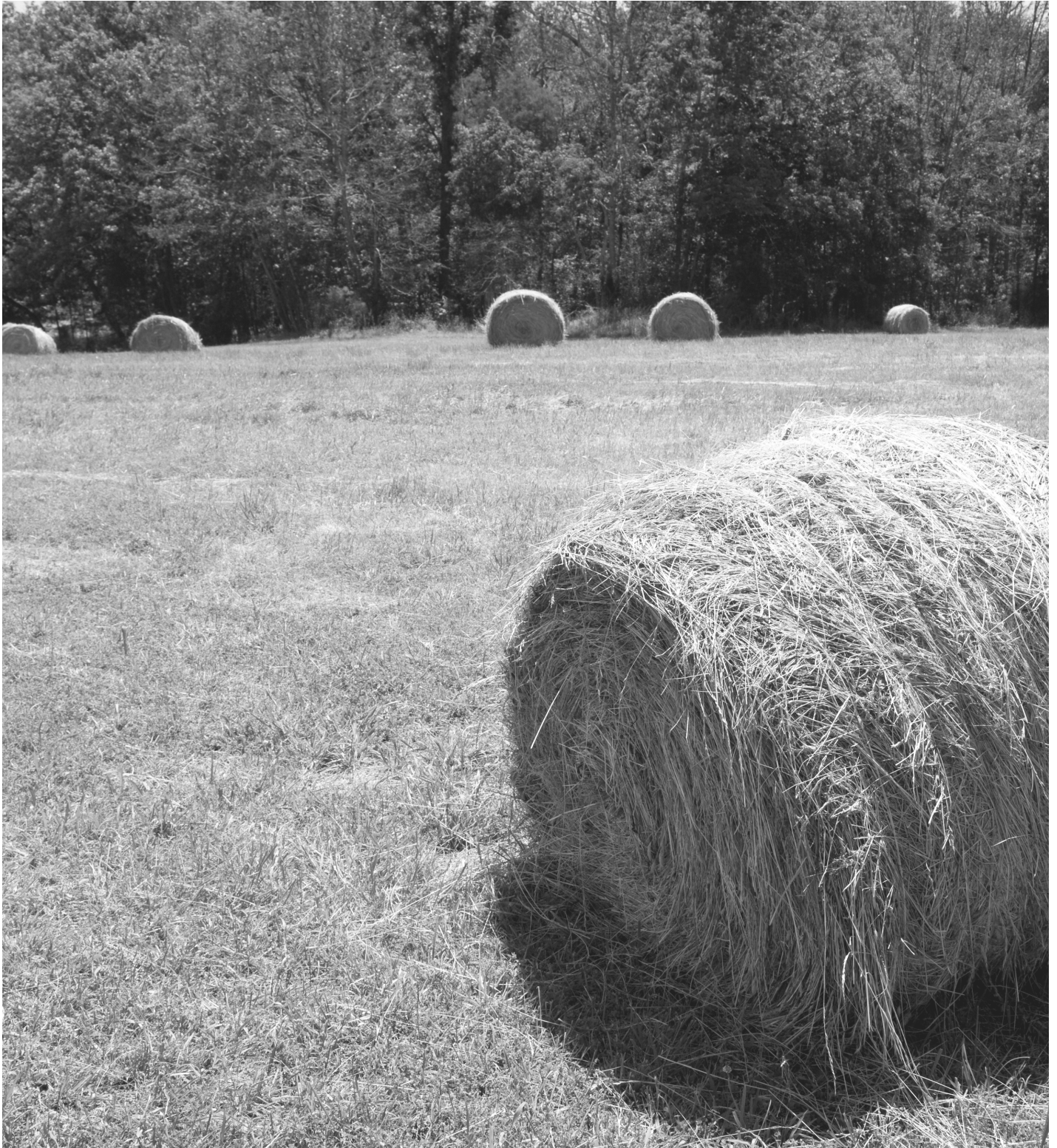


BOARD MATTERS

OCTOBER 2019



A PUBLICATION OF THE MARITIME DISTRICT PAOC

BOARD MATTERS IS A BI-ANNUAL PUBLICATION FOR BOARDS AND COUNCILS OF MARITIME PAOC CHURCHES.

