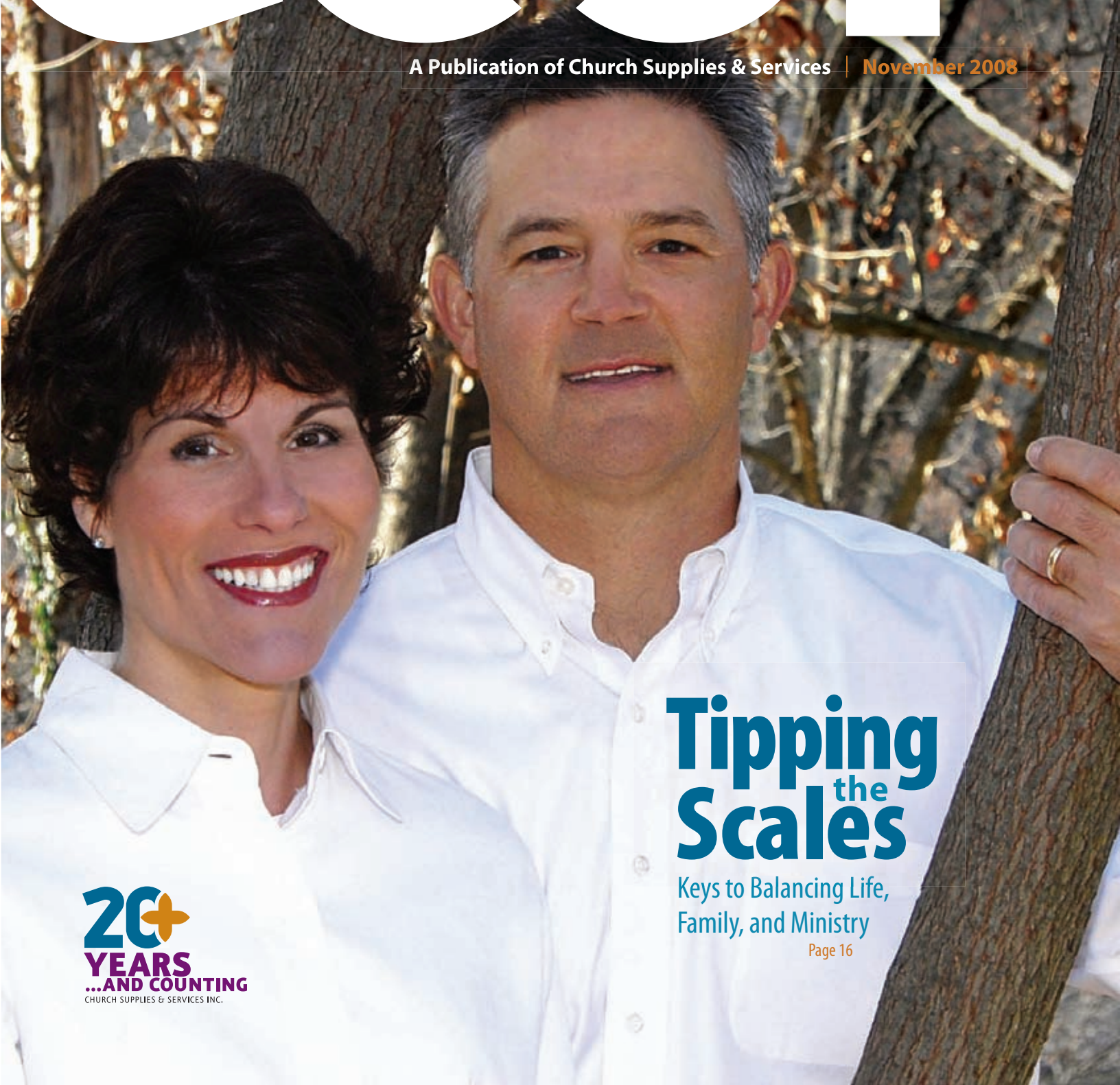


COOP

A Publication of Church Supplies & Services | November 2008



Tipping the Scales

Keys to Balancing Life,
Family, and Ministry

Page 16

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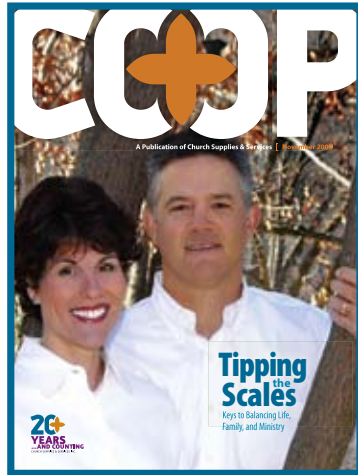


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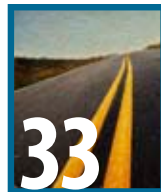
Church Administrator: Darth Vader or Ministry Partner

I am so thankful that God opened my eyes to see that I could become a ministry partner while maintaining the business and ethical requirements of my role as a church administrator.



Is Balance Overrated?

The search for a well-balanced life tends to overlook the fact that we each have a unique calling and role to play. Playing our role well sometimes demands being out of balance somewhere else.



Heaven's Highway Should Not Feel Like Hell

To recognize that God equips us to do our task also means to recognize that God will equip others in our absence. We are not to be slaves to our jobs.

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. All updates should promptly be sent to danbishop@churchco-op.org. Help us keep you informed of the latest in savings and events from our vendors.

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Do you make lists?

Many do. As we get busier, many of us find lists to be essential.

Oswald Chambers suggests that lists have merit. Approaching Thanksgiving, consider this: A Thankful List might serve reasons not so obvious. John Lockhart puts the idea forward in this way: Not knowing what else to do, one can turn a challenge over to the Lord and have great confidence that He does know just what is needed. For that, I can be thankful and also add that concern to my list of things I have turned over, secure in the knowledge that He will shepherd the needs in the best possible way.



Your CO+OP has just begun its 21st year. The list of members and vendors grows every month. One could not do without the other. There is no reason to CO+OP without vendors who are committed to real value in products and services. There is no reason to CO+OP if members don't vote with their checkbooks and engage the vendors. Commitment on the part of both is essential.

This month we have two new vendors for you:

TES Energy Services – an established agent offering electricity agreements, waste management, and recycling. Read more in our More Power to You department on page 6. Take a look at their ad on page 7. Give Michael Bernstein a call to learn how these methods can help you save money and get more from your budget dollars in 2009.

Complete Security Investigations (CSI) – not your standard background check. Kevin Conrad can help you grasp why not all screening and checking is the same. Whether you need to check out the history of workers in ministries for children and students, or need a full security check of those handling funds, CSI understands ministry and the merits of screenings that really identify potential problems. Read more about them in our new Know Your Vendor department on page 43. Give Kevin Conrad a call to find out how to reduce your risks.

**As we get busier,
many of us find
lists to be essential.**

Enjoy your thankful season as you reflect on the goodness of our Creator, and the fact that what we can't fix ourselves, we can turn over to Him and know that there is no better fix for what ails what we care about.

Blessings on each of you – and yours.

Dan Bishop
Executive Director

P.S. We have an all-new Core List and other new pricing from Office Depot, nearly twice as many items as before. Check out the values. It's worth a look. Let us know how we can be helpful.

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morepower^{to}you

Sometimes it is better to know who to call....

by Dan Bishop

We are proud to tell you of a new vendor relationship with TES Energy Services, a Dallas-area firm in business since 1949. TES is a third generation family-owned business with a special focus on helping churches with electricity agreements and other utility needs.

