

# COSP

A Publication of Church Supplies & Services | May/June 2021



**Healthy Ministry**

Feature Article by Pam Nitche

*page 17*



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Incorporating long-term habits is a positive approach to all aspects of work and personal life. Be prepared for the unexpected by planning ahead and being a good steward of your energy budget.

**DESIGN** Elbe Creative | Dallas, Texas 972.658.2751

**PUBLISHER/EDITOR IN CHIEF** Patti Malott | Houston, Texas 832.478.5131

**MANAGING EDITOR** Karen Endsley | Houston, Texas 832.478.5131

**PRINTER** Brodnax 21C Printers | Dallas, Texas 214.528.2622

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

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

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**LOCATION** 9950 Cypresswood, Suite 250 Houston, TX 77070

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# From the Director

I was in a group meeting not long ago when the subject of health came up. Everyone in the room had their own opinion as to what was considered healthy and what contributed to their success. To one, it was eating what you wanted and working out four times a week at a gym. The cost was high, but he valued the one-on-one time with a personal trainer.

To another, it was not working out at all but eating smaller portions. One thought cutting carbs was best, and another cut sugar. Some plans were quite costly, but those following it felt the plan had value in other ways.

Despite the differences in how they reached their goals, there were several similarities in how they chose their health plan. They all followed these steps:

1. They realized what they were doing wasn't working.
2. They assessed what was working for others and what plans were available.
3. They chose a plan that best fit their lifestyle and liking.
4. They set goals for themselves.
5. They measured their progress.
6. They celebrated milestones.

As I reflect back on that conversation, it reminds me of many churches, schools and nonprofit organizations. When we really care about being healthy as an organization, we go through the same process. We assess what we're doing and where we would like to be. Then we set goals, measure our progress, and celebrate milestones along the way. Since no two organizations are the same, each must choose its own plan to become healthy and decide which resources to use.

This issue of CO+OP magazine is dedicated to Healthy Ministry and the many resources available. I encourage you to start with the lead article on page 17 by Pam Nitchie. Pam provides a compelling perspective on maintaining a healthy caregiver's heart.

Don't miss our six-page recap of the 2021 Texas Ministry Conference<sup>SM</sup> on pages 30-35. Enjoy photos and testimonials from our attendees and presenters and the fantastic sponsors who make this annual learning event possible!

On page 5, meet our newest CO+OP team members. Jonathan and Karen, as well as our entire team, are here to serve and connect you to our vetted vendors so you can keep donor contributions going to ministry. Our team is focused on providing excellent customer service and saving you time so you can concentrate on keeping your organization healthy.

Turn off your phone, sit back and read away. I would love to hear your thoughts about your favorite article. Email me at [patti@churchco-op.org](mailto:patti@churchco-op.org).

Together We...Grow Healthy!

Patti Malott  
Executive Director



Connecting People and Resources

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**Patti Malott, Executive Director**  
[patti@churchco-op.org](mailto:patti@churchco-op.org)

**Karen Endsley, Assistant Director**  
[karen@churchco-op.org](mailto:karen@churchco-op.org)

**John Hagarty - Director of Member/Vendor Relations**  
[john@churchco-op.org](mailto:john@churchco-op.org)





# upcloseandpersonal

## Meet Our Newest Team Members



### Jonathan Dowell

Jonathan joined Team CO+OP in March 2021 as the Relationship Manager for North Houston. This area includes north of I-10 to Huntsville, east to Kingwood and west to Katy, Texas. He brings with him several years of experience in providing excellent customer service to those in his territory and beyond. Jonathan is eager to meet you and take care of your needs. Below are some fun facts he shared about himself:

Three words to describe me would be integrity, comical and rational. The last book I read was *The Lord of the Rings*. If you ask me, there could never be enough Chick-fil-A. In my spare time, you can find me fishing, working out, or spending time with friends or family. The best thing about my role at the CO+OP is my widespread opportunity to build relationships.

What I would want our vendors and members to know about me is my loyalty—that they can trust me and that investing in a relationship with me is worth their time. A testimony to that is my previous job at H-E-B. I handled many conflicts in a satisfactory manner for both my organization and its customers. I also invested back into my company by training other employees to be more efficient and productive. I did that for eight years and am excited to do the same at the CO+OP. ✦



### Karen Rusk

Karen joined Team CO+OP in April 2020, bringing with her a strong background in banking and customer service and a history of volunteerism in churches and schools. COVID-19 did not stop her from onboarding to our team. She used her time working remotely to learn everything she could about our members and vendors and the value the CO+OP brings to them. Today, she serves as our National Relationship Manager and has a heart for serving our members outside of Texas. She also serves as Executive Assistant and adds much value to our organization's daily activities. Learn more about her below:

Three words to describe me would be loyal, helpful and nurturing. I do my best thinking when I am in nature—hiking a trail or by a beach or lake. I always smile when I am with my grandchildren. I enjoy spending time with my large extended family, cooking, and taking road trips. The best thing about my role is working with the CO+OP Team—the most caring, fun, Christ-loving people I've ever worked with!

I began my career in retail banking, teller and branch operations and then moved into loan operations for small business loans and residential custom mortgages. At church, I have volunteered in preschool and children's ministries, administrative roles (counting offerings, preparing and entering deposits), as a greeter and in the church choir. Outside of church, I have served as my neighborhood block captain, community event volunteer, and Cy-Fair ISD VIP (Volunteer in Public School) for events at all grade levels. ✦

**Feel free to reach out to Jonathan or Karen anytime at 832.478.5131. They will be happy to serve you!**



# we've got you covered

by Gary Benson & Paula Burns

## Maintaining a Healthy Balance of Insurance

I suspect few will argue the need to have sufficient insurance coverage to protect your church, school or nonprofit. But often the question arises of how much insurance coverage do we need?

That is a great question, so let's examine some key areas and provide some parameters to guide you:

**1) Umbrella Liability Insurance:** For starters, look at the annual budget as a reference point. Generally, you want an umbrella liability policy to cover the annual budget until the annual budget exceeds \$10 million. Once the \$10 million budget is exceeded, look at your activities to determine whether there are hazardous covered activities that could potentially create a large liability.

**2) Directors & Officers Liability Insurance:** Preferably, you want coverage exclusive to the organization that you are serving, rather than group coverage or coverage that has a shared limit with other organizations.

**3) Cyber Liability Insurance:** Many policies now include basic cyber coverage within the policy with limits typically around \$25,000 to \$50,000. While this is better than nothing, a true cyber event is very likely to exceed those nominal limits of coverage. While cyber claims are not rampant among nonprofit organizations, they are increasing, and if you are one of the unlucky ones, you will probably wish you had this coverage rather than paying for it out of pocket. A true cyber policy can provide you with a million dollars of protection (or higher) and may be worth the investment.

**4) Sexual Misconduct/Abuse Liability Insurance:** If you are not carrying at least \$1,000,000 on this specific coverage, you probably should. The insurance carrier may and likely will require you to have certain policies and procedures in place to qualify for higher levels of coverage, but nothing that is too extreme or that you should not have in place already.

**5) Employment Practices Liability Insurance:** This coverage provides protection for your organization against employee or prospective employee lawsuits involving wrongful termination or discrimination. A claim settlement or verdict is heavily influenced by the employee's salary or earnings, so that's a factor in determining the right amount of coverage. The larger the organization, the larger the exposure to expensive lawsuits. You may find the cost to carry \$1,000,000 of coverage as opposed to \$250,000 is not that much more, so evaluate both your need and the applicable cost.

**6) Property Coverage:** It may sound mundane to make certain your buildings are insured to such a value that the building could be rebuilt in the event of a covered loss. But do not overlook the importance of understanding the values you have and how you arrived at those values. Sometimes they seem like very large numbers, but consider how much an average home costs to build. A commercial building often costs significantly more than a residential home.

If we can help your organization navigate these and other coverage questions, whether as a client or just as a consultant, we welcome you to contact us. Our goal remains: *It's not about insurance, it's about protecting your ministry.* +



**Gary Benson and Paula Burns**

Insurance One Agency  
281.350.6277  
garyb@insuranceoneagency.com  
pburns@insuranceoneagency.com



The Insurance One team assembled to service CO+OP members is led by experienced agents with close to 100 years of combined experience. The Woodlands (Texas) office is led by agency owners, Gary Benson and Paula Burns.