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Welcome to another issue of Board Matters!

Over the past several months we've heard from pastors and board/council members who've told us how Board Matters has helped resolve issues within their churches and answer questions they've had about procedures and policies. Our goal with Board Matters is simple: to provide resources to help our church leaders, and to share stories to inspire them, which is why we think you'll find this edition to be particularly helpful.

Over the past several months we've assisted several church boards as they've worked through some administrative challenges. We invited Garfield Johnson to share some important best practices. Garfield Johnson is a Chartered Professional Accountant who has worked with some of our churches. We think you'll find his advice useful.

We all know adequate insurance coverage is vital for every congregation. Jim Molloy gives some insight to help guide church leaders in the vital task of ensuring we have the best protection.

Our District office often receives questions about church tithing. Perhaps you've wondered why your church tithes to the District as well. We asked our Assistant District Superintendent, Tim Slauenwhite, to share his thoughts and insights. Don't hesitate to reach out to our District staff if you have any questions or need resource support.

Also included in this edition are articles about cultural ministry from both Balan Swaminathan and Duane Collicott. It's exciting to hear about how doors have opened for Evangel Assembly, Fredericton to help those coming to Canada.

So, grab a cup of your favourite hot beverage, find a comfortable seat, and enjoy!

DISTRICT WIDE

FASTING & PRAYER WEEKS

if My people who are called by My name will humble themselves, and pray and seek My face, and turn from their wicked ways, then I will hear from heaven, and will forgive their sin and heal their land. - 2 Chronicles 7:14

WEEK 1: APR 14-20

PRAYER MEETING (DATE & LOCATION)

Wednesday, Apr 17, 10:00am to 1:00pm
North Side Assembly
363 Millidge Ave,
Saint John, NB E2K 2N2

WEEK 2: SEP 22-28

PRAYER MEETING (DATE & LOCATION)

Wednesday, Sep 25, 10:00am to 1:00pm
Calvary Temple
9 Capital Dr,
Charlottetown, PE C1E 1E8