A quick look at their website, www.tesenergyservices.com, shows a list of 20 or more retail electric providers. From these, TES has identified five who have expressed specific interest in helping our member churches save money. Using software prepared for this specific purpose, TES is fostering competition among the REP's (Retail Electric Providers) for the electricity loads of CO+OP members.

On any given day, the competition between REP's can save you an additional 10 to 12% compared to what is being offered by others on that same day. Since the focus of any given REP changes from day to day, the competition between REP's is in the interest of our members. We really like the flexibility and scope of this new method.

TES also provides Waste Management and Recycling. If you want a resource to help 'green up' your operations, we have a good one for you to consider.

To participate, contact Michael Bernstein at (972) 447-0447 ext. 105 or mbernstein@tesenergyservices.com, or our CO+OP office at (888) 350-3264.

Since 2001, our CO+OP has been providing negotiated electricity agreements for our members. We are registered with the State of Texas Public Utilities Commission. This special role for our CO+OP, from the beginning of deregulation, has enabled us to help churches save literally millions of dollars in electricity costs over the past seven years.

As the deregulated market has evolved, we have learned that sometimes it is better to know who to call.

On another note, if you would like to know a way to save a Guaranteed 17% on the number of kilowatt hours you are burning, take a look at the advertisement for U-Save Energy on page 13. This method will likely help a church that is spending \$4,000 monthly (or more) on power.

Reduce your kilowatt hours. Save on what you pay for each kilowatt hour.

Our CO+OP provides two great ways to help you save.

It's just good stewardship. ✚



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We will present your organization with an "indicative price" based on a broad spectrum of strategies and pricing models that match your energy goals.

✓ **Individual Attention**

By customizing a provider's contract terms to fit their buying strategies, TES Energy Services, LP has significantly added value to many of our property managers' portfolios.

✓ **Relationship with Providers**

Placing over 2 billion KWH, we have great buying power and very strong, positive relationships with all Texas Retail Electric Providers.

✓ **Market Timing**

Today's marketplace is a fast changing, commodity-based playing field. We are constantly monitoring the marketplace - "every hour" - for buying patterns, enabling you to focus on your specific business issues.

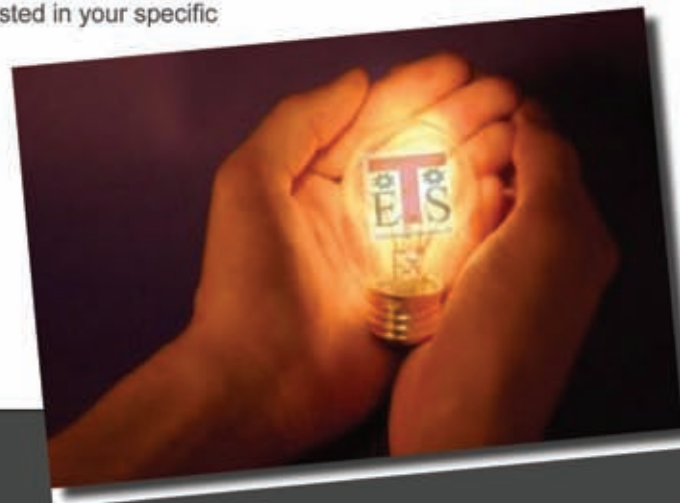
✓ **Competitive Negotiations**

TES Energy Services, LP brings the providers that are interested in your specific needs into a "Hot Box" to push the price down.

Once your "Strike Price" has been negotiated, then you are presented with one or more contracts and strategies to choose from.

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cleansweep

Balance Your Cleaning Program For a Healthier Building and Budget

by Ken Kippes

As I prepared this article for the November issue of the CO+OP magazine, I was watching the Summer Olympics and China was a very popular topic. In fact, I viewed a news story about how some Chinese athletes train for competing in the Olympics and how they use Yin and Yang to guide them. In Chinese philosophy, the concept of Yin and Yang describe two opposing and, at the same time, complementary aspects of any one object or process. This can also be described as balance.

The same challenge of finding balance in sometimes opposing goals exists in maintaining a facility. You want to provide a safe, sanitary, and clean facility and at the same time, operate within your budget. You have a tremendous investment in your facility. Failing to budget to maintain it today can result in large expenses for major renovations in the future. In customer visits, we often hear about lowered expectations in the level of “clean” in a facility because of budget constraints. Your challenge is to find the balance between maintaining standards and adhering to budgets.

With the constant technological advances that are occurring in product development in the world today, coupled with increasing raw material and distribution costs, a facility manager has to decide how investing in new technology will impact their operating budget – both short and long term. Most of the time, not investing in new technology will cost you money. This investment may not reduce your expenses, but it will slow down their increase.

Also, the growing interest in “Greening Up” the facility maintenance operation brings the benefit of change (improved indoor air quality and source reduction), along with the built-in human resistance to change. Balance.

Keep in mind that, according to the International Sanitary Supply Association, labor comprises 85-90% of a facility’s cleaning expenditures. Balancing technology investments with reductions in labor can provide you with measurable cost reductions. Here are some examples:

1. Why do we apply finish to hard floors? Besides providing an attractive appearance, a finish protects your flooring from staining and abrasion. It also provides slip resistance – an important safety feature.

What is proper maintenance? It starts with insuring adequate entrance matting to stop grit at the door, then dust mopping the floors after use (daily, weekly, etc), followed by cleaning to remove soil (wet mopping or auto-scrubbing), and then periodic burnishing to repair the shine. All this will extend the life of your floor finish – saving money.

When it’s time to restore the finish, there are several choices – top scrubbing or stripping. Top scrubbing means that we aggressively scrub the floor to remove embedded soils and the top one or two coats of the worn, oxidized finish. We then reapply several coats of finish.

Stripping is reserved for deep renovation – replacing all of the finish. Today’s high performance finishes, when properly maintained, will last for 3-4 years. Stripping is a last resort. If your floor care program includes stripping annually, your program is out

of balance. When it is time to strip, there are now pads for use on your floor equipment that will remove 1-2 coats of floor finish and eliminate the labor-intensive process of stripping a floor. This saves labor and reduces the amount of chemical being manufactured, shipped, purchased, and disposed of.

When reapplying finish, consider using a higher-solids content finish. Three coats of a 30% solids finish will give you approximately the same mil thickness coating as five coats of an 18% solids product. Product cost per gallon is higher, but it is more than offset by the decrease in the amount of finish purchased and the labor spent laying two fewer coats. The breakdown is as follows:

- It takes 36 minutes to lay finish on 1,000 square feet.
- A 5,000 square foot area will take three hours to cover (per coat).
- Formula: Times two extra coats = 6 extra hours x \$10.00 per hour labor cost x two employees = \$120.
- The difference in price of the floor finish for 5,000 square feet is approximately \$60.
- Result: Fewer containers of finish being produced, shipped, purchased and disposed of, coupled with a lower labor expense.

2. Trash can liners are basically plastic resin melted and blown into different size bags and purchased by the pound. Too large or thick of a bag being used means you are buying more bag than necessary. If your liners are oversized by 20% and you use 10 cases per month, you are buying 24 cases annually more than necessary. Twenty-four cases x \$30 per case = \$720. In addition, there's the additional environmental cost of producing, shipping and disposing of those extra liners.