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# benefitbits&bites

by Michelle Feagin

## Hopscotch

My grandkids are learning to play lots of games. You would think hopscotch would be pretty simple to figure out. But with it all being new to them, they often question where to step next. There are just too many options for those little feet.

Facing Medicare enrollment can feel very similar. There are lots of steps to take, and the order can be like a hopscotch board without any numbers. My most frequent phone calls are from people asking when and how to enroll in Medicare. And it doesn't help matters that their friends and co-workers are all coaching from the sidelines with different answers.

Before taking that first jump, it's important to look at where you are. If you're reaching age 65 and plan to continue working, you need to compare your current benefits and costs to those with Medicare and supplemental coverage. There are several things to consider:

- What is the premium amount coming out of my paycheck each month?
- If I go into the hospital or have outpatient surgery, what will I have to pay?
- Would my group insurance plan pay as primary or secondary to Medicare?
- Can I stay on my group insurance if it's an HSA Plan? What about making contributions?
- If I enroll after age 65, will I have to pay a penalty?
- Should I take COBRA when I reduce my hours or retire?

I've lost track of how many times I've heard, "I'm an intelligent person. Why can't I figure this out?!"

We help CO+OP members determine which option will work best for them, so they can make decisions with confidence. Cutting through the confusing maze, we clearly show the best choice for each person. The KISS principle still works – even while wearing a COVID mask!

Churches can often save considerable premiums when employees and their spouses move to Medicare plans. It's a win/win for both when the out-of-pocket expenses are lower and the cost is less.

### To B or Not To B

People retiring after age 65 often debate whether to take COBRA or to enroll in Medicare Part B and supplemental coverage. When they have an ongoing medical condition, it's tempting to go with the devil they know vs. the devil they don't know.

No one eligible for Medicare should ever take COBRA! There are huge hazards with that.

- COBRA will only pay as secondary coverage, regardless of whether you are enrolled in Medicare. In other words, it will only pay 20% of your medical bills. One of my most grueling phone calls was with someone who selected COBRA due to his wife's continuing cancer treatment. He received a bill from MD Anderson for \$96,000!
- Medicare requires enrollment in Part B during the first eight months of COBRA. There are no notifications of that fact, so few people realize it. When the 18 months of COBRA ends, they apply for Medicare Part B, only to discover they can only enroll during the General Enrollment Period (January-March) and coverage won't start until July. They can be left without coverage for over a year!
- COBRA is a snake—and snakes bite!

Your staff members are family. They need someone to guide them and keep them safe. Don't let them drop into the gap with COBRA or leave them at the mercy of robocallers and TV commercials.

Church administrators wear lots of hats. Dealing with Medicare issues shouldn't be one of them. We work with many CO+OP members to lighten this burden, and they have found this assistance to be a blessing. Let's make sure your senior staff members make the right leap! Contact your free CO+OP resource for all things Medicare. ✦



**Michelle Feagin, RHU**

Owner, Health Insurance Solutions  
281.752.4830  
Mfeagin1@comcast.net

Michelle 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.



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## IT Spring Cleaning

Spring is the time each year when many of us take a step back and prepare to jumpstart our lives in anticipation of the upcoming summer. This annual makeover begins with moving to Daylight Savings Time and often includes the annual Spring cleaning of our homes and garages. This year, we'd like to encourage you to consider Spring as an opportunity to "Spring Clean" your computers and update your policies for fighting phishing and avoiding viruses.

Ask any Help Desk Technician for their top computer issues, and chances are strong that viruses and scams will be in the top five. Viruses come at us from a myriad of sources, and we must do everything we can to prevent them from infecting our devices. Moreover, scams are almost always schemes designed to take your hard-earned money. A combination of software solutions and improved policies are the best tools for fighting this enemy.

Below are 8 strategies every user should consider as part of their IT Spring Cleaning to address phishing and scams:

### 1. Confirm Every Email Sender's Address Is Correct

Phishing emails often have an incorrect domain as part of the sender's email address. Carefully review the actual email address to confirm it is legitimate before doing anything else. Additionally, check the email content for obvious bad grammar and spelling mistakes. Many phishing emails come from sources where English is not the primary language.

### 2. Use Professional Password Managers

Use a strong password manager program to alert you when you have duplicate or hacked passwords. Two examples of robust, affordable password managers are LastPass and OnePass. It is imperative to enable MFA (Multi-Factor Authentication) as an additional layer of security.

### 3. Check Online Accounts Regularly

If you don't visit an online account for awhile, someone could be having a field day with it. Get into the habit of changing your passwords regularly. To prevent bank

phishing and credit card phishing scams, you should also check your statements regularly. Get monthly statements for your financial accounts, and check each and every entry carefully to ensure no fraudulent transactions have been made without your knowledge.

### 4. Verify a Site's Security

It's natural to be a little wary about supplying sensitive financial information online. Before submitting any information, make sure the site's URL begins with "https" and there is a closed lock icon near the address bar. Check for the site's security certificate as well. If you get a message stating a certain website may contain malicious files, do not open the website. Never download files from suspicious emails or websites. Even search engines may display certain links which lead users to a phishing webpage offering low-cost products.

### 5. Think Before You Click!

It's fine to click on links when you're on trusted sites. Clicking on links that appear in random emails and instant messages, however, should always be avoided. Hover over links you are unsure of before clicking on them. Do they lead where they are supposed to lead? A phishing email may claim to be from a legitimate company, and when you click the link to the website, it may look exactly like the real website. Most phishing emails will start with "Dear Customer" or some other vague opening. Be alert when you come across emails not specifically addressed to your attention. When in doubt, contact the source of the email by phone or in person rather than clicking on a potentially dangerous link. Examples of other email hooks are:

- a) Limited time offers – hurry and click before the offer expires
- b) Free iTunes gift cards
- c) Emails from closely faked sources instructing you to make a payment quickly in order to take advantage of a discount

## 6. Never Give Out Personal Information

As a general rule, you should never share personal or financially sensitive information over the Internet. When in doubt, visit the main website of the company in question, get their number and give them a call. Most phishing emails will direct you to pages where entries for financial or personal information are required. Never send an email containing sensitive information about yourself to anyone. Be aware that legitimate companies will never ask you to click a link in an email to log in to a page. They may ask you to go to their site and log in, but never via a link.

## 7. Stay Informed About Phishing Techniques

New phishing scams are being developed all the time. Without staying on top of these new phishing techniques, you could inadvertently fall prey to one. Keep your eyes peeled for news about new phishing scams. For IT administrators, ongoing security awareness training and simulated phishing for all users is highly recommended in keeping security top of mind throughout the organization.

## 8. Be Wary of Pop-Ups

Pop-up windows often masquerade as legitimate components of a website. All too often, though, they are phishing attempts. Many popular browsers allow you to block pop-ups. You can allow them on a case-by-case basis. If one manages to slip through the cracks, don't click on the "cancel" button; such buttons often lead to phishing sites. Instead, click the small "x" in the upper corner of the window. Lastly, install a browser plugin such as UBlock Origin to keep popups to a minimum.

Finally, these two suggestions should be part of Spring Cleaning for viruses:

### • Use Antivirus Software

There are plenty of reasons to use antivirus software. Special signatures included with antivirus software guard against known technology workarounds and loopholes. Just be sure to keep your software up to date. New definitions are added all the time because new scams are being dreamed up all the time. Anti-spyware and firewall settings should be used to prevent phishing attacks, and users should update the programs regularly. Antivirus software scans every file which comes through the Internet to your computer and helps prevent damage to your system.

Windows Defender does a great job for personal use these days, better than most "free" AV solutions that are riddled with bloatware and ads. For business use, an Advanced EDR (Endpoint Detection and Response) solution such as SentinelOne is recommended.

### • Use Firewalls

High-quality firewalls act as buffers between you, your computer and outside intruders. You should use two different kinds—a desktop firewall and a network firewall. The first option is a type of software, and the second option is a type of hardware. When used together, they drastically reduce the odds of hackers and phishers infiltrating your computer or your network. Home users need to make sure that their router has its UPnP setting turned off and is set to automatically update.