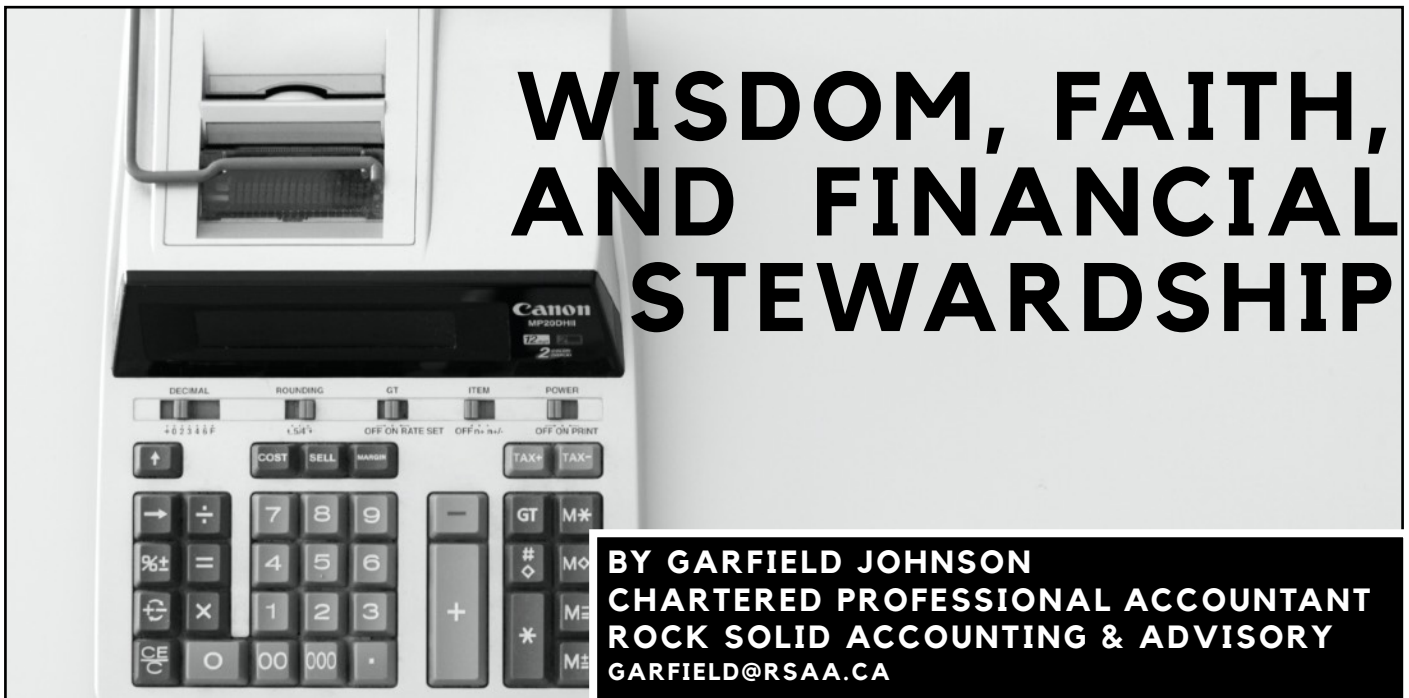
WEEK 3: NOV 17-23

PRAYER MEETING (DATE & LOCATION)

Wednesday, Nov 20, 10:00am to 1:00pm
Evangel Pentecostal Church
1412 Cole Harbour Rd,
Dartmouth, NS B2W 6J8

We encourage you to fast & pray during the fasting weeks according to your convenience
Prayer requests will be circulated to you prior to each fasting season
Please join and encourage your prayer team to join the prayer meetings.

For more information, please contact Balan Swaminathan at bswaminathan@maritimepaoc.org / (902) 402-9430



WISDOM, FAITH, AND FINANCIAL STEWARDSHIP

BY GARFIELD JOHNSON
CHARTERED PROFESSIONAL ACCOUNTANT
ROCK SOLID ACCOUNTING & ADVISORY
GARFIELD@RSAA.CA

It would be the rare board member these days who is not aware of the ever-increasing accountability requirements for churches from government agencies, and the significant demands from many in our society for churches to demonstrate their value.

While this heightened scrutiny should be an incentive for careful evaluation of our financial stewardship practices, our primary motive must continue to come from our relational commitment to Christ.

A relational commitment to Christ means that we are focused on the things that matter to Him, because of who He is and what He has so graciously provided for us. Everything we are, have, and do is to be offered as worship. Since God has chosen finances as one of the enablers for accomplishing the mission of the church, finances and financial stewardship should also be offered as worship and not relegated as non-spiritual, as often is the case.

Throughout scripture, we see that worship always involved offering the best. So how do we offer our best in financial stewardship?

Financial stewardship best practices are constructed from three complementary components. The first is a set of guiding principles. These principles help keep the focus on the bigger

picture to love God, love people, and mission and they can be applied to decision making when encountering new situations. Principles also provide the framework for the other components, which are safeguards (a.k.a. internal controls) and resource optimization.

Here are a number of guiding principles for consideration:

**EVERYTHING WE ARE,
HAVE AND DO IS TO BE
OFFERED AS WORSHIP.**

- God is the ultimate provider and owner of all the resources needed by your church.
- You are called to steward the resources God provides through

His people (many of whom struggle to pay their bills).

- Use faith for income and use wisdom for expenditures, not the other way around.
- Align financial decisions to vision.
- Let generosity be a trademark of your church.
- Learn contentment. Don't unhealthily compare your church with another.
- Take personal responsibility for becoming the best board member possible.
- Minimize risks.
- Communicate financial matters to the congregation regularly, and as specific needs arise.
- Utilize trained professionals who understand the unique needs of the church.