3. Paper towels offer a huge opportunity for cost savings and source reduction. By switching from folded towels to hard wound roll towels, savings of 18-35% in towel purchases are possible. Say you are using 20 cases of multifold towels per month, or 240 per year. Switching to dispensed roll towels can reduce by up to 72 the number of cases of towels shipped and disposed of. In addition, by utilizing towels made from recycled content, the recycled material is diverted from landfills for one more use.

4. Mechanization can allow your staff to clean more and better, within a given time frame. Some investments are minor and others are major. Keep in mind that investing in productivity-enhancing equipment can be done via a lease purchase that allows you to pay it out over a multi-year period. According to the International Sanitary Supply Association's Standard Cleaning Times (www.issa.com):

Carpet Vacuuming

- An upright 12" vacuum can clean 2,439 square feet per hour.
- A backpack vacuum cleaner with 12" carpet tool can vacuum 7,223 square feet per hour.
- Productivity improved by 96% for a \$350 investment.

Hard Floor Cleaning:

- A 24-ounce mop with bucket and wringer can mop 5,000 square feet per hour.

- A 20" battery powered automatic scrubber can clean 9,274 square feet per hour. It also cleans much better because the dirty water is never reused, as it is with a mop bucket.
- Productivity improved by 85%, plus a higher level of clean, for an investment of \$5,000 that will last 8-10 years.
- The lease purchase rate is approximately \$180 per month for 36 months and you then own it.

Floor Finish Application:

- A 24-ounce mop can apply 1,667 square feet of finish per hour.
- With a microfiber flat mop, we speed that up to 2,000 square feet per hour.
- This 20% improvement comes at the investment in a \$45 tool.

Overhead Services (fixtures, pipes, conduit, etc.)

- Damp wiping with cloth and trigger sprayer using ladder covers 909 square feet per hour.
- Dusting with a duster and extension handle covers 10,000 square feet per hour. A 1,000% increase in productivity for a \$30 investment.

Earlier I mentioned "Greening Up" your cleaning program. The major benefits of implementing a Green Cleaning program are Improved Indoor Quality (proven to improve occupant health) and Source Reduction (using less "stuff" in your program). Going Green is not an all-inclusive, major project – you can do it steps at a time as your schedule and budget allows. The cost/benefit ratio is on your side. Here's a case where you want an imbalance! A bigger bang for your buck – so to speak.

"Greening Up"

- Cleaning chemicals approved by Green Seal, by their standards, cost the same as traditional cleaners.
- A modest investment in productivity-improving tools can allow your staff to clean better and faster. A cleaner building means healthier occupants. Healthier occupants mean reduced absenteeism and higher productivity.
- "Right-sizing" your trashcan liners will reduce the amount of plastic you purchase and dispose of.
- Switching to Green Seal-approved, 100% recycled, hard wound paper towels will not only reduce the amount of paper you are purchasing, but you are re-using recycled paper one more time before it goes into the landfill.

Your Hillyard Account Manager can conduct an audit with you in your facility to help you find your balance – save money, raise your level of clean, reduce the amount of resources consumed, and improve occupant health. ✚

Ken Kippes

Ken Kippes is the General Manager of Hillyard's Houston / San Antonio branches servicing Houston, Austin, San Antonio, & Laredo. Kippes is a native Texan from San Antonio. Ken graduated in 1977 from University of Texas at San Antonio with a BBA in Management and Marketing. His career spans 30 years in the Facility Maintenance industry helping customers manage safe and sanitary facilities for their users in a cost-effective manner.



CHURCH Administrator

Darth Vader or Ministry Partner

I have been on a journey since I heard God's call to the ministry of administration. It has been a journey of discovery about God's perspective of church administration as a ministry.

Coming from an accounting background into church administration, I was very "rules and policies-oriented" when I first began serving my church 28 years ago (the last 17 as church administrator). I didn't show much flexibility or understanding, and I placed policies ahead of ministry so much so that the ministry staff viewed the administrative staff and me with an "us and them" mindset. One staff member referred to me as Darth Vader. Ouch! This mentality did not serve the church and its kingdom's work effectively.

I am so very thankful that God opened my eyes to see that I could become a ministry partner while maintaining the business and ethical requirements of my role as church administrator. Policies are important, especially as they relate to finances, the use of church resources, and risk

management. But the ministry of administration goes far beyond that. It also must be a ministry of partnership.

I am still on a journey to grow in my skills as an effective, 360 degree leader. Although the journey has had its ups and downs, it has been extremely fulfilling, both in my personal growth and in the relationships I have built with my church's ministry staff.

I have learned that the first step in staff leadership is to lead self and then secondly, I must lead the staff under my supervision to have a ministry mindset. My direct reports are known as the Administrative Team. Although team members are accountable for the administrative work of the church, they are also held accountable for how they

approach doing their work. We spent time last year determining as a team what a "win" looks like for our team. Here's our win statement:

The Administrative Team wins when we resource ministries with an attitude and quality of service so evident that team members are a part of each ministry in fulfilling their goals and helping them win.

I meet monthly with the team members to review how each area of administration and facilities has been working to create wins. We are critical of our work and not only celebrate when we recognize wins, but we take corrective measures when we identify areas that have not created a win.

One of my primary responsibilities is to ensure the Administrative Team knows the ministries so well that they can anticipate needs rather than waiting for ministry staff to report needs. We serve ministries much better when we are ahead of the need rather than playing catch-up. Although we can never be 100 percent ahead of all needs, we can certainly minimize the tyranny of the urgent.

Pastor and Author T.D. Jakes used a term at the 2004 Willow Creek Leadership Summit that made a tremendous impression on me. It is "watchman on the wall." I regularly use this term to remind myself and the Administrative Team that we must be "watchmen," looking ahead and anticipating problems so that we have developed solutions in anticipation of the needs.

With this ministry partner mindset, how do policies and procedures fit in? Policies should be written as boundaries that protect and enable ministry. As much as possible, they should be written in a language that conveys the purpose. They should be kept simple, and easy to understand and implement. Some policies and procedures require a lot of detail, but the ones that involve the day-to-day business as it relates to ministry function should be simply stated and brief.

We developed a guideline for ministry leaders to use called "How We Can Help You" which provides the basic policies and procedures that ministry volunteers need to know. For example, the guidelines tell volunteers how to go about purchasing items for their ministry, guidelines for the use of facilities for activities, collection of money for events, mailing items to their ministry groups, etc. Again, these are done in very simple, easy-to-read statements. The ministry staff provides this guideline



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and reviews it with their volunteers at least annually and with any new volunteers who are enlisted to serve.

We also developed an employee orientation handbook that provides information concerning financial procedures, administrative procedures and how they can obtain assistance from the administrative and facilities staff. It is a simple "how-to" and "go-to" guide.

These two simply-stated guidelines help us avoid the feeling of "hand-smacking" that goes with letting someone know they've messed up. There are much fewer incidents that require me to have a talk with another staff person. And when I do, most often any corrections that need to be made are understood and well received.

One of the big challenges administrators face is helping staff with budget development. Besides being a partner for the ministries of our church, I invite ministry staff to be partners with me in the budget process. Several years ago, I simplified the process for submitting budgets to me. I developed Excel spreadsheets for each ministry account and these are linked to a master spreadsheet that I use to compile the budget. I teach a budget class each August for new employees with budget responsibility and for anyone who would like a refresher course. Many of our staff, especially the administrative assistants to ministers and ministry directors, attends year after year. As a ministry partner, the first thing I promote is that the budget must be based upon the ministry plan, and the ministry plan must support one or more of the overarching visions and goals of the church. This process not only makes the budget submissions better for me, it helps the ministry staff stay focused. The staff also submits their ministry plans to me so that I can assist as needed in their budget process.