You don't have to live in fear of viruses or phishing attacks. While there is no single, foolproof way to avoid phishing attacks and viruses, by keeping the preceding tips in mind, you should be able to enjoy a more worry-free online experience. +



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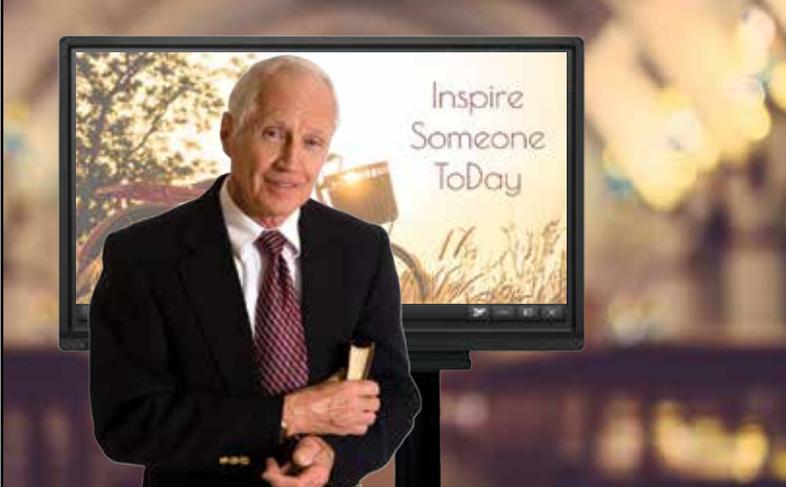
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# FLOURISHING CULTURE

by Al Lopus

## 8 Keys that Boost Employee Engagement and Well-Being

Imagine This ...

You walk into the office and are immediately greeted by your manager and colleagues. Their warmth and support are genuine and show up just as strongly during high-pressure situations. Throughout the day, you engage in multiple tasks that enable you to use your spiritual gifts and talents, and you allow yourself to be absorbed by meaningful and important work. You believe in the work your church or organization does so much that you would recommend their services to your own family and friends.

You are consistently involved in decision-making, and you are surrounded by people who encourage your development. When conflict arises, you know that the people involved will stay focused on asking the right questions that are conducive to the overall mission of the organization, and together you will find a solution without blame.

All organizations can create a culture that is healthy and conducive to human and spiritual flourishing, regardless of

where their culture starts. However, before an organizational entity can make a change, it is important to understand the current state of affairs, including specific strengths and areas for healing and reconciliation.

*Attention to your workplace culture at the end of the day isn't an HR issue; it's a spiritual issue. As much as an employee engagement survey is an HR tool for workplace culture, this ultimately is way deeper than that, in my opinion. This is a spiritual instrument that God can use to disciple His leaders in following him as we inspire others.*

– Jeff Lockyer, Southridge Community Church

It's easy to recognize a flourishing workplace. It is a culture of growing mutual trust, transparency and unity. Top to bottom, it's a culture where people look forward to coming to work every day because they feel so engaged. It's a culture where everyone is working together because they not only believe in the organization's mission; they also believe in each other.



But determining what makes a healthy culture is not so easy, and creating one is even tougher. At the Best Christian Workplaces Institute, we believe that Christian organizations should set the standard as the best, most effective places to work in the world. Through a dozen years of research, we have developed a model to statistically define the dimensions of a flourishing workplace and help organizations discover where they fall on the spectrum.

Each of these eight essentials that spell out F-L-O-U-R-I-S-H has a quantifiable outcome. Objective measures of a healthy, flourishing culture are not only possible; they're absolutely essential for any ministry organization that wants to be the best in their workplace, ministry effectiveness and kingdom impact.

**1. Fantastic Teams.** Fantastic teams are those that are effective, engage in passionate dialogue around issues, resolve conflict, and strive for excellence in what they do. They are competent in their work areas and across department lines. Effective, cohesive teams remain the sustainable advantage, according to Patrick Lencioni.

**2. Life-Giving Work.** Work is inspirational when staff are devoted to their role, are able to utilize their skills and spiritual gifts to their fullest, and as a result love working in the organization.

**3. Outstanding Talent.** Flourishing organizations recruit and retain high quality talent, promote those who are most capable, and reward their top performers.

**4. Uplifting Growth and Development.** This element measures supervisory competence and compassion, the quality of performance feedback, recognition and the opportunity to learn and grow.

**5. Rewarding Compensation.** This factor includes fair compensation and employee satisfaction with their medical, retirement and paid-time-off benefits.

**6. Inspirational Leadership.** This dimension measures the authenticity of the leaders' Christian faith in action. Leadership is seen as credible when leaders demonstrate the Fruit of the Holy Spirit, live with integrity, exhibit humility and compassion, are transparent, and create high levels of trust in the organization.

**7. Sustainable Strategy.** These organizations have an effective or winning strategy for meeting the needs of those they serve in a high-quality way. There is consensus on the organization's goals, and employees meet these goals while nourishing long-term loyal relationships. In fact, staff recommend their services to friends and family.

**8. Healthy Communication.** This is active communication and employee involvement. Communication is "real" when staff experience managers listening to their suggestions and acting on them. Where staff feel free to voice their opinions, diversity is evident, and they are encouraged to innovate. These organizations are well-run and achieve work/life balance.

Creating a flourishing culture takes time and effort. Yet be encouraged: Each of these factors is accessible and attainable for every organization that seeks to be more effective, productive and committed to being their best.

In his letter to the Colossians, the Apostle Paul wrote, "Whatever you do, work at it with all your heart, as working for the Lord, not for human masters (3:23)." This instruction from Paul reflects the spirit of employee engagement, defined by the early engagement scholar William Kahn as, "the harnessing of organization members' selves to their work roles; in engagement, people employ and express themselves physically, cognitively and emotionally during role performances." We would also add "spiritually" to this definition.

Employee engagement is about authenticity; it is about bringing and investing oneself into work. This investment is not merely the giving of time and skills; it is not merely "showing up." Engaged employees have high energy, great enthusiasm, strong commitment, and a passion for their work, their organization, and their reflection of Christ to the world.

Long before we came on the scene, King Solomon had a few words to say about this: "Know well the condition of your flocks and pay attention to your herds" (Prov. 27:23 NASB). Applying this wisdom to our workplaces means that we have a responsibility to pay attention to the people in our organizations and know what they need in order to flourish—as individuals and as teams.

Which factors are your organization's strengths? What about your weaknesses? Are you ready to cultivate your flourishing culture? Let us show you how. Discover the health of your organization with our easy online Engagement Survey at [bcwinstitute.org/surveys/](http://bcwinstitute.org/surveys/) ✦

#### Al Lopus



Al Lopus is the CEO and Co-founder of Best Christian Workplaces Institute, founded in 2002. The Institute provides research-based measurement tools and culture change advisory services with a single vision: to help Christian organizations set the standard as the best, most effective workplaces in the world. Learn more at [bcwinstitute.org](http://bcwinstitute.org).

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# Maintaining the Heart of a Caregiver

Pam Nitchie

## Ruth's Story

Fear and anxiety consumed her. Eyes closed, her body shook uncontrollably as she rocked back and forth on the edge of her bed. In broken words, she cried repeatedly, "I'm so scared." Her multiple allergies limited our options with medication, and she refused anything new that I had to offer. I have not, to this day, cared for anyone else so filled with anxiety that it rendered them helpless. At that moment, I knew her body would fight through any medication I could give. I knelt down and placed my hands on her knees, unable to physically hold her still. My entire body pulsated with every move of hers. Now face to face, her eyes still closed, I said, "Ruth, I can't do anything for you in this condition. I only have one resource to call upon for help right now. Ruth, can I pray for you?" With a quivering voice, she answered, "Yes, please."

I placed one hand on her head and the other on her knee and began to pray. I asked the Lord to still her body and calm every nerve as He removed all anxiety

from the top of her head to her toes. I prayed that peace would overcome her and that she would feel His presence. As we finished the prayer, I looked into her eyes and smiled. Her eyes now open, she smiled back. Softly, I whispered, "Ruth, do you realize that you are no longer shaking?" She answered yes and sighed. I was then able to look at her medications, choose the best one to help her rest for the night, and tuck her into bed. She slept peacefully all night. Although Ruth passed away a short time later, she passed away without fear and trembling. Ruth was at peace.