“WHATEVER YOU DO, OFFER IT UP TO GOD, AND PRAY IT MAY BE FOR HIS HONOUR & GLORY.” - ST, THERESA OF AVILA

“SO WHETHER YOU EAT OR DRINK OR WHATEVER YOU DO, TO ALL FOR THE GLORY OF GOD.” - 1 CORINTHIANS 10:31

Safeguards and resource optimization are the nuts and bolts of best practices, so to speak. Both are the responsibility of the board and serve to protect individuals and the local church as a whole, to provide reasonable assurance for the reliability and accuracy of the church's financial records, and to ensure that resources are being used to their maximum potential and benefit.

The following is a list of common safeguards and optimization recommendations. This list is by no means exhaustive. The intent is to provide guidance for where you should focus your efforts for your church. Some are self-evident, while others require development prior to implementation.

- Establish policies for conflict of interest, ethics, record storage and retention, money handling, security, and year-end financial statement examination.
- Create operating procedures for all finance-related functions.
- Create job descriptions for finance-related positions.
- Prepare annual budgets.
- Regularly provide relevant financial stewardship training for board members and all individuals who are involved in the finances of the church.
- Have a financial health assessment completed every one to two years.
- Record donations by donors in a system that facilitates easy issuance of receipts. Ideally the information should not be entered in the accounting system.
- Use a computerized accounting system that facilitates efficient reporting and investigation, includes the ability to manage funds (e.g. operating, building), and provides auditing on

all transactions or outsource the function to a reputable organization.

- File payroll remittances and returns accurately and on time or use a payroll service.
- Limit the number of restricted funds, and avoid being a clearing house to other charities.
- Eliminate giving funds to organizations that are not registered charities.
- Don't issue a donation receipt in exchange for an expense receipt. Real money should flow in and out of the church's money accounts for all money-related transactions.
- Don't disburse funds without the proper paperwork (have all receipts and if applicable, reimbursement forms) and proper approval (expenses pre-approved, two signatures on the cheque).
- Claim the GST/HST Public Service Body Rebate in the middle and at the end of each fiscal year.
- Purchase adequate property, liability and abuse insurance.
- Avoid having a church credit card. If your church must have a credit card, use prepaid cards.
- Insuring individuals have separate duties prevents putting a person in a position where they can commit fraud or theft and reduces errors, (e.g. never allow a person to count the offering alone).

Implementing financial stewardship best practices can be daunting. But doing so is of paramount importance. Remember, financial stewardship is to be an act of worship, an offering of our best. Additionally, because it is a spiritual endeavour, the Holy Spirit has promised wisdom (James 1:5) and makes available gifted individuals (1 Corinthians 12:28). You are not alone.

Garfield Johnson is a Chartered Professional Accountant and is the owner of Rock Solid Accounting & Advisory. Rock Solid exists to assist the local church with its financial stewardship needs so the church can focus on fulfilling its purpose. Garfield would consider it a privilege to chat about your church's financial stewardship and can be reached by email at garfield@rsaa.ca or by phone at 902.890.5480.

GO INTO ALL THE WORLD...AND INVITE THE WORLD INTO YOUR HOME.



**BY REV. DUANE COLLICOTT
LEAD PASTOR
EVANGEL ASSEMBLY, FREDERICTON, NB
DLCOLLICOTT@GMAIL.COM**

We're all familiar with the command of Jesus to go into all the world and proclaim the Good News, and I'm thankful to be part of an international fellowship that has done exactly that for 100 years.

I'm also proud to be part of a local church family that has a long history of obedience to the command to go. Over the years, our congregation has been involved in both the sending and supporting of those who answer Jesus' call to go.

We've always played a part in the going, but in April 2017 we got involved with those who were coming.

One of our university students had some friends who wanted to improve their English skills for the IELTS* test. This student introduced his friends to his father, and they began meeting in a corner of the library to read together. More people came and the group got too loud for the library, so they moved to the Second Cup coffee shop.

The group outgrew the coffee shop space, so our friend welcomed the group into his home, and soon there were students from Ukraine, China, India, Colombia, and Iran meeting each week for English learning, tea, and sweets.