Maintaining good relationships and partnerships with ministry staff means that I have an open door policy. I encourage them to talk with me early on when they are thinking about changes that might affect support from the Administrative Team or from me personally, or anything that might require a policy change. Although the open door policy may seem like an invitation to one interruption after another, it opens the door for better communication and planning. I encourage the Administrative Team to view what might be considered interruptions as opportunities.



Finally, I've learned that I can't deal with the nitty-gritty of the ministry of church administration each day if I haven't had quality time alone with God. I owe it to the people I encounter and serve each day, and to myself, to start my day with a focus on God and hearing from Him. If I miss a few quiet times, my attitude goes south and I find it much more difficult to extend grace to those I encounter. I also have committed to taking half to whole days alone with God quarterly. It is imperative that I remain balanced as a person in order for me to help maintain a balance of ministry and church business. My time alone with God is essential to my ministry of church administration. ✦

Cheryl Kohlsteadt



Cheryl Kohlsteadt, FCBA, received a Bachelor of Science degree with a major in accounting and a minor in business education from Northwest Missouri State University. She has served as administrator of Pleasant Valley Baptist Church in Liberty, Missouri, for 16 years. Cheryl received certification from the National Association of Church Business Administration (NACBA) in 1994, and has served the association in several positions on its board of directors and as an officer since 2003. She is currently serving on the NACBA board as president. You can contact her at Cheryl@pleasantvalley.org.



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Tipping the



Did you ever see the movie “The Karate Kid”? I have a fondness for this movie not only because it is a great feel-good story where the good guy wins, but because I once met the “villain” of the movie, actor Billy Zapka, at a church service I preached in at a small Northern California church. He was with his youth group and I found a guy that was prayerful, sensitive to the Lord, and far from the dreadful character of Johnny Lawrence he played in the movie. I love the scene where Mr. Miyagi and Daniel discuss how to integrate the passions of life, such as cars, karate, romance, school, etc. The master, Mr. Miyagi, asks Daniel-“san” in his broken English if he remembered the lesson about balance. “Lesson not just about karate. Lesson for whole life. Whole life have a balance. Everything be better.” After Daniel reflects upon his situation, Miyagi urges him to “go find the balance.”

e Scales

Keys to Balancing Life, Family, and Ministry

As a father of five children, the Executive Pastor of a six thousand member church, and a volunteer coach in multiple youth sports leagues and seasons, I have learned that the secret to enjoying the greatest gifts of life (and keep the joy flowing) is to find the balance. God intends life to have balance as part of His divine order. No one seeking to be successful at work, in ministry, and with family would ever claim this is easy, but I have found a few key principles to guide my journey.

by Chris Stull

Principle #1: Place your family as top priority...

I do not know how many times early in my ministry calling, that older and much wiser individuals challenged me to never let ministry get ahead of family on my priority list. I am indebted to these saints who were bold enough to give me this advice. I once heard Andy Stanley speak to this very directly at a conference. His speech was later captured in a great little book entitled, *Choosing to Cheat: Who Wins When Family and Work Collide?* Andy's basic premise is that God commanded him to love his wife and instructed in Scripture that God would build His church. Andy admitted to walking down that road that so many of us have walked in thinking that if he would go build the church, surely God will take care of his family. This is a road to family failure and as Andy describes in his book, he decided to "cheat the church" instead. So he made a deal with God. He said, "Lord, feel free to build whatever kind of church you can build with forty-five hours of my time. You know that's all I have right now."¹ He claims that this one decision was the best leadership decision of his life.

to most family providers, required him to accomplish things at the office and on occasion, like many other jobs, his work might require extra time. This father was wise enough to manage his schedule and rearrange days or moments so the family could still receive the best of his time.

My children know that when I go to work I am at the office. My "office" work may include an urgent matter at someone's home, a hospital visit, or a meeting in the community. My children do not resent my calling as a minister of God because they know that being their father is the calling that takes priority. To ensure they know their importance to me, I continually make sure when I cut across the boundary of my home schedule that I replenish that time at a later date. This subtle coaching of my children has helped them realize both my love and commitment to them, as well as gain some insight toward the truth that every believer is a minister on mission, regardless of where their job or office is located.

Our partnership yields

It ultimately forced him to play to his strengths while prioritizing the focus of success to his local church. "It also helped him set a sustainable pace for himself, the church, and his colleagues which endeared and garnered great loyalty from his staff and key leaders."²

Whether it is choosing to cheat the church or simply maintaining a reasonably normal schedule, I have never regretted a single moment that I have placed my family as my number one priority.

Principle #2: Help your children love God by distinguishing between the office and the church...

Once, a friend told me that his father, a pastor, communicated to him and his siblings that work was at the office, but ministry was his life, his family, his calling to God, his service to others and God's church. This pastor's son stated that each week, Sunday, including worship, fellowship and serving, was a time for the family to grow in their life journey with Jesus. As pastor, his father's responsibilities included a myriad of items beyond simply preaching; often, his time was coveted by a multitude of people. During the normal work week, the pastor taught his children that his job, similar

Principle #3: Think ten years out...

Nearly twenty years ago, Marty Caldwell, long time staffer extraordinaire with Young Life, the church, and mentor for Kingdom leaders, asked these three questions in my first month of a new ministry in Phoenix, AZ: Will what you do today with your time, energy, gifts, help you...

- 1) love your Savior / Jesus more ten years from now?
- 2) help you be more in love with your wife ten years from now?
- 3) help you model a healthy lifestyle for your children?

I have remembered my friend's wise counsel. When I am tempted to add one more appointment, attend one more meeting, commit to lead one more crucial ministry, I ask myself these three questions.

Principle #4: Stay disciplined...in every area...

Don't you respect people who have reaped the benefits of discipline? Clearly, it is easy to see the health benefits of people who exercise diligently and watch their diets. When families have a proper perspective of wealth and stewardship, and habitually make disciplined decisions regarding their finances, you can see and sense the

inner peace. My pastor and great friend, Dr. Jeff Warren, often reminds our staff that the key to life is sleep and stretching. He is one of those tri-athletes with approximately two percent body fat and the stretching part is a bit easier for him than for most; but he is right in that good sleep patterns allow one to be at one's best every day.

The most important discipline for my Christian walk is a daily devotion time with God. I realized long ago that my life would rise no higher than the strength of my prayer life and the guidance of the Lord by His Spirit and through His Word. I have listened to great men of God recount friends and peers who were disqualified morally, derailed by ego, discouraged, or depressed beyond repair. What was the common thread? The first step down the wayward path began the day they stopped having a daily devotion with the Creator of their soul and the God of the universe.

Steve Farrar recounts a conversation between a young pastor and a father-in-law pastor regarding the ability to sustain credible ministry over a lifetime. "The older man continued, 'It is my observation that just one out of ten who start out in full-time service for the Lord at twenty-one are still on track by the age of sixty-five.'"³ John Bisagno, the young pastor of First Baptist Church of Houston at the time, went home and wrote the names of twenty-four peers that were committed to God and his ministry. Thirty-three years later, Bisagno reported that there were only three names remaining out of the original twenty-four.³

I may not be as disciplined with my diet as I could be (I still love ice-cream in just about all flavors), but one thing, by the grace of God, that has continued now for nearly 30 years is the desire and discipline to pray, confess, study, listen, journal...and walk daily with the Savior.

elds great balance



Maintain the balance



Principle #5: Partner with a partner...