*Psalm 46:10 "Be still and know that I am God."*

Have you ever experienced sadness, anxiety or fear to the degree that you felt completely out of control of your emotions? Have you broken down in tears without even knowing why you're crying? Maybe you feel completely out of control. Are you a caregiver? Me too. You're not alone.



## The Power of Touch

The story of Ruth is true. I will never forget that moment when God brought stillness to her trembling body. It was my physical touch that Ruth felt, but it was God's touch that did the miraculous, not me. It was as though He just reached down deep inside of her and took her anxiety away. His touch brought her peace in a moment when I was helpless. The human touch cannot be replicated or substituted by anything we manufacture. It is such a powerful tool that I believe Satan took full advantage of its absence during the past year of COVID-19. He used a virus to turn physical touch into something to be feared.

When I sat down to start writing weeks ago, I didn't think it would be difficult. After all, I have spent countless hours sitting with families and teaching them how to care for their loved ones, as well as emphasizing the importance of caring for themselves. However, no sooner did I start typing that my mind started to wander in a multitude of directions. I thought, "Why is this so hard?" Then it occurred to me that I don't write for other people. I talk. I sit down with them. I reach out and touch them in a comforting way on the arm, shoulder or hand. I sit at eye level with them because I want them to know I care enough to give them my full attention. I pause to listen, and I give direction based on their situation. To sum it up, I speak with my whole body—not just my words—and listen. I am present without distraction. Is it difficult for you to be "in the moment"? Have you stopped giving your full attention? As a caregiver, ask yourself, "Am I present?"

There are many caregiving situations—children caring for elderly parents, parents caring for children, nurses caring for patients, and pastors caring for church members. Regardless of your situation, we all have something in common. We have the potential to neglect ourselves, which impacts the care we give to others. I know this to be true. Here is my story.

## A Breakdown in the Making

I was the only pediatric nurse caring for nine terminally ill children who lived across three counties. My days were long and the travel extensive. I had no personal boundaries—these families needed me. They all had my personal number, and "I'll be right there" was my immediate response whether it was in the middle of the night, on the weekend or my day off. After all, no one knew these families and their children like I did. What if they were in pain? What if the parent needed my support? What if the child died before I got there? I ran and ran until my Super Nurse kryptonite depleted. I didn't see it coming. Between caring for my family as well as work, school and church activities, I thought I had it all under control.

Then it happened. It was a beautiful sunny day. I was walking toward the door of a store when all of a sudden a flood of emotion came over me, a heaviness. I kept walking. As I entered the store, it came again, like a wave. This time I recognized it. It was grief. I knew it well from others but had never experienced it myself. Then there was a pressure in my

chest so heavy that it felt as though someone was sitting on me. I began to cry and could feel my upper body begin to shake. I called my husband and said, "I feel like I'm going crazy, and I can't control it. I can't stop crying." I left the store and barely made it inside my car when an indescribable sound from deep down in my belly came howling out.

The next day I called and scheduled an appointment with a counselor through our employee assistance program. I wasn't embarrassed at all. I was desperate to find out what was wrong with me. I had people who relied on me, and suddenly I was unable to care for them. The counselor identified what was happening to me within 15 minutes. As I explained what I do for a living, she simply stated, "I hear about the care you give, but who cares for you?" The answer was—no one.

My hope is that my story will enlighten you to someone in your family, church or social circle—maybe even yourself—who may be silently crying out for help. You may just be God's "rescue plan" for someone before they find themselves suddenly breaking down in the middle of Walmart.

### **The Perfect Storm: A Mind, Body, Soul Collision**

It was the perfect storm. I had been caring for everyone else while my own mind, body and soul were suffering from a severe lack of nourishment. My sleep was replaced by a "to do" list constantly repeating itself in my head. My healthy diet was obsolete as I resorted to drive-thru's for keeping me on schedule. Quiet walks at the nature preserve were being postponed day after day. My scheduled gym time turned into sitting on the couch with sugar-filled comfort foods. My morning devotion was replaced with running out the door with a cup of coffee in hand.

I could go on and on with everything that went by the wayside, but the point is that my breakdown was a result of not caring for my mind, body and soul. I was carrying the grief that I absorbed from my patients and families, and that grief had nowhere to go. That combination erupted into "The Perfect Storm." Whether you are caring for a parent, a child, or even parenting all over again with grandchildren, your whole self needs to be cared for in order to continue to care for others. It's heartbreaking to witness a person being so consumed by their role as caregiver that their mind fails, their body breaks and their spirit suffers.

### **Insights from a Caregiver**

My mother shared her insights with me as she cared for my aunt and grandma through the end of their lives:

*I got to the point of just wanting to sit still and be quiet within my own thoughts.*

*My husband and I lost the art of light-hearted conversation.*

*Sound sleep was rarely found.*

*Their life becomes your life...their existence becomes your existence.*

*Their needs become your primary focus.*

*You put your life on hold during the time you're caring for them.*

*You become less important, and they become most important.*

*Your measure of feeling successful pivots on seeing them smile and enjoy life.*

My parents expended all of their energy as caregivers until they began suffering a barrage of health complications. In their love and care for others, they neglected to care for themselves. Three years into their full-time caregiving, their own health became compromised. Between them, they experienced heart disease resulting in open heart surgery, shingles, colon cancer, stroke, memory issues, weight gain, depression and general physical decline. I share this in the hope that it will speak to someone who may be heading in the same direction. Your mind, body and soul need to be nourished on a daily basis or you may find yourself being cared for sooner than expected and unable to care for the ones you love.

### **Recognizing You Need Help**

I would become irritable when my husband said, "Slow down, take a break" and I would snap "NO, I am fine." He was right and I was wrong. Be willing to listen to those on the outside as they may see the reality you can no longer see for yourself. God created your heart, and He understands every single emotion you have as a caregiver—anger, frustration, irritability, anxiety, depression, resentment and even ones you don't admit out loud. He not only loves you but has endless compassion for you. He wants us to lean into Him and allow Him to be our heavenly "Dad", friend, teacher and coach. It is so easy for God to love us. It is not always so easy for us to love ourselves and others.

*"Out of the abundance of the heart the mouth speaks."  
Matthew 12:34*

Our own stress can be projected onto others by the way we treat them. The manner, tone of voice, and body language we use when we speak convey to others what those words truly mean. You can say "I'm sorry", but does your whole body and tone of voice back up those words? A kind word can have the power to bring life to one's soul or shatter it in the same breath. Kindness is a choice—sometimes, a very difficult one.

### **The Action Plan**

You must have one. I can only offer suggestions, as each of your plans will differ. I urge you to commit to daily prayer. Write down your prayers and date them as an act of expectancy. Penetrate your mind with music. Satan hates the sound of praise and worship and wants no part of it. Consider calling people and not just keeping in touch through social media and texting. We need to hear each other's voices, as this is becoming a world of silence. Spend time outside and enjoy God's creation, paying attention to the sounds of nature. Start feeding your body well and incorporate daily exercise into your routine. Connect with a counselor. Be willing to accept help when it is offered.

You are a gift from God, and He wants to use you as a gift to others. You need to take care of yourself emotionally, physically and spiritually to be ready for the giving.

### **A Final Word**

God spoke this to my heart, and I believe it is meant to be shared. He said:

"I love my children, but they can't feel it because they are so buried in their own strife, grief, anger and busyness. Responsibility is real and I understand that, but there is such freedom in allowing a little slack in the reins to let someone else guide and steer for a while. You're tired with little energy and afraid if you give up even one task, all the other balls you are juggling will simply fall to the ground. You can't bear the thought of losing control of what you are working so hard to keep managed. But the Lord says to you, let me suspend those balls in the air for you. Let me bring peace to your world of chaos."

*"You will keep him in perfect peace, whose mind is stayed on You, because he trusts you." Isaiah 26:3 ✦*

### **Pam Nitchie**



Pam Nitchie is a registered nurse who lives near Ann Arbor, MI. She and her husband, Ron, have two daughters, Leah and Lauren. She has worked in hospice, caring for pediatric and adult patients for the past 24 years, as well as served as a wellness nurse with senior citizens. She is passionate about caring for the whole person—mind, body and spirit—and feels blessed to be used as an extension of God's hands in caring for the terminally ill.