We used the ordinary things of Canadian life to teach English: farm visits, trips to the lake, Canadian holidays, the weather, and hockey (of course).

We kept preparing for the IELTS test, but as these friendships grew, the door naturally opened to discuss something more important than English—matters of faith.

It has been incredible to see how God as used an English-practice group to let people know that He loves them!

What a joy to tell them that Jesus loves them so much that He made a way for them to know Him personally!

Without being preachy or pushy, we've invited our friends to church, and many have come. For most of them, it was the first time they had ever been inside a church building. They've come on Sundays, on Christmas Eve, our church family picnic, and even to watch the Jesus Film on Good Friday.

The group has continued to grow, and since April 2019 anywhere between 20-35 regulars join us at the church to practice English, drink tea, eat sweets, and read the story of Jesus from the Bible.

**IT HAS BEEN INCREDIBLE TO SEE HOW GOD AS USED AN ENGLISH-PRACTICE
GROUP TO LET PEOPLE KNOW THAT HE LOVES THEM!**

As we've shared our lives with our new friends, they've gotten a glimpse of Jesus. As we've eaten together in their homes, we've been able to share with them just how wonderful Jesus is. As we've welcomed them into our homes, we've had the privilege of praying for them, encouraging them to ask Jesus for help.

Using their new English skills, some have asked us:

- "Would you help us with advice about raising our children?"
- "Will you please pray with me?"
- "Can we meet for coffee? I have some bad news about my family."
- "I'm telling you this because you're my friend, and I know you will pray for me."

**IF YOU ARE AN
ENGLISH-SPEAKER,
YOU ALREADY
HAVE WHAT YOU
NEED TO BEGIN
BUILDING BRIDGES
TO SHARE THE
GOSPEL.**

If you are an English-speaker, you already have what you need to begin building bridges to share the Gospel. You'll be amazed at how opening your home and helping someone improve their English leads to something like this:

**"I'VE NEVER HEARD THE STORY OF JESUS
UNTIL TONIGHT...I WANT TO KNOW MORE."**

** IELTS: the International English Language Testing System measures the language proficiency of people who want to study or work where English is used as a language of communication. (www.ielts.org)*

RESOURCES FOR ENGLISH PRACTICE GROUPS

There are many worksheets, teaching tips, and printable resources available online. Here is a sample of some of the places we've found materials to help our students:

Sample practice sheets for IELTS preparation (UK English):
<https://www.ieltsspeaking.co.uk>

FREE materials and resources:
<https://www.learn-english-today.com/index.html>

Discussion Questions (for practicing interview/conversation skills):
<https://esldiscussions.com/index.html>

English Conversation Questions:
<https://www.eslconversationquestions.com/>

SOCM (Southern Ontario Cooperative of ESL Ministries) tools:
<https://sites.google.com/site/eslministries/Home>

Bible in Different Languages:
<https://bible.com>

MYMISSIONS 2019





WHERE WE GO ONE, WE GO ALL

BY REV. TIM SLAUENWHITE
DISTRICT ASSISTANT SUPERINTENDENT
LIFESONGTIM@GMAIL.COM

I never forgot the bell in *White Squall*. I've forgotten almost everything else about that movie, but I still remember the bell. *White Squall* is a 1996 Ridley Scott film about an old-style sailing ship that was crewed by a group of prep school students and a seasoned captain, played by Jeff Bridges. The young crew gets caught in a devastating storm and must learn how to work as a team or perish. The movie itself isn't anything too special, but the ship bell is quite memorable. I can't remember a single line of dialogue, but the bell had etched into it the words, "Where we go one, we go all."

So why do churches tithe to the District office?

We all know about the godly principles of tithing. We know that in the Old Testament, God instructed an attitude of provision and trust. This attitude is reasserted in the New Testament through Jesus' teaching about putting the Kingdom of God and His righteousness ahead of our worries about having enough. God would use the tithe to support the priests (pastors) and the temple (churches) in the past. Through the provision of the tithe they could operate, and of course, through the provision of God, the people could tithe. It was a way for a type of cooperation to occur between God and His people: He supports them while they support his representatives who do the ministry of praise and mediation in the temple.