I thank God every day that my best friend and the love of my life is my wife, Brenna. She is the perfect complement for me and is the most incredible person I know. We balance our family and ministry by consistently evaluating and readjusting. She helps our family say “yes” to a lot of fun and exciting opportunities. I am grateful she has a “can-do” spirit and is always ready for the next adventure. I seem to be the voice that helps us say no to the things that might clutter our calendar or derail family time. Together, our partnership yields great balance for each of us personally (my wife competes in triathlons, teaches art classes/camps, speaks regularly, serves on our praise team at church, and is an accomplished clarinetist and published author!), as well as our family.

One of the keys is that there is never a “keeping score” or “running tab” of the moments needing flexibility when something truly does need time outside normal work hours. Brenna feels equally called of God to be on mission and serve those around us. I am grateful that healthy communication and a few practical things have helped us balance the realities of five children and almost twenty years of marriage.

Here are just a few of the things we do to maintain the balancing act.

- Date night once each week (or lunches)
- Strive to commit no more than two nights at the office per week – this simple guideline allows me to say no each week to some good stuff and yes five nights a week to the very best = my wife and children.

balancing act

- Semi-annual get-away weekends at a nice local hotel or a friend's place – we use these times to dream of our future, measure our current goals, and rekindle our romance.
- Hobbies (fishing, exercise training, reading, etc.) – my father-in-law claims that his physician gave him a prescription to fish once per week to keep his health in check. He is still going strong after nearly 50 years of marriage and raising three great children, all of which love and serve the Lord personally and vocationally.
- Family night – research shows the number one family unifier is still the old-fashioned family night dinner and game time. It is easy, practical, fun, and apparently it still works!
- Family camp – our family has found that one week riding horses and climbing mountains together in Colorado can just about take away a year's worth of fussing, fighting, and fretting over the small stuff. My advice: Look for a family camp near you.
- "Old time" Saturday night – we spend the evening putting out clothes, gathering the Bibles and offering envelopes, taking showers and baths, heading to bed early, guarding our time past 5:00 pm by saying no to movies, ballgames, etc. It is amazing how much more worshipful Sunday becomes when these disciplines are maintained.

People often ask, "How do you do it with five kids, a wife that is so talented and busy, and a church that is so large and demanding?" The answer is two-fold: God's grace...and balance.

I understand the demands of ministry. I understand the demands of family. I understand the demands of partnering to make a great marriage. I thank God each day for the life given to me. I would not have it any other way. I cannot always tell when I am fully aligned, but I can easily tell when things are not running smoothly. Chaos, confusion, frustration, fatigue ... sound familiar? That is when it is time to go to the Master and ask Him to help me find the balance. By His grace, He helps me realign according to a few simple principles. As Mr. Miyagi said, "Balance make everything better." I agree and I urge you to go find it. ✦

Chris Stull



You can reach Chris Stull at chris.stull@fbcckinney.com. See the many aspects of ministry at First Baptist Church of McKinney (TX) at www.fbcckinney.com.

¹ Andy Stanley, *Choosing to Cheat: Who Wins When Family and Work Collide?*, Nashville, TX: Thomas Nelson Publishers, 2002, p. 83

² "Leadership Summit [Andy Stanley]" by Tony Morgan, <http://tonymorganlive.com/2006/08/10/leadership-summit-andy-stanley/>

³ Steve Farrar, *Finishing Strong*, Sister, Oregon: Questar Publishers, Inc., p. 6



IS
OW

BALANCE VERRATED?

By Dr. Larry Osborne

SOMEWHERE ALONG THE LINE, I picked up the goofy idea that a good Christian could and should live a perfectly balanced life.

Day to day, this meant balancing the competing tensions between work and play, family and career, spouse and kids, diet and exercise, and anything else that resided in natural tension.

In the spiritual realm, it meant finding adequate time for study, prayer, service, solitude, hanging with non-Christians, mentoring younger Christians, evangelism, discipling, cultural activism, and biblical reflection.

But it never worked very well or for very long. Like a tightrope walker forced to stay up too long, I would eventually tumble off to one side or the other.

I'd get up and try again. But I never did get the hang of it. I did manage, however, to get a nervous twitch.

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— (NIV) Ephesians 6:7a

Who Needs It?

Then one day, as I was bemoaning my inability to maintain the balance I so desperately sought, a well-versed friend shocked me. He claimed that the Bible nowhere calls for us to have a balanced life.

At first I thought he'd lost it. He might as well have questioned the Trinity. I mean, come on, everyone knows balance is important, especially for Christians. It's a popular topic at retreats, conferences, and Bible studies. One of the largest Christian booksellers has over 500 books with balance in the title. Amazon has nearly 8,000.

Obviously balance is important. Big time.

But my friend pressed on. He argued that my concept of a balanced life was more a reflection of American values than anything else; that most of the people we typically call heroes of the faith were anything but balanced.

I went home and checked. He was right.

Most of those heroes, if not all, had a single focus and lived a life that, if it were being lived out today, would be viewed as wildly out of balance—in many cases weird.

Noah, Joseph, Moses, David, Jeremiah, Daniel, Paul, Peter, Stephen, and most of the rest were all a little strange. None were what I'd call well-balanced by today's standards.

Obedient to God's call? Yes.

Balanced? I don't think so.

Noah built a nice boat. But he also had some significant family dysfunction, not to mention an issue with alcohol.

Moses was at the top of the charts as a leader; but way out of balance when it came to handling his workload. If his father-in-law hadn't stepped in, he would have worked himself to death.

David was clearly in touch with his inner self, but not as in touch with his sons—or wives. He was awfully good at carving out time for God every morning, but not so good at carving out time for them.

As for balancing work and play, if David had been on the battlefield where he belonged, the whole mess with Bathsheba would have never taken place.

Most of us would tell Jeremiah to chill out and take some Paxil. Peter would be counseled to shut up and listen more. If Paul had a life coach, he would tell the apostle to slow down and work on being less confrontational and more diplomatic.

Just Don't Fall Over

My friend wasn't suggesting that we ignore areas of our life that are so out of balance they could end up causing harm either to us or to others.

The fact is, if I'm so into my work that my family begins to disconnect or disintegrate, I'm not just out of balance; I'm dangerously out of whack. And that calls for a major shift in priorities, or maybe even a change in careers.

If family and friends have become such a high priority that I have no time or concern for those outside my inner circle, something has to change. I'm not just out of balance; I'm disobeying God's command to be salt and light to my world. With zero contact, I'll have zero impact.

Such potentially fatal flaws in our character, our lifestyle, or our walk with God have to be dealt with, or they'll eventually extract a high price for our failure to deal with them.

But that's a far cry from a frantic and futile search for equilibrium in every area of life.

When we're juggling competing priorities, our ultimate goal is not to be perfectly balanced. The goal is to fulfill God's calling without falling over.

The activist Christian who volunteers at the local soup kitchen or pregnancy crisis center probably doesn't have enough time left over for a balanced regimen of aerobic exercise, serious Bible study, reflection, and journaling.

That's okay.

The Christian salesperson whose job demands lots of travel might get in plenty of spiritual reading, reflection, and journaling while stuck in an airplane, airport, or hotel room. But he'll probably fall short when it comes to fitting in time for a service project or a weekly small group Bible study.