# Congratulations to these 2021 TMC Promotional Prize Winners!

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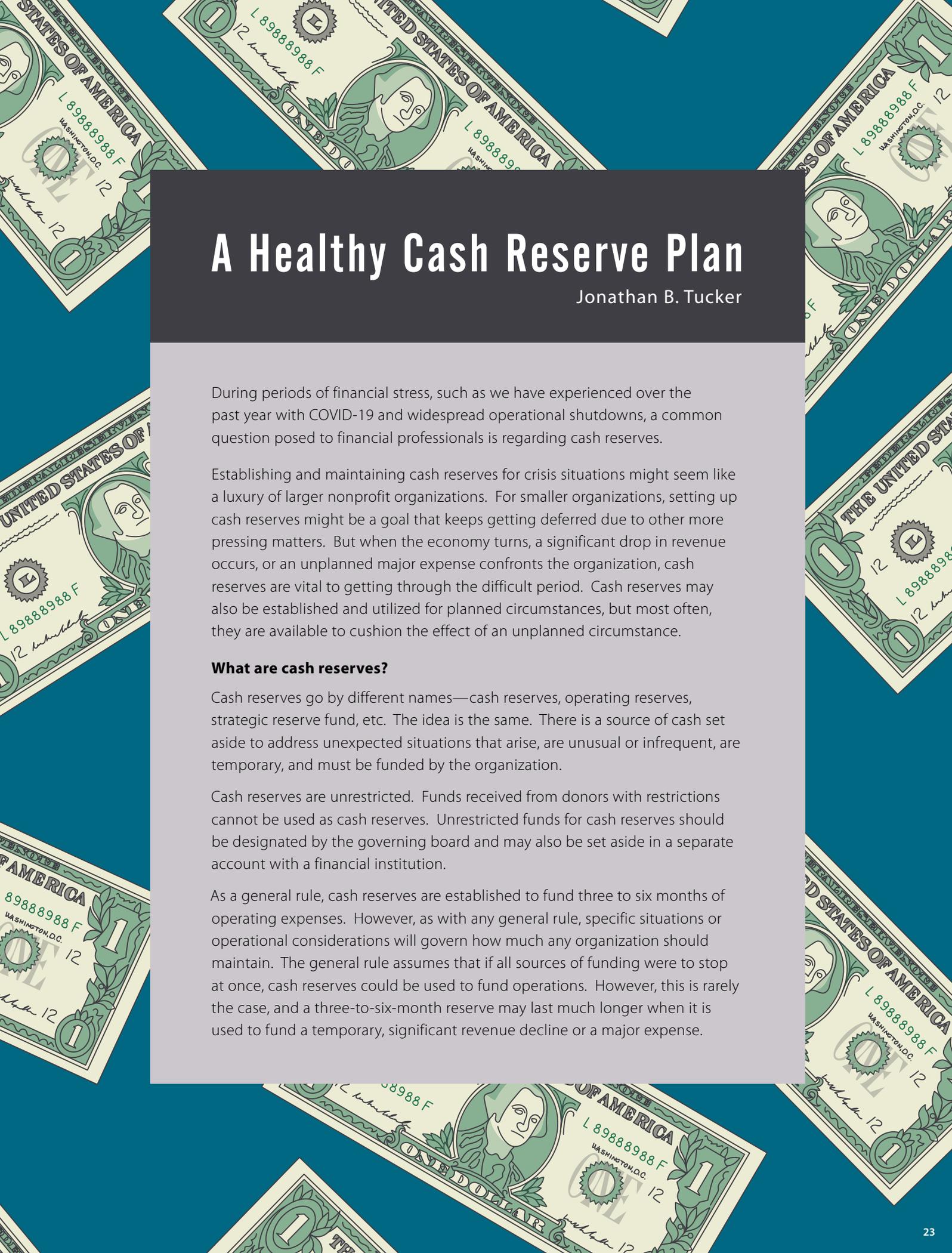
Kim Whaley has assisted CO+OP members and vendors for six years. In her role as an agent and a Registered Health Underwriter, she focuses on understanding ACA regulations and what is required for an employer to be compliant. Whether you have 2 employees or 200, Kim will work hard to design a benefits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

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# A Healthy Cash Reserve Plan

Jonathan B. Tucker

During periods of financial stress, such as we have experienced over the past year with COVID-19 and widespread operational shutdowns, a common question posed to financial professionals is regarding cash reserves.

Establishing and maintaining cash reserves for crisis situations might seem like a luxury of larger nonprofit organizations. For smaller organizations, setting up cash reserves might be a goal that keeps getting deferred due to other more pressing matters. But when the economy turns, a significant drop in revenue occurs, or an unplanned major expense confronts the organization, cash reserves are vital to getting through the difficult period. Cash reserves may also be established and utilized for planned circumstances, but most often, they are available to cushion the effect of an unplanned circumstance.

## **What are cash reserves?**

Cash reserves go by different names—cash reserves, operating reserves, strategic reserve fund, etc. The idea is the same. There is a source of cash set aside to address unexpected situations that arise, are unusual or infrequent, are temporary, and must be funded by the organization.

Cash reserves are unrestricted. Funds received from donors with restrictions cannot be used as cash reserves. Unrestricted funds for cash reserves should be designated by the governing board and may also be set aside in a separate account with a financial institution.

As a general rule, cash reserves are established to fund three to six months of operating expenses. However, as with any general rule, specific situations or operational considerations will govern how much any organization should maintain. The general rule assumes that if all sources of funding were to stop at once, cash reserves could be used to fund operations. However, this is rarely the case, and a three-to-six-month reserve may last much longer when it is used to fund a temporary, significant revenue decline or a major expense.

### **How does an organization develop cash reserves?**

Having a plan is important. While it is not too late to develop cash reserves during a challenging time, it is best to start earlier when financial resources are available. During times of surplus, the governing board should decide to establish (or designate), fund, and protect cash reserves.

This process can occur at the end of the year when an operating surplus is realized, and the cash balance has increased. Alternatively, this can be created during the year when a cash surplus can be reasonably forecasted based on operating results (past) and expectations to year end (future).

Cash reserves can also be budgeted by forecasting revenue and budgeting expenses below the forecasted revenue. However, while this allows for a budgeted surplus, continued monitoring of financial operations is necessary. Unexpected events can occur which require a modification to the budget, and unfortunately the cash reserve plan may be deferred. The decision to defer the cash reserve plan should be made after considering all other options. Going through this process of budget review highlights the necessity of a cash reserve in the first place.

### **How does an organization preserve or effectively spend cash reserves?**

After a cash reserve has been established, it is best practice to protect the funds with a written policy that is approved by the governing board. The purpose of the policy is to define, limit, protect and set goals for the cash reserve fund. The policy should clearly

define authorized persons to operate the fund, as well as appropriate uses of the fund. A simple search on the internet can provide the organization with sample policies. These policies should be revised and specific for the organization.

The policy should have a provision for replenishment of cash reserves should the fund be utilized. Additionally, there should be a provision for adjustment of the cash reserves fund balance as the organization's circumstances change.

Without a written and approved policy that sufficiently limits the use of the funds, but also allows for adaptation to unanticipated circumstances, cash reserves could be used loosely and not be available when truly needed. Discipline and a united understanding by the governing board is important to preserve and effectively utilize cash reserves.

Cash reserves are a valuable resource of the organization in order to respond to temporary circumstances that affect cash flow and the ability to effectively operate during a difficult period. By establishing and maintaining cash reserves, an organization has the capability to address unforeseen events and manage its cash flow through these events. ✦

#### **Jonathan B. Tucker, CPA**



Jonathan B. Tucker, CPA is an accounting firm providing accounting, advisory and tax services to the nonprofit community. Jonathan can be contacted at [jtucker@jbtcpa.com](mailto:jtucker@jbtcpa.com) or 713-256-8341.

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The world's response to COVID-19 impacted us all. As families return to in-person activities, they have elevated expectations for a clean facility with a heightened understanding that it takes more to do it right. Church facilities have always faced a higher risk for exposure to, well, everything. With increasing activities, large groups of individuals will be in proximity to one another for extended periods of time, multiple days a week. This closeness creates an ongoing battle for cleaning teams. To be successful in the fight, we must provide all the necessary tools to our teams and assist in properly deploying them. Following are three primary keys to success.