Tithing is an essential thing for every Christian to learn. Indeed, the law isn't how we acquire our

righteousness, we are under grace, but the godly principles never fade. Christians need to learn to trust God with the most vital things of our lives; our time, our families, our ego, and, importantly, our money. As we tithe, we demonstrate trust that God provides even though we give it away. We also demonstrate a belief that giving to His Kingdom will never put us in a position of want for the necessities of life because God provides. As boards and pastors, we know these things, and we preach them; we expect our people to learn these things, and we do them ourselves.

**AS WE TITHE, WE
 DEMONSTRATE
 TRUST THAT GOD
 PROVIDES EVEN
 THOUGH WE GIVE
 IT AWAY.**

But there is another aspect to tithing we don't always think about: tithing creates unity. When we learn about the responsibility of sharing our blessing with our brothers and sisters, all for the sake of the Gospel, we learn what it is to be in union with God Himself.

We learn what it means to partner with God in the building of His Kingdom, just as Paul spoke about in 1 Corinthians 3:5-9, "We are God's fellow workers."

When we tithe, we no longer live independently from God's activity, we become partakers in it and partners of it. The unity of the temple, the

priesthood and in fact the unity of the nation of Israel was built on the principles of reverencing God with practices such as Sabbath, sacrifice, prayer, and tithe. It was a way for the people to be one with each other, and with God, in purpose and identity. These principles remain even now.

To our harm, we don't always realize the vital place tithing has in making our churches and our District into a single unified people of God. It's easy for each of us to develop a habit of doing our own thing and hoping that God blesses us separately. We are all drawn into thinking about the daily task of clothing our ministries and feeding our people. So much so that we fill our church lives with these concerns and sometimes fail to put our trust in God to provide. And then further, we forget we belong to a Kingdom larger than our local setting, and we belong to others who also trust in our mutual God for provision. We forget we are all in the same boat, seeking the same Kingdom, with the same struggles and hopes, and the same God working with each of us.

Of course, it is natural to ask what we are doing in our parts of the Kingdom. Sometimes our parishioners wonder what the pastor does with all that tithe they've given, and sometimes churches wonder what the District does with all that tithe they receive.

Well, the answers aren't always easy to enumerate; the diverse job of a local pastor or district pastor isn't always easy to quantify. But let's think about it for a moment.

Sometimes the pastor visits with a parishioner to help guide them through a struggle or a district worker meets with a pastor for the same reason. Sometimes this simple sounding task can take hours of conversation, research, prayer, and emotional burden, but it's all part of the ministry.

Other times the pastor spends his or her time hearing from God and researching and preparing sermons or finding the vision God has for their situation and then preaching and teaching and organizing and training people so that the church moves along the path God has laid out. The District leaders do this same sort of thing with the pastors and congregations who are part of it. They too search God's heart and then do the work of

implementing God's will as He reveals it. It takes time, full time, work.

The tithe coming into the church and the District is for the support of these essential ministers. We give to them, not as a way of investing in ourselves but to enable them to fulfill God's calling on their lives. It is a way for us to partner with God.

Churches also spend the tithe they receive on insurance and upkeep of buildings, parking lots, office equipment, sound equipment and power bills. The District also uses financial resources for the office it runs, the lawyers and accountants that in involved, and in handling its various ministries and functions such as: church plants, conferences, conventions, camps, credentialing, pastor care and training, discipline, church conflict management, church transitions, missionary interaction and so on from one end of the Maritimes to the other.

There is always more happening under the surface of God's Kingdom than what is visible to the naked eye. Our pastors and District leaders work many hours and sacrifice much for their calling. Our parishioners don't always understand that about church life. Likewise, frankly, our boards and pastors don't always understand that about the District, but it is happening, and it is all part of God's plan.

