is simpler in design than Medicare Advantage Plans.

Part D Prescription Drug plans cover medications. The plans complete the doctor and hospital coverage provided by the Medicare Supplement plans. Plan premiums vary depending on whether the plan includes a deductible and the amount of the copays.

Typically, the monthly cost for a staff member aged 65 enrolling in Medicare along with Medicare Supplement Plan F and a Part D Prescription Drug Plan will be around \$300, depending on the plans selected. The cost will be somewhat higher for older ages. This is usually a much lower premium for the church budget than the group insurance plan premium.

And there can be further savings for the church budget. The census change can also help reduce the rate increase at the next group insurance plan renewal. The Medicare coverage provides richer benefits for the staff member, who will no longer have a deductible, coinsurance, or doctor and emergency room copays. The dollar *s-t-r-e-t-c-h-e-s* for everyone!

Convenience Starts Here!

Whether staff members are reaching age 65, retiring, or intend to continue working past age 65, I can help them determine their best coverage options. I also assist family members trying to help their parents with these decisions. Having cared for my mother for several years, I fully understand the importance of being able to access quality medical care.

In addition to meeting with individual staff members, I also offer educational Medicare seminars for your church staff. The annual Open Enrollment Period begins on October 15th and ends on December 7th. During this time Medicare enrollees can make changes in their Medicare Advantage and Part D Prescription Drug plans. This is a great way to get accurate information on Medicare plans and clear up all the confusion.

As your Medicare advocate, my goal is to help you understand how Medicare works, simplify the process, and reduce your cost. Together we can be efficient stewards of your health care dollars. +

Michelle Feagin, RHU

Michelle Feagin, RHU, is the founder and operator of Health Insurance Solutions, which has been helping people with Medicare coverage needs since 2006. You can reach Michelle at 281.752.4830, or online at www.MedicareandLongTermCareSolutions.com.



Navigating the Medicare maze is tricky, and it helps to have an advocate to answer your questions. With more than 30 years' experience, I can help you understand your Medicare benefits.

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My goal is to help you understand how Medicare works and to simplify the process for you.

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Generis has been in existence for more than 25 years, during which time we have worked with over 2,000 churches and other Christian organizations, helping them raise more than \$5 billion. We are physically located in Atlanta, Georgia, but our services and outreach cover the entire United States. Over the years we have worked with more than 2,000 churches and other organizations, more than 200 of which are located in Texas.

We are a very innovative firm. We know that people and culture are constantly changing. As a result, we are always looking for ways to improve. We understand that generosity is about so much more than fundraising: it is a journey of spiritual growth and Kingdom impact. We want to help organizations engage, excite, and involve their givers. We live and breathe generosity in our effort to fully understand how the organizations we work with can better fund their God-inspired visions. We have developed unique and fully customizable processes to help these organizations reach their funding goals.

One of our core values is "Church First" (or organization first). This means our number one priority, in every situation, is to do what's best for the church or organization. Our process is completely customized, based on the client organization's culture and history. Also, it is important to us that we always exceed the expectations of our clients. In addition to their Generis guide (consultant), our clients are supported by a strong team in our home office in Atlanta, Georgia. Our team has a combined 635 years of ministry and consulting experience.

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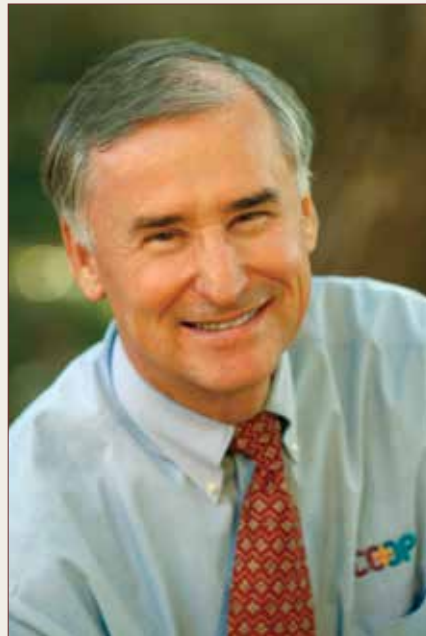
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CO+OP Vendor Ads *Alphabetical Listing*

American Business Machines *Page 39*

Ann E. Williams, PC *Page 46*

Blackmon Mooring *Page 10*

Chamberlin Roofing & Waterproofing *Page 10*

CFAC Mechanical *Page 22*

Church Interiors of Texas, Inc. *Page 20*

Comfort Systems USA - South Central *Page 47*

Core Benefit Solutions, Inc. *Page 37*

DTK, Inc. *Page 28*

Educational Products, Inc. *Page 10*

First Choice Coffee Services *Page 28*

Frost Bank *Page 46*

Generis *Page 41*

Gulf Coast Security Services, Inc. *Page 32*

Health Insurance Solutions *Page 39*

Hillyard, Inc. *Page 13*

Insurance One Agency *Page 35*

Integrity Furniture & Equipment *Page 26*

MityLite Tables & Chairs *Page 42*

Moran Enterprises, Inc. (BVEI) *Page 20*

National Signs, LLC *Page 48*

NW Digital Works *Page 43*

Office Depot Business Solutions Division
Page 33

Professional Janitorial Service
of Houston *Pages 9, 27*

Ratliff & Associates *Page 9*

Sherwin Williams *Page 42*

Sunset Glass Tinting *Page 39*

Sysco/PointSource *Page 46*

TES Energy Services, LP *Page 2*

TRI Contracting *Page 40*

TRP - Total Recreation Products, Inc.
Page 37

WaterLogic *Pages 24-25*

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