### **Chemical Selection**

There is more to cleaning than sloshing a chemical around and calling it good. Improperly trained teams can get an area looking good but not necessarily cleaned, disinfected and/or sanitized. A professionally trained team understands the difference between cleaning, disinfecting and sanitizing and uses the right chemical in the proper manner for every task.

Cleaning is simply the act of removing debris from an area. It will look better, but the germs will remain. Cleaning agents have surfactants (soap) that assist in emulsifying and suspending debris particles, which allows for their removal from surfaces.

Disinfecting is the process that kills bacteria on specific surfaces with registered disinfectants. Use must be per manufacturers' specifications and with care, as they are registered pesticides. When using disinfectants, it is

vital to understand their “kill claim” and dwell time. This information is found on the packaging. It will tell you how long the product must remain wet on the surface and what concentration is needed to kill the listed bacteria.

Sanitizing with registered sanitizers reduces the level of surface contaminants to acceptable levels. The Food and Drug Administration certifies these chemicals. You use sanitizers on food-contact areas, and they typically do not require a secondary rinse (as disinfectants do on food-contact surfaces).

Your cleaning team will need the right chemicals in their toolkit to properly prepare your facility. Modern chemical manufacturers have advanced the science of cleaning to allow for fewer products to be necessary for your facility and provide more ecologically sound choices.

### **Equipment Selection**

Properly maintaining a facility is no easy task. It is mentally and physically demanding. If you have not invested in modern commercial cleaning tools, you are hindering the ability of your team to maintain your facility at the highest level. Most facilities, regardless of size, can benefit from mechanization wherever possible. Sometimes mechanization will mean purchasing newer equipment that meets higher HEPA and ergonomic standards (think backpack vacuums) or investing in ride-on auto scrubbers. Equipment upgrades can cut time spent on tasks and reduce on-the-job injuries due to repetitive motion or back strain.

If mechanization seems a step too far, start with cleaning cloth, mop and dusting selections. All should be microfiber. With very few exceptions, microfiber cleaning tools are the best choice. With proper care and use, these tools will last for several hundred washings. The microscopic tendrils of a microfiber cloth are fine enough to pick up exceptionally fine particles that other fabrics will miss. The availability of different colored cloths makes it easy to implement a system ensuring the correct chemical use on each type of surface.

### **Training**

The final key to an effective cleaning program is training. The best chemicals and equipment are of little use if the team does not understand how to deploy them effectively. Certain types of training are standard and required for everyone. Some training will require internal development to meet your specific needs.

The initial training standard to consider is a Hazardous Communication training class. OSHA.gov provides several

informational resources regarding this type of training. For all team members expected to use chemicals, this training ensures they understand how to handle, store and use chemicals safely. There is an unfortunate tendency to treat commercial cleaning chemicals and equipment the way we might at our homes, which is not safe for the team or those attending the facility they serve. Proper handling, labeling and awareness of the importance of an up-to-date Safety Data Sheet book are stressed in Hazardous Communication training.

In addition to Hazardous Communication, your team needs training in the correct process for dealing with blood and other potentially infectious materials. Several products assist in absorbing and solidifying liquid, yet that is just one step in the process. If you require your staff to clean up bodily fluids, you may need to be prepared to comply with OSHA rules offering access to HBV vaccines. ([https://www.osha.gov/OshDoc/data\\_BloodborneFacts/bbfact05.pdf](https://www.osha.gov/OshDoc/data_BloodborneFacts/bbfact05.pdf))

From a training standpoint, not all areas utilize the same process for cleaning. In different spaces, chemical and equipment selection is critical. An effective program will have a training curriculum that details steps for cleaning the specific types of spaces found in your facility. At a minimum, a training plan will explain procedures for a classroom, public area/hallway, worship space, restroom, office and kitchen/food prep area (if applicable). A training plan will also allow for the creation of process cards. A well-defined standard and process are necessary to ensure teams have what they need to clean properly.

These three keys form the foundation for your cleaning program. While the push around COVID-19 is new, these fundamentals have not changed. Investing in training, working through your chemical selections and uses, and upgrading your equipment will have a cost, both in time and money. However, the ability to provide returning guests with a detailed explanation of cleaning practices in place, coupled with the knowledge that your team is proficient in accurately performing cleaning tasks, will provide a level of peace that will encourage a positive worship environment. ✦

### **Nathan Parr**



Nathan Parr is a facility specialist with Smart Church Solutions—sharing and teaching what he has learned from his operations management experience with churches and organizations across the country. Nathan holds a BS in Social Science, MBA and Master of Theological Studies. He is also a commissioned security officer and personal protection officer in the state of Texas.



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# Texas Ministry Conference<sup>SM</sup>

## 2021 Recap

Learning Together  
Networking Together  
Visiting CO+OP Alley Together



I always enjoy the conference, and I see improvements each year I attend. I know this year came with its own special challenges, and even with that, it was done with excellence.

*Steve Stephens, New Life Temple Church*

What a wonderful alternative provided during a pandemic. Really impressed how TMC pivoted from in-person to virtual and especially enjoyed the Zoom live sessions. Thank you for your hard work. I learned a lot!

*Andrea Wong, The Way Church of San Gabriel Valley*



Very well done. I was glad it was virtual as that allowed me to participate in Indiana.

*David Strange, Greenwood Christian Church*

As close to the real thing as you can get! Thank you for making this happen. I know it took a lot of work, but it is very much appreciated!

*Claudine Kindred, Texas Annual Conference of the United Methodist Church*

All of us absolutely loved the Ministry Tour, that was awesome! Wonderful job on the video/audio/lighting. The tour guides were honest and interesting, and the artifacts were definitely something I'd always wanted to see in person.

*Seth Valet, First Baptist Church Lee's Summit*

This was my first time attending the Conference, and I was extremely pleased with the presentation in general and impressed with how easy it was to flow right into the next activity on the schedule.

*Ivette Oviedo, St Luke the Evangelist Catholic Church*

The number of courses and the varied subject matter was excellent. I will be accessing the other sessions to cover all the topics I am interested in!

*Laurie Leger, Katy First United Methodist Church*

Excellent planning and execution!

*Hurdis D. Rhodes, Jr., Bible Way Fellowship Baptist Church*



For a complete list of TMC prize winners, please visit our website at [texasministryconference.org](https://texasministryconference.org)!



Our church enjoys participating in the Texas Ministry Conference, as it is a one-stop place that offers many opportunities to learn and at the same time meet all the vendors.

*Mabel Hoff, University Baptist Church*

Loved seeing topics and workshops geared not only toward the administrator, but for student and children's ministry leaders and facility managers as well.

*Karen Sherman, First Baptist Church Lee's Summit*



I loved the fact that I could go back and watch additional sessions. You guys put on an impressive conference and I look forward to it each year.

*Cheryl Tomashek, Christ the King Lutheran Church*

What a great event! I have attended many virtual gatherings/ events over the last year and this one was by far the best! I felt like I wasn't even in a virtual session many times, and the day went by so quickly. The sessions I attended were so informative and helpful. I appreciate all the work that went into this day and the ability to continue to get to listen to all the sessions I'm interested in. Thank you and may God bless you richly for all you do for the Church and in our community.

*Sandra Pickett, Executive Director at New Life Adoptions*



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# And Now a Word from Our Sponsors...

I really appreciate your welcoming ECFA to support this great work you're doing serving ministry leaders. It's an added blessing to partner together through ECFA membership! Congratulations on another successful conference and especially this year in Overcoming so many challenges—what a fitting theme!

*Michael Martin, President, ECFA*

Thanks so much for all the work you have done. This technology is just awesome! I enjoyed several great seminars and appreciated the participant contacts for the sessions we sponsored.

*Lee Ann Crockett, CEO,  
Bellwether Church Solutions*

We were excited to attend and be a sponsor at the Texas Ministry Conference again!

*Mea Walker, Client Engagement  
Manager, Payroll Partners*

Congratulations on a successful conference! The fact that you had several hundred attendees for a virtual conference speaks to the strength of your relationship with your members.