History has shown churches without pastors tend to flounder, and districts without leaders tend to stagnate. God's work has always included people who are called to a unique role of shepherding and leading the people in God's path. Each pastor in a church works for the Kingdom. Each member of the district staff works for the same Kingdom. God has provided for each church and ordained that they should provide for their pastors and the District leaders, through the tithe.

And so, when we each bring our tithe into the District storehouse, we are being coworkers with God for the glory of His Kingdom and in the culturally unifying, binding practice of oneness in our treasures. When we truly understand and embrace this attitude, the godly principles of unity grow. We may not remember every word of dialogue we have in our meetings, but perhaps our children can remember the attitude etched in our ship's bell, "Where we go one, we go all."

KIDS CAMP 2019



PROTECTING YOUR CHURCH: INSURANCE

BY REV. JIM MOLLOY
EXECUTIVE DIRECTOR OF MINISTRIES AND MISSIONS
JMOLLOY@MARITIMEPAOC.ORG

Over the past few months, I have assisted a few churches that have had some insurance coverage deficiencies. Lapses in coverage are a serious matter. For example, a few of our churches have had gaps in Abuse Liability coverage simply because they had not completed their declaration form.

A gap in coverage could mean the Board and membership would be personally liable to pay out a successful abuse claim. Can you imagine would what happen if you and the other church members had to share a multi-million-dollar pay-out personally? (Recently, Ken Hall, president of Robertson Hall Insurance, told me that he had two claims; one for \$14 million and another for \$17 million!)

IT'S YOUR PROBLEM

There is "duty of care," which requires you to make decisions that will protect the church. Decision-makers about church insurance must ask, "What properly protects our directors, members, volunteers, building, and property?" If there is no proper protection, the Board has a responsibility to put appropriate protections in place.

THERE IS "DUTY OF CARE," WHICH REQUIRES YOU TO MAKE DECISIONS THAT WILL PROTECT THE CHURCH.

As a Board member, you have a fiduciary responsibility to ensure your church's coverage is in place and is adequate. Contact your insurance provider, annually, to verify all of your coverages are in place. This regular communication and verification are important. Ask your Lead Pastor to place it in on your Board agenda at appropriate intervals.

DISTRICT AND OFFICERS LIABILITY COVERAGE

Coverage is available (from some providers) to protect your church's leadership. As a Board member, this directly protects you as you are at heightened risk levels because you serve on the Board. Obtaining this coverage usually requires the submission, and regular re-submission, of a declaration form. You are not covered if this form has not been submitted.

SWITCHING PROVIDERS? IS IT WORTH POTENTIAL SAVINGS?

Never make a switch based on premium cost alone.

Pastors and Boards have found it is difficult to make "apples to apples" comparisons. The best approach

is to let your current provider advise on what you would be losing and gaining by switching to a new provider. Bear in mind the insurance industry is a competitive market with every provider seeking your business. Sometimes providers tell you what you want to hear and are tempted to downplay what you do not want to hear.

Call your insurance provider and ask them to give you an itemized comparison with any company you are considering. Remember, commercial and institutional insurance policy wordings are not the same, often containing both quantitative and qualitative differences in protection, which are only fully described in the actual insuring agreements, conditions, definitions, and exclusions in the policy wording. A review will give both your present insurance company and your prospective insurance company an opportunity to present a detailed comparison of their insurance coverage so you are well-informed. Do not depend on verbal assurances. If it's not written in the policy, you're not covered for it!

Read the fine print of the policies you are offered. (This is an excellent task for a sub-committee.) If you do not read the fine print of an insurance policy, you will have a low understanding of the actual coverages you have and the limitations of the coverage. If you do not understand the wording, ask the agent for clarification. Always get answers in writing.

If you're still not sure, ask for comparisons from several providers to ensure you are getting all the information you need. If you would like a list of questions to ask your potential new provider, contact the District office and we will provide that to you.

ABOUT "CLAIMS-BASED" COVERAGE

Most Boards have never heard of the difference between "occurrence" based coverage and "claims" based coverage. However, understanding the difference is crucial to protecting your church.