Is our road warrior friend "out of balance?" Yes.

But does it matter? Not really.

The search for a well-balanced life tends to overlook the fact that we each have a unique calling and role to play. Playing our role well sometimes demands being out of balance somewhere else.

The quest for the bland sameness of uniformly balanced lives doesn't square with Scripture. Taken to its logical extreme, it leads to an absurd world where the eyeballs in the body of Christ try to balance their sight with better speech. It's true that eyes stink at talking. But as we discussed earlier, that's no big deal as long as they work on maintaining clear vision. The mouth will handle the speaking chores just fine.

Three Important Questions

I've learned to ask three important questions when it comes to juggling life's competing demands in the spiritual, physical, and workplace realms.





The first question: What season is this?

Life is not static. It goes through seasons, some predictable and some catching us by surprise. Each has its own responsibilities and assignments.

During harvest, the farmer better reap. Family, friends, rest, and spiritual reflection might all be important, but if the crops aren't brought in on time, they'll rot in the field. Harvest isn't a time for balanced living. It's a time for something that looks a lot like workaholicism.

The mother of two or three preschoolers has a vastly different God-given assignment while the kids are young than she'll have when her nest is empty. Trying to balance good care of the kids with consistent Bible reading, prayer, physical exercise, proper diet, time for friends, and sizzling intimacy with her husband is a recipe for fatigue and failure.

It's not going to happen.

For this mom, balance is probably out of reach. Survival is the order of the day.

The second question I like to ask: What does God want me to do today?

Each day has its own calling, a series of specific tasks carried out in the framework of a larger calling.

Not long after I took my friend's advice and walked away from the tyranny of seeking a fully balanced life, I began work on a graduate degree. I noticed that during the pressure-packed week of final exams, my well-balanced friends would still try to jam in all the priorities of their well-balanced life.

Those who couldn't pull it off felt guilty for neglecting all the important things on their list.

As for me, I figured my God-given assignment during finals was to do well on a series of tough exams. I intentionally let everything else go while I studied and prepped.

For five to ten days, my devotional life stunk. I skipped meetings with my accountability group. Family got the short end of the stick.

I did well on the exams.

And when they were over, I found that God hadn't disowned me, the accountability group was still meeting, and my family hadn't fallen apart.

To do one thing well always means not doing so well on something else. That's why the best question to start each day is not, "What's out of balance?" It's "What does God want me to do today?"

The third question I like to ask when prioritizing life's competing demands is simply this: Is anything so out of balance that it's beginning to harm my health, relationships, or walk with God? That's not an easy one to answer.

The balance police will see almost any area of neglect as being critically out of alignment. To them, everything is a potential fatal flaw.

On the other hand, I'm not too likely to catch the early warning signs that something has become lopsided enough to hurt those I love or hinder my walk with God. Others may see it coming. I usually won't until after the fact.

In the end, this is a question best answered by an honest look in the mirror coupled with feedback from those who know us best.

I have a friend who married what I'll charitably call a high-maintenance wife. For him, carefully balancing work and family time is essential. It's much more important than if he'd married a more independent and secure spouse.

Without it, his marriage wouldn't last.

I have another friend who is so influenced by his environment that for the sake of his walk with God, he changed careers in midlife. For him, a rigid and well-balanced schedule of work, Bible study, and family time is absolutely essential. Without it, he can't seem to stay on track.

Finding the Sweet Spot

We all have different strengths and weaknesses. One man's Achilles heel may be another man's hardened shell.

Appropriate balance can't be defined by a schedule or a checklist. It's defined by that sweet spot where we're pursuing whatever helps us play out our role better, avoiding whatever sidetracks us or causes us to fail, and ignoring most of the rest.

That's why we all have to figure out our own standard of balance. There's no rule of thumb that works for everyone. Benign neglect for you can be a fatal flaw for me.

Standing before God, we won't be asked how balanced our life was. We'll be asked how faithfully we fulfilled our calling.

In some cases, that may require a season or even a life-time lived woefully "out of balance." ✦

Dr. Larry Osborne



Dr. Larry Osborne is a senior pastor at North Coast Church in Vista California. He speaks and writes to church leaders across the country about ministry innovation and spiritual formation. His books include *A CONTRARIAN'S GUIDE TO KNOWING GOD: Spirituality for the Rest of Us* from which this article was excerpted and *STICKY CHURCH*.



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Should Not Feel Like Hell

by Michael J. Maroon

There is a book I would recommend to all persons that work in Christian ministry entitled *Contemporary Images of Christian Ministry* by Donald E. Messer. If someone in ministry were to just glance at chapter 3 in this book, they would instantly chuckle at the audacity of the subtitles before it dawns on them that these stereotypical subtitle headlines that compose this chapter on *The Divine Madness of Ministry* are not just stereotypes that our parishioners have for us, but stereotypes that we too often embody.



fulfilling the expectations in any minist

Hired Hands, Sexless Servants, Superhuman Saints...these are the stereotypical expectations for us in ministry and we do our best to live up to them, damning self-care and balance for the sake of our congregations' salvation as if it all depended on us. In a way, we place ourselves in bondage to the Church while trying to liberate the world from the shackles of Sin. Oh, the irony of a shackled slave shouting joyful messages of freedom and liberation! Don't get me wrong, I'm not advocating the "40 hour work week" for ministry professionals. I recognize that, as leaders in the Church, we have an important task before us and we must maintain a "whatever it takes" attitude as we push for God's kingdom in a world moving at the speed of light. We must, at the very least, maintain our pace with that of our worldly culture if we are to have an influence on those Christ calls us to minister. Better yet is a Church that outpaces the world, anticipating what ministry will look like tomorrow. Before we get ahead of ourselves, however, we must recognize that this journey is a marathon of epic proportions and we need to prepare ourselves accordingly. The necessary endurance does not magically come from God; it takes an intentional effort on our part to stay the course. I will offer three things you can integrate into your life to increase your spiritual endurance for great ministry.

I am a self-professed technology geek (though my wife professes my geekdom regularly, as well). I tend to keep a regular eye on the technology blogs for the latest and greatest gadget promising to solve all of my problems. I am especially guilty of this with cell phones, as I am sure many of you are, too. Cell phones have become a staple productivity tool for me- going

where I go, allowing my productivity to continue no matter where I am. A few months ago, I set my eyes on the 2nd generation iPhone (perhaps you have heard of it?). It was due to release in just a few months and I was building my anticipation to drop my current phone carrier and sign up with a new one in hopes of being able to use this venerated productivity tool. Well, by the time the iPhone was released, I already had my eyes set on the next phone that was touted as an "iPhone killer," due to release in another few, short months. When that phone is finally released, there will be an even better phone on the horizon that I will probably want. This cycle could potentially go on forever, but there always comes a point when the frustrations of my current phone outweigh the anticipation of the phone upon the horizon, forcing me to plunk my dollars down on whatever phone is currently available.

This focus on the horizon may be a symptom of "visionary-itis" that some of us dreamers are plagued by, but I am more apt to believe that our culture is responsible for causing our focus on the future in place of living in the present. We live in a world that measures our successes at the finish line, rather than on the journey. I can't help but think of the many athletes that convened at the Beijing Olympics to compete against each other. These athletes trained for years and years to get to this quadrennial event, but none of that seems to matter if they don't leave Beijing with either a gold, silver or bronze medal around their neck. I suppose this is okay and I wonder if these Olympians would have even made it to Beijing if their goal of getting the gold didn't drive them. Like these athletes, we probably would not have much progress without our goals



Ministry setting can be extremely demanding

and tasks that we seek to accomplish. Truth be told, this world would not have much progress at all if we weren't a world of future-focused people; and yet we spend only moments at the finish line while spending lifetimes on the journey that gets us there. Perhaps this is something to dwell on.