*Michelle Horn, Director of Marketing,  
Modern System Concepts*

We've been honored to sponsor this event in-person in years' past, and in spite of the challenges we've all been faced with during the current global crisis, it was wonderful to see the organization successfully pivot to a virtual setting. Registrants were not only given access the day of the event to workshops, keynotes, special guest appearances, a ministry tour, exhibitor booths and worship experiences, but they were also given access to all the recorded content through April 15.

The virtual tour of the magnificent Lanier Theological Library in Houston was breathtaking. This was really one advantage of a virtual event: we were able to "walk through" this incredible 18,000 sq. ft. facility on a guided tour without leaving our (home) offices.

As a provider of church accounting software and services to churches and faith-based organizations, I gravitated to many of the finance sessions held during the conference. Ashley Voss' "Accounting for the Future" session showed how we can be more forward thinking with our accounting, but still make sure we're compliant with the most current accounting standards. The content was very compelling. That same morning, we were given the opportunity to learn more about the event sponsors in a virtual exhibitor session. It's always nice to connect with businesses and organizations that are helping support a common cause.

Rick Cadden, pastor of Business Administration at First Baptist Church, Burleson gave some great tips on a topic very near and dear to us at AcctTwo: Church Financial Metrics. He drove home the message that financial metrics that are stated with purpose can build a healthy culture that encourages giving and generosity.

Later in the day, Vonna Laue added to this topic by teaching us how to produce and interpret financial statements to gain necessary insight. She helped outline the necessary factors for meaningful financial statements; taught us the key indicators in the statement of financial position (balance sheet), statement of activities (income statement), and statement of cash flows; and showed how to identify the various audiences that use the ministry's financials to determine the corresponding reports needed.

I also enjoyed Brad Leeper of Generis' presentation on how to adapt in 2021 to engage and grow your givers and improve the strength and effectiveness of your mission. His advice was crucial in helping churches meet or even exceed their budget goals for the year.

So much of the information provided during this event aligns with AcctTwo's own mission of transforming the finance and accounting function at churches and faith-based organizations into a strategic asset for the organization. It's great to be a part of this amazing community and we look forward to connecting with everyone at an in-person event next year!

*Alyssa Nunez, Sales Development Representative, AcctTwo*



# managementmatters

by Kim Whaley

## Healthy Employees = Healthy Church

With the onset of ACA in 2014, preventative care was mandated as a free benefit on group health plans. The majority of carriers—including Blue Cross, Humana and United Healthcare—are offering employees not only preventative care such as annual blood work, mammograms, PSA and other cancer screenings at no cost, but also incentive programs to encourage a healthy lifestyle. Depending on your carrier, there may be programs available such as discounts at certain gyms, points earned for reaching certain levels of activity that convert to gift cards and online shopping opportunities, and weight loss programs with counselors and encouragement.

All carriers provide services for mental health. Some even take it a step further with an Employee Assistance Program (EAP) for telephone counseling in times of high stress and crisis.

Why is this important? According to the Department of Labor, productivity is the measure of economic performance that indicates how efficiently inputs are converted into outputs. When an employee is away from work due to an illness, there will likely be a case of poor productivity. The Center for Retirement Research at Boston College found that poor health contributes to a persistent loss of earnings. Considering this, when employees fall sick, they should be encouraged to seek treatment immediately to ensure minimal disruption in productivity.

An employee's poor health can also result in a poor mood, excessive stress or a negative attitude. The employee may then unknowingly pass on this attitude when dealing with clients or congregants, which may result in them turning away and seeking help elsewhere. It's a snowball effect that would be better stopped before becoming an avalanche.

### **Why is there an uptick in employee sick leave?**

There are two primary causes for high rates of absenteeism: (1) an abnormal amount of illness (we've seen this more in the past year with the immediate effects of COVID and ongoing effects of Long COVID), and (2) abuse of the system by workers who call in sick when they're actually perfectly healthy. Causes for one or both include:

- Actual physical or mental illness.
- An unhealthy lifestyle due to poor food choices or lack of exercise.
- The need to care for family members who are sick or children who are remote learning due to COVID.
- Personal emotional issues.
- Problems in the workplace, causing avoidance or stress-related illness.
- Employees' lack of understanding of sick leave policies.
- Low job satisfaction resulting from a low level of control over work or decision-making.
- Low quality of life in economic, social and physical terms.
- A lack of appreciation and understanding that in addition to the obligations work brings, there are also rewards.

### **Identifying the problem**

While high rates of absenteeism tend to attract a lot of management attention, it's worth remembering that organizations also benefit from individuals and groups who rarely miss a day of work.

It is impossible to determine if a person will get the flu or catch a cold each year. With that said, setting a goal for a combination of a healthy lifestyle and a positive work environment can reduce your employees' time off.

### How to stop the trend of absenteeism

- Be aware of worker unhappiness or tension. Ignoring the problem will not make it go away.
- Offer incentives for no or low absenteeism. This can be something as easy as a flex/bonus day off, a gift card, or a nice lunch to express your appreciation and awareness of the employee's efforts.
- Consider allowing employees time off specifically for preventative health care. This allows them to take advantage of any preventative tests available through their health insurance.
- Make sure everyone is aware of company policies on sick leave.
- Consider new methods for reducing physical stress that an employee may suffer on the job such as standing or sitting all day or performing repetitive movements. I worked for an employer who brought in a trained masseuse quarterly to provide chair massages for employees who had reached certain goals or had no sick days for the quarter. This was extremely popular, especially for those hunched over a keyboard much of the day.

- Provide training for managers and supervisors so they can deal perceptively and effectively with staff who have excessive sick leave.

These solutions consider workers' needs and help ensure that your team will be more enthusiastic and dedicated upon return.

You will need to be flexible, as often this may be approached on a case-by-case basis. Employees need to know their well-being matters to you. Reduce absenteeism by making company policies clear and be available to team members to work through their situations. ✦



**Kim Whaley, RHU**

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Kim is a Registered Health Underwriter. For 30 years, she has been helping employers design affordable benefit plans for their staff.



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**Texas Ministry Conference<sup>SM</sup>**

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

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

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

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

Learn more about how you can benefit from attending this conference at [TexasMinistryConference.org](http://TexasMinistryConference.org) or by calling **832.478.5131**.

# KEEPING EMPLOYEES HEALTHY AND SAFE

Jane E. Rohde

Every day, millions of people go to work and do the jobs they were hired to do. Some are blessed to have never had an injury, while others encounter one serious work injury after another. We go about our daily routine without thinking about the risks or outcomes to our own health and that of the organization.

Our goal at Zenith is to reduce workplace injuries and claims so your organization stays productive. One way we accomplish this is by providing valuable information to help you rethink your daily routine. Below are three important topics to consider to keep your employees healthy and reduce the risk of injuries.

## 1) The Importance of Water

Many people experience fatigue, headaches and nausea during a normal day, but few of us realize these problems may be caused or aggravated by not drinking enough water. Water is one of the most important ingredients for survival. It is the principal chemical component of the human body and is vital to the proper functioning of all physiological systems.



Water performs countless duties within our bodies and keeps us healthy and refreshed:

- Water makes up approximately 60% of a person's body weight.
- Water in body fluids is the transport vehicle for nutrients.
- Water flushes out toxins.
- Water creates a moist environment for the structures of the eyes, ears, nose and throat.
- Water acts as lubrication and cushioning for joints.
- Water helps maintain body temperature.

These health factors affirm our need to stay properly hydrated. Here are two approaches you can take to determine proper water intake:

- **Replacement:** This approach suggests drinking 8 cups daily, enough to replace the amount of water that is lost.
- **Dietary Recommendations:** This approach suggests that men drink 13 cups of water each day and women drink 9 cups. This is thought by many to be the healthier choice.

Staying hydrated ensures your body will have enough water to perform necessary functions. Drinking plenty of water is one aspect of a healthy lifestyle, the benefits of which may be experienced as an increase in energy, relief from joint tenderness, and a boost to the immune system.

## 2) Digital Eye Strain

Employees who spend most of their time at work in front of computer monitors may be at risk of eye strain. Eye strain can be caused by position or brightness. Issues related to position include monitors placed too close, too far away, or at an angle to your field of vision, making it difficult to focus. Problems with brightness involve screens that are too bright, too dim or have high- or low-contrast images or text bodies, which can lead to eye fatigue and dryness.