**SOMETIMES PROVIDERS
TELL YOU WHAT YOU
WANT TO HEAR AND
ARE TEMPTED TO
DOWNPLAY WHAT YOU
DO NOT WANT TO HEAR.**

Policies that include "occurrence" based coverage will provide you with permanent protection for claims during the entire period of your years of coverage with that insurer (including child abuse claims), even if a claim or lawsuit only takes place many years or decades after, and even if you are not insured by that insurance company in the future. In my view, this is a critical part of church insurance and is necessary to protect a congregation in the future. It avoids any gaps in protection for your church and board members.

Policies that provide "claims" or "claims made" based coverage will not provide coverage for past claims (such as child abuse). If you ever switch from a provider that gives you "claims" based coverage, you will lose all of their coverage from past events even though you were insured at the time. This could leave a severe liability for the church if it ever wanted to change providers. In my view, a church should never use a "claims" based coverage because you can never leave that insurer in the future without creating serious liability for the church. There would be a lack of coverage for events in the past.

Take a few moments at an upcoming meeting to talk about your insurance coverage. Doing so will bring you great peace of mind and will protect your church.

Pastor Appreciation Month

October is Pastor Appreciation month. It is appropriate for boards to recognize and honour the pastoral leaders in their church. This is a biblical practice. Take a few minutes, as a Board, to make a plan of action for honouring your pastor(s). Gifts, cards, love offerings, words of encouragement, and special events are meaningful.

This time of year is also the expected time of year to do salary reviewing in preparation for the next year's budget. Pastor salaries must be reviewed every year and adjusted, at least, for cost of living changes. There are salary-setting resources available on our District website.

YOUTH CAMP 2019



CULTURAL LANGUAGE MINISTRY

BY BALAN SWAMINATHAN
DISTRICT PRAYER CO-ORDINATOR
[BALAN@HIPM.ORG](mailto:balan@hipm.org)

The multi-ethnic population has been growing in our District in recent years. Mission Canada's Cultural Language Group brings together leaders from the various PAOC Districts. They collaborate and resource one another, working together to see a strengthening synergy amongst leaders and congregations of all ethnolinguistic backgrounds. The Maritime District partners with Mission Canada and other districts in this mission.

John 4:21 Jesus said to the Samaritan woman, "Woman, believe Me, the hour is coming when you will neither on this mountain nor in Jerusalem, worship the Father. 22 You worship what you do not know; we know what we worship, for salvation is of the Jews. 23 But the hour is coming, and now is, when the true worshippers will worship the Father in spirit and truth; for the Father is seeking such to worship Him. 24 God is Spirit, and those who worship Him must worship in spirit and truth."

Cultural, religious, and social barriers, as well as political and religious hostility and racial discriminations were dominant in the society. Jesus was breaking many barriers, working His way through discriminations & animosities, and telling us "true worship is a worship of inclusion not of exclusion." It is amazing to see how even strangers (the first time visitors) could feel at home when they join in our worship services. Irrespective of ethnicity and nationality, true worshippers worship the Father in spirit and truth. Worship connects people.

I believe in the context of worship inclusion means regardless of abilities, nationalities, spiritual maturity, and cultural diversities, we worship our God in truth and in Spirit together. In the latter part of John 4, Jesus was teaching a lesson to the disciples and telling them not to get buried in their traditions. Keep the main thing the main thing, "Look at the field and see the harvest is already white". Amen.

INTRODUCING MARITIME DISTRICT PAOC ONLINE PRAYER NETWORK

CONNECTING TO GOD THROUGH PRAYER

INVITING TO JOIN THE PRAYER NETWORK ON EVERY
THURSDAY AT 7:00 PM



For more information about our online prayer network, contact Balan (balan@hipm.org).



MINISTRY APPRENTICESHIP PROGRAM

A MINISTRY OF MARITIME PAOC



For the church

- Jesus' model of leader-making
- district partnership
- additional staff person
- funding assistance



For the apprentice

- bible college courses
- mentoring & coaching
- ministry experience
- tuition subsidy

Learn more at

WWW.MARITIMEMAP.CA