About two years ago, I traded my fast-paced sports car for a snail-paced Prius. My Prius has taught me a thing or two about 'the journey.' Since making the trade, you can imagine that I drive significantly slower on the highways and byways than I did with my Firebird. Initially, the reason for my leisurely travel was because my onboard computer constantly told me what kind of gas mileage I was getting. It has become somewhat of a game for me to manipulate my driving to keep my mileage near 50 miles to the gallon. In the midst of my game, however, I discovered something profound – Driving can actually be pleasant! I found I am a happier person when I don't speed. I typically turn my radio on to National Public Radio and enjoy the many conversations that happen through their programming, smirking to myself as people fly by me honking in frustration over the fact that I am not going 10 miles per hour over the speed limit. True joy comes when I find myself at a stop light glancing to the left or right at the person who so quickly and angrily rushed ahead of me at the previous light. Although I still get to my destination, sometimes five minutes later than my speeding comrades, I have been able to enjoy the journey and find that I arrive with a smile on my face, ready to share the joyful message of the gospel through my words and my demeanor. In John Ortberg's book, *The Life You've Always Wanted*, he reminisces about a conversation he had with

Dallas Willard in which Willard instructed Ortberg to "ruthlessly eliminate hurry from your life." It is in the hurriedness of life that we forget to be presently present along the journey. If you release a sigh of relief each time you finish a sermon, then you probably were not presently present during the sermon preparation process (what a joy it is to study and know God better through that process!). If you cannot wait for that last appointment to be over at the end of the day, then you are dishonoring that person and dishonoring God by not being presently present. We need to let go of the chronos-controlled destination theology and regain the kairos-led journey theology. In doing so, we may run the risk of deviating somewhat from our intended destination, but we can be confident that the destination we have reached is one that the Spirit has guided us towards and we can arrive with our sanity in check.

God also desires of us to be a bit selfish, at least when it comes to self-care. I work at a church where expectations are very high and, with over 15,000 active members, the demands placed on the staff are great. It is easy for clergy and staff members to feel as if they are, in fact, Hired Hands or Superhuman Saints. But it doesn't feel good to be a hired hand, or exhausted in a quest for superhuman sainthood; and to be sexless servants... well, let's not go there. Truth be told, fulfilling the expectations in any ministry setting can be extremely demanding. Pastors and church staff generally work themselves to the point of exhaustion just waiting for that weekly sabbatical to finally arrive (there's that future-focus again!). The truth is that, even though God's love and compassion and zeal for ministry is unending, your love and compassion and zeal

is quite limited! You can only give what you have, and if you are fresh out of love because you have not filled up yourself, then you have nothing to give and people are quick to notice when you are fresh out of what they need. Relief might be around the corner on your weekly sabbatical, but this is not fair for those parishioners you minister to later in the week. We need to reflect the love of God as purely as we can and as often as we can. With this in mind, it is okay to be a little selfish when it comes to your own self-care. Do not feel bad about setting up boundaries and sticking to them, and do not wait six days for your next sabbatical. The work we do cannot afford to be devoid of God and so we must be constantly refreshing our souls through periodic sabbaticals during each work day. On a particularly busy day a few weeks ago, I felt like all of the energy that I had in the morning had gone out to all of those I had come into contact with before the noon hour was even upon me. I was completely spent, dreading that afternoon's hairy schedule. A thought had crept into my head that perhaps I could open up my Bible and spend some time in personal scripture to recharge, and yet my mind began to dispel that idea in lieu of all the people that I needed to visit that afternoon. It would not be fair for me to dillydally in personal scripture reading when there are so many people that are suffering and need a visit from God's church today, I thought. I recognized the irony in feeling guilty over reading scripture in church, and wondered where that guilt had come from. Upon reflection, I believe I had equated my ministry to a job, and saw a break for scripture reading as if it were sleeping on the job. It is unfortunate that many of us in ministry

view pauses throughout the day as sleeping on the job, as I believe that God desires us to take pauses throughout our days so that we can continue to represent God to those that we come into contact with as purely as is possible. Ministry is not just a job, and pauses for personal reconnection with God should be written into our job descriptions so that we can be better ambassadors for God. Pausing to refresh throughout the day is not selfish. For you to honor God through your ministry, you need to be intentional about scheduling sabbatical moments throughout the day. What these moments look like is up to you, but make sure you stick to them, for your congregation's sake.

Thirdly, your own self-care is that you are completely and unquestionably expendable. Your church does not need you. Neither you nor your ministry is the cornerstone of your church. God's church survived before you and it will survive after you are gone. Knowing this should not make you feel inadequate in any way or put you in a perpetual state of worry about your job, but rather it should liberate you and make you a more effective leader. God will do what God does through anyone willing to allow the Spirit to shine through. To recognize that God equips us to do our task also means to recognize that God will equip others in our absence. We are not meant to be slaves to our jobs. God is about liberation, not bondage. We cannot share a message of liberation to the world if we feel like we are in bondage to the Church. My hope is that, in knowing that God's work is not dependent on any one person in any one ministry, you gain enough confidence in God's church to take a step back from time to time and care for yourself. This may mean letting go of some particular tasks and allowing God to work through volunteers to accomplish them. It may also mean that you take a sabbatical vacation despite the ugly circumstance that has popped up, trusting in those whom you have placed in charge in your absence. Do not fool yourself into thinking the fate of the world (or your congregation) rests solely on you – it is God's responsibility to shoulder. We are sharing a message of love, hope and grace that comes from God; let's not diminish that message by ignoring these gifts of God for ourselves. My hope is that as a Church, we are better about being presently present, become more intentional about taking sabbatical moments in our day-to-day work and remember that the burdens of our local churches are not ours to bear, but God's. If we integrate these ministerial staples into our lives, I truly believe that our endurance for great ministry will increase and we will honor God by representing God in a way that is pure and true. Not just for our congregants' lives, but for our lives as well. ✦

Michael J. Maroon

Michael J. Maroon is on staff at Church of the Resurrection, one of the largest and fastest-growing mainline churches, with over 15,000 active members and ministries around the world. He serves in an outreach ministry for the aging population in retirement and care communities in the Kansas City area. He and his wife, Rebecca, live in Overland Park, Kansas, and are happily anticipating the birth of their first child.



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by Gary Benson

Balancing Reality Against Probability In The Area Of Sexual Abuse In The Church

So how many sexual abuse claims
has your agency been involved in?

That's the question I was asked recently and it really is a great question, isn't it? After all, outside of the Roman Catholic sex abuse crisis six years ago, when was the last time you heard of an instance of sexual abuse within the church? Is it a true reality or merely a subjective possibility?

Consider this...In articles published by several major publications, including the Houston Chronicle in 2007, it was reported that three companies which insure the majority of Protestant churches in America, numbering well over 165,000, typically receive upwards of 260 reports each year of young people under 18 being sexually abused by clergy, church staff, volunteers or congregation members. These abuse reports don't always mean the accused was guilty, and they don't necessarily result in financial awards or settlements.