### Solutions

- Follow ergonomic best practices when positioning your computer screen.
  - Height:** Your eye level falls within 2"-3" of the top of the screen.
  - Distance:** The screen is 16"-28" away from your eyes.
  - Position:** Your primary monitor is placed directly in front of you.
  - Lighting:** Your monitor is perpendicular to the strongest source of natural light, and artificial light sources are overhead or to the side.

- Adjust your monitor's brightness and contrast settings to a comfortable level.
- Take breaks that allow your eyes to focus on other objects, such as a clock on a wall across the room. Break up long periods of computer work with other duties such as filing, phone calls or meetings.

### 3) Carpal Tunnel Syndrome

Carpal tunnel syndrome (CTS) occurs when the median nerve, which runs from the forearm into the hand, becomes pressed or squeezed as it passes through the carpal tunnel in the wrist. In severe cases, it can result in nerve damage, but if cared for early it is very treatable and will not create long-term problems. Symptoms include pain, tingling, weakness, numbness, and restricted wrist movements.



CTS can occur from frequent tasks that involve highly repetitive motion, constant exertion, awkward wrist positioning, and vibrating tools. Even typing or using a mouse can be highly repetitive, if doing so for many uninterrupted hours. Other factors in the development of CTS include genetic predisposition, normal aging, excess weight, arthritis, hypothyroidism, fluid retention, or injury to the hand or wrist.

#### Prevention

- As much as possible, keep your wrists straight without bending horizontally or vertically.
- If working at a computer, adjust the heights of the keyboard, desk and chair so forearms and wrists form straight lines (while remaining in neutral posture in general).
- Use an ergonomically-designed keyboard to maintain wrists in a neutral position.

- Keep your mouse close to the keyboard.
- Organize your environment to minimize reaching for items you regularly use.
- Break up periods of data entry work by alternating with other activities.
- Stretch your hands and wrists throughout the day.
- As needed, wear supports or splints to keep wrists straight.
- If using vibrating tools, be sure to use vibration dampening measures, which are available on equipment and on personal protective equipment (PPE).
- Review tasks that present stress factors both at home and work. Talk to your supervisor about making changes you need and minimizing awkward postures in your job.
- If you detect symptoms of CTS, consult with your supervisor. If needed, see a medical professional as soon as possible.

These are just three areas you can address to reduce workplace injuries and claims so your organization stays productive. If an injury does occur, put employees first and help anyone injured on the job obtain the medical care they need. +

#### Jane E. Rohde, CIC, CRM



Sr. Territory Manager  
 Zenith Insurance Company  
 512.306.2984  
 979.702.1074  
 jrohde2@thezenith.com

Jane has over 20 years of experience in insurance, much of that in Workers' Compensation. As Sr. Territory Manager for Zenith, her territory covers Houston, Austin, San Antonio and Corpus Christi. She works with independent agencies to find creative Workers' Compensation solutions for clients. It is her pleasure to deliver on Zenith's promise of excellence.



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# morepowertoyou

By John Blunt

## Choosing a Healthy Plan for the Long Term

Anyone with experience around children can attest that unexpected conflict can arise from the most routine activity. I witnessed this truth firsthand while I was babysitting for a friend's four-year-old twins. I was watching the boy and girl as they each constructed something with blocks. Each had their favorite stuffed animal assisting them. The girl was much more interactive with her unicorn, and the boy noticed. Suddenly, the boy wanted the unicorn for himself and grabbed it. The girl wouldn't let go. He hit her and took the unicorn. All this happened in two seconds.

Most parents and caretakers can relate to some form of this scenario. Now what? Of course, there are several ways to react. Before the onset of websites and parenting books by the truckload, previous generations may have resorted to spanking as a solution. A generation or two later, most parents use their words to redirect behavior. In this case, I showed the boy how he could ask his sister to share but learn to wait his turn for the toy.

As Abraham Lincoln said, "Teach the children so it will not be necessary to teach the adults." Some of the choices that children make naturally are not the best ones. Most children prefer snacks consisting of junk food over other options. If you offer a choice of three cookies and watching cartoons or three carrots and reading books, which will most children pick? Choosing activities that are "fun" has immediate gratification, but it is a good idea to balance that with teaching responsibility. Dennis Waitley, a motivational speaker, once said, "The greatest gifts you can give your children are the roots of responsibility and the wings of independence." When adults model healthy habits, children are more likely to embrace making responsible choices, like choosing healthy snacks over treats or reading instead of watching TV.

Just as parents encourage healthy choices to become habits for their children, these same children must decide to continue these habits as adults. As adults, we face the same situations, but are expected to police ourselves. Who among us hasn't been faced with the same decision between cookies and carrots? Every New Year's Eve, I hear the same resolutions from my friends to create healthier habits. They say this is the year they will drink more water, exercise regularly, get more sleep, commit to household chores, or stick to a dedicated quiet time.

We all have areas in our life we want to improve, and the key is turning it into a habit. It takes three weeks for a habit to become routine. Whether it is taking 15 minutes a day to complete a chore or drinking 8 oz. more water today than yesterday, it is a matter of making a commitment. We can continue to build success every day. In just 21 days, we will have completed over five hours of chores and consumed an extra 168 oz. of water!

As we turn better choices into long-term habits for healthier bodies, minds and homes, we can apply the same principle to other areas of our lives. We want to be good stewards of our time and our money. Some are excellent at practicing these habits with the resources they have. Unfortunately, the February winter storm in Texas took everyone by surprise. No one was prepared for how extreme and damaging one week of crazy weather could be. Many who were not locked into an electricity contract were hit with excessive energy bills. One takeaway from this storm was making a healthier habit of being prepared for the unpredictable through better electricity planning.

What does that mean? It means making sure you are locked into a fixed energy contract rate for the long term to protect your organization from unforeseeable price increases. This will also provide budget certainty for your organization for the foreseeable future.

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**John Blunt**

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**Michael Bernstein** 866.948.5720  
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**Paul Brokhin** 713.206.1565  
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diane.brereton@mityinc.com

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**Michelle Horn** 281.599.7388  
michelle.horn@modernsys.com

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**Zach Walker** 972.529.9401  
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**Shirley Cox**, North TX Sales Manager  
817.420.5563  
shirley.cox@frostbank.com  
**Anthony White**, South TX Sales Manager  
210.220.6996  
awhite@frostbank.com  
**Mark Worthen**, Gulf TX Sales Manager  
713.388.7588  
mark.worthen@frostbank.com

## FINANCIAL SERVICES

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cpawilliamsonline.com  
**Ann Williams** 832.242.4739  
awilliams@cpawilliamsonline.com

**APS Payroll**  
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**Michael Sutton** 318.629.5076  
msutton@apspayroll.com

**Ratliff & Associates, PC**  
ratliffcpas.com  
**Mr. Ashley Voss** 817.332.3222  
avoss@ratliffcpas.com  
**Ruth Ann Voss** 817.332.3222  
info@ratliffcpas.com

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**Chris Olah** 832.878.3788  
jcolah@benekeith.com

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**Mike Bacile** 214.821.8818  
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Group Employee Benefits Specialist  
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mfeagin1@comcast.net

## Insurance One Agency

insuranceoneagency.com

**Gary Benson** 281.350.6277 HOU  
garyb@insuranceoneagency.com

**Paula Burns** 281.350.6277 HOU  
pburns@insuranceoneagency.com

**Rick McCrary** 972.267.8000 DFW  
rick@insuranceoneagency.com

**Joe Hutchison** 210.402.0288 SA  
jhutchison@insuranceoneagency.com

**Ryan Hutchison** 210.402.0288 SA  
ryan@insuranceoneagency.com

## Frost Bank, Public Finance Division

frostbank.com

**Shirley Cox**, North TX Sales Manager  
817.420.5563  
shirley.cox@frostbank.com

**Anthony White**, South TX Sales Manager  
210.220.6996  
awhite@frostbank.com

**Mark Worthen**, Gulf TX Sales Manager  
713.388.7588  
mark.worthen@frostbank.com

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bernard.lee@salemradiohouston.com

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