Some become public knowledge, others do not. The reality is that most abuse cases are resolved privately in court-ordered mediation; however, awards can range from millions of dollars down to paying for counseling for victims. One

of the largest settlements to date in Protestant churches involved the case of a former Lutheran minister in Texas where a jury several years ago, awarded the minister's victims nearly \$37 million. Separate earlier settlements cost an additional \$32 million.

Granted, in percentages alone, the number of sex abuse claims reported versus the number of active churches is very low. However, the number of sex abuse cases has remained steady over the past two decades. The consequences of those cannot be measured in mere numbers. We're reminded that by their very nature, congregations are the most trusting of organizations, so that makes them attractive targets for predators.

In truth, churches today are typically working harder to prevent child sex abuse by among other things, conducting background checks, installing windows in nurseries and play areas and requiring at least two adults in a room with a child. These are wonderful and initial measures but at the same time, we find many more that have become lulled into a false sense of security and have become complacent in their practices.

Don sat with the rest of the board, across the table from their attorney. And no one in the room showed even a glimmer of hope. "I don't understand how this could be," Don said. He'd been over this from several different angles with the attorney, and now he could only be direct. "We were the ones who first discovered the abuse in our classroom. We went directly to the police and cooperated fully. Our own people testified in court against that child molester and made sure he was prosecuted."

Don could tell that the attorney was following his words attentively. But nothing Don could say seemed to have any impact. "We all feel devastated for the children who were abused and their families, but I don't see how they can blame the church for this." The attorney looked down and continued to nod. "I know, Don."

Despair came over Don as his eyes moved around the table from one friend to another. Finally, he looked at their beloved senior pastor. Rich had remained fixed and silent. Don searched pleadingly into the eyes of his friend. "What are we going to do, Rich? Right when we've seen such incredible growth, such incredible ministry. And now this?"

A lawsuit for \$26 million? It'll close down everything, for good. Is this what God wants?" Pastor Rich's eyes narrowed and he whispered almost inaudibly, "No, it isn't."

The above story is based on an actual event...reprinted from "The Missing Ministry."

Is there a balance between reality and probability? I think so, but the balance must come from taking measures to lower the risk; adhering to those measures without deviation; and being adequately protected by the insurance coverages available to you should you, despite your every effort, find yourself involved in a sex abuse case. ✦

Gary Benson

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banknotes

Balance...a concept that thrills bankers, auditors, accountants, and other financial types. I imagine that most of the readers that review this section of the CO-OP magazine would probably expect to encounter a lengthy article on bank statement and general ledger reconciliations. These are issues that I recognize to be critically important to many of us, but another article on account balancing sends me back to another time and place, and a classroom experience that occurred too many years ago. Instead, let us discuss balance in a different perspective.

By Dale Rahlfs

After over 20 years of banking experience, multiple roles within the industry, and an ever-changing financial landscape, I find that balance is best achieved when my personal and professional roles are adequately balanced. In the earlier years of my career, a dedicated focus to the job at hand led to tremendous opportunities and immense satisfaction in my professional career. But I soon recognized that balance between my personal, professional, physical and spiritual life was critically important to my overall health, job satisfaction, and well being. Several years ago, my wife decided to take up cycling, primarily as a health benefit, but it was also about achieving a personal goal that she felt was beyond her physical abilities. I soon recognized that this was an activity that we could both benefit from and I soon purchased a bicycle as well. Since that time we have accumulated several thousands of miles on our bicycles, and I have found that I achieve a personal balance in my life that is in direct correlation to the time that I spend in the saddle of my bicycle. The right balance between my job, my family obligations, and my health is critical to my overall satisfaction and health. Clipping your feet into a bicycle pedal will also quickly remind you how important balance is in your life when

you approach a stop sign and suddenly realize that you forgot to unclip your feet from your pedals. Watching a middle-aged banker in bicycle shorts tipping over at a stop sign has brought comic relief to many motorists in my neighborhood.

Financial balance is also very similar to the physical balance necessary in cycling. In order to avoid the slow motion crash, we need to ensure that the church's contributions and tithes are in balance with the expenses and obligations. Does the church budget allocate for the correct balance between debt obligations, administrative expense, ministry and benevolence, and mission support? For most churches, preparing an annual church budget based upon historical numbers with a steady increase in member contributions can be a relatively simple process; however, the economic challenges of the last year may have made this process significantly more difficult for many churches around the country. Poor economic conditions may have lead to decreased giving, at the same time that benevolence and mission support needs have been increasing. The cost of operating the church has also risen. Rising utility expenses, fuel for the vehicles, food costs in the kitchen, and rising costs in other areas

have had a negative impact on your cash flow and have made adherence to your annual budget difficult. These difficult circumstances can be alleviated by maintaining a proper balance between your tithes and contributions versus the fixed costs in your budget. Fixed costs would include debt service on your facility, building maintenance, utility, and other costs. Many churches will target that the fixed costs should not exceed 20% to 25% of the annual tithes and contributions, and allow the remaining 75% to 80% to be allocated between administrative costs, mission support, and benevolence expenses. Many churches will maintain a commitment to target a certain percentage of giving to be spent on mission and benevolence support. A similar discipline on the fixed costs, debt service, administrative expenses, and other expense items should also be a commitment in your budget. Strict adherence to your budget will reap benefits in a difficult economic environment and help you avoid a financial crash.

Maintaining a proper balance of cash reserves on your balance sheet can also be critical to your overall financial balance. Does your church maintain sufficient cash reserves to weather the slow months of late summer when contributions are typically down and your expenses are running high? Maintaining a cash reserve of three to six months of fixed operating expenses can bring a proper balance to your overall financial plan and allow you to sustain your activities during slow periods. Lenders will typically evaluate not only the giving and expense history of your church, but also the overall financial strength of your balance sheet. Significant weight is typically placed on maintaining a strong cash reserve or liquidity position and demonstrates to prospective lenders sound stewardship of the church's financial resources. Proper management of restricted funds and a disciplined approach to fund management will provide long term stability and encourage giving from your members.

Proper balance in all areas of your finances, from bank statement reconciliations to budget preparation and balance sheet management, are critical components to your overall financial health. Maintaining a proper balance in your professional, physical, family, and spiritual life will bring more balance to your life and even though laughter is good medicine, just remember...the next time you see a cyclist tipping over at a stop sign, it might be me. Try not to laugh too loud...it is all about God's plan for proper balance. ✦

Dale Rahlfs

Dale Rahlfs is a Vice President with Comerica Bank and has 21 years of banking experience. He and his wife live in The Woodlands, Texas, and attend Grace Crossing Church, a Community Church of Christ where he is a member of the finance committee. Dale has been a Board Member of the CO+OP since May of 2006 and currently serves as the Board Chairman.

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randy@2getawaytravel.com

Frank Duffy 800.672.7101 ext.104

frank@2getawaytravel.com

CO+OP Vendor Ads

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New Members

Champion Life Centre, Spring, TX

Cy-Fair Christian Church, Houston, TX

Denton Baptist Association, Corinth, TX

Fallbrook Church, Houston, TX

First Assembly of God, DFW, Bedford, TX

First United Methodist Church, Jackson, TN

Katy Christian Ministries, Katy, TX

Lakeland Baptist Church, Lewisville, TX

Meadowridge Community Baptist Church, Fort Worth, TX

Northwest Baptist Church, Fort Worth, TX

North Texas Baptist Association, Lewisville, TX

Prince of Peace Catholic Community, Houston, TX

The Fort Bend Church, Sugar Land, TX

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- Insurance One – Philadelphia Insurance
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