

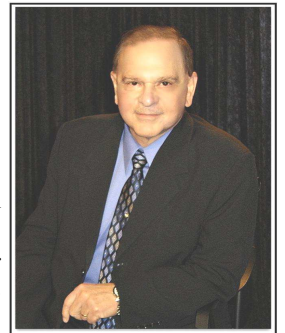
the INFORMER newsletter



MONTHLY NEWSLETTER |
PARAGON CHRISTIAN ALLIANCE INT'L (PCAI)
SEPTEMBER 2019

LEADERS HAVE AN UNDERSTANDING OF BEHAVIOR AND ITS RELATIONSHIP TO CHURCH PROBLEMS

By Dr. Henry A. Harbuck / PCAI Int'l President and General Overseer



Lately bookstores have been bombarded with books about “co-dependency.” It seems psychotherapists must have overlooked this characteristic for many years or it was titled by another name. I’ve often said, “If American doctors can’t figure out a patient’s syndrome, they will invent one.” However, when it comes to characteristics or personality traits, I believe this one is very real. Although I’ve observed this disorder in my clinical practice through the years (especially in women), I had no name for it.

NOTE: Because this problem exists mostly with women it should not be interpreted that men are superior, or that men don’t have some of these traits. I base my notes totally on current data that reveal that women have a higher average of “co-dependency” tendencies than men.

Every church in America has its share of co-dependent people who need an emotional healing. However, leaders should pay close attention to this hang-up, as I believe it is one reason why churches suffer and collapse. According to the best experts, most “co-dependents” are women. Many theories abound as to what causes one to become overly dependent on others. I personally believe women who possess this trait have suffered early childhood abuse or rejection by a father, brother, male teacher, or boyfriend. Therefore, in an effort to overcome their feeling of worthlessness, they establish a “system”, or “game plan” to handle their frustration. The end result is “co-dependency.” **Here’s a brief description of co-dependent people.:**

- a. They are sacrificial in order to gain control.
- b. They appear to be “caregivers,” but actually use this to draw attention to themselves.
- c. They are emotionally dependent on others, especially clinging to

- d. They develop their identity from their children, husband, denomination, or any cause or movement that gives them self-worth.
- e. They wear themselves out to please others. Nothing is too great a sacrifice for anyone with whom they have developed a strong “co-dependency.”
- f. To feel better about themselves, they volunteer to do anything in the church. In the end, however, they continue to feel the same. There is never any change.
- g. They have a fear of rejection and loss of love. They burn themselves out trying to be all things to all people.
- h. They tend to reject those with whom they’ve not developed a “clinging” (co-dependent) relationship. Although at times they appear warm, they always remain emotionally distant.
- i. They become totally enmeshed in the lives and problems of those they cling to.
- j. They want to know everything and be everything to those they cling to.
- k. In order to feel good about themselves, they must always be *in control*. Anyone attempting to strip the “co-dependent” of control will suffer a fierce attack.
- l. Having learned the secrets of others, the “co-dependent” has a need to gossip. All “co-dependents” have a telephone.

Christian leaders must guard against this tendency in their own lives. Likewise, they must carefully watch for this trait in those to whom they minister or pastor. ♥

A Little Observation

By Rev. Ricky Martin / Senior Pastor of Sanctuary of Praise—Alabama



Every morning going to and from work I pass by a home that has a Satsuma tree growing by their fence at the road. This year was a good year for them because I could see the fruit hanging everywhere but now when I drive by all I see is green leaves. So what's the difference? The tree is the same & maybe even a little larger. The soil is the same. The ability to produce is probably the same, so why is there no fruit?

The answer is WRONG SEASON! Ever since creation God set in order the changing of the seasons, and He declares as long as the earth remains it will happen (Genesis 8:22). The Satsuma tree needs this time of rest and even though you can't see it in a time of restoration. In essence this tree is gearing up for more changes that are coming because after this prolong time of good saturation of sunshine and the abundance of life giving rain there is

coming a time of less sun, less rain and usually harsher weather. The tree knows that even though the next season will be difficult. It knows it will cause the fruit of the next season to be bigger and sweeter.

You may be going through a dark season right now. It may seem that your resources are taken away and you can't understand why all this is happening and why you don't see any fruit. WRONG SEASON.... You

may not think so but this season is preparing you for a great harvest very soon. Just like this Satsuma tree, you are getting restored in your spirit and emotions and some of you are getting healthier. So do like the Satsuma: **“Rest in knowing your purpose, take advantage of this dormant time and look with great expectations to your near future when the season changes.”** ♥

“I Can Almost Hear the Trumpet!”

By Rev. Robert Thornhill

““Heal the sick, cleanse the lepers, raise the dead, cast out demons. Freely you have received, freely give.”” Matthew 10:8 (NKJV) From Jesus’ words above we may take it to heart that He intends that we freely give of the things with which He has equipped us. It is painfully obvious that He intended we take this verse literally; that we step out in faith and do what He did; less apparent is the Spiritual application that is even more important and in keeping with Matthew 28:18-20.

Jesus healed multitudes of sick folk, including many lepers who not only were sick but also ostracized (according to Jewish law, Leviticus 13) from their community, cast out many demons, and raised Lazarus from his physical death. He is also able to raise us from our death to sin, and has given us His authority to do likewise, especially (but not exclusively) in the Spiritual sense. As we go in Jesus name we are empowered to affect the lives of others; many of whom are in various degrees

of “sickness”; by trusting in Jesus for our own healing and encouraging others to do likewise.



Most of us are able to attend to the sick through prayer and often by being a helper while they have a need. We are not so quick to “cleanse the lepers”; the terribly sick and those who have been rejected by society; but this is exactly what we are to do. To encourage the spiritually sick that they may be healed; to cleanse those who are not only spiritually sick, but also outcast from our fellowship because of their sickness; and to implore and encourage those who are dead in their sins or are in the grasp of demonic powers, to acknowledge and accept Jesus as Lord. Physical healing is great; spiritual healing is eternity in Heaven! “Freely you have received, freely give.” ♥

To everything there is a season, a time for every purpose under heaven: a time to be born, and a time to die; a time to plant, and a time to pluck what is planted... a time to break down, and a time to build up.
(Ecclesiastes 3:1-3)

Adoption Crisis in Michigan

Christian Law Association excerpt

As of March 22nd, every religious adoption agency in Michigan that receives **any** sort of state funding will be forced to allow homosexual and transgender couples to utilize their agency to adopt a child even though the parents’ lifestyle is against the beliefs of the agency.

This tragic outcome came about because of a lawsuit against the state of Michigan. The attorney general of Michigan settled the lawsuit by agreeing that a 2015 law allowing religious adoption agencies to refuse services to those who violated the agencies’ beliefs was “discriminatory.”

Religious adoption agencies will now either have to compromise their religious beliefs or give up state funding. While this is a tragic decision that flies in the face of our religious freedom, it is not entirely unprecedented – state funding almost always comes with strings attached.

As our society and government drifts farther and farther away from God, churches, Christian schools, and other religious entities will have to think long and hard before accepting any type of help, monetary or otherwise from the government. □

Copyright Law and Your Ministry

Christian Law Association excerpt

As our reliance on technology continues to grow at a shocking rate, the number of calls our attorneys receive regarding copyright law is growing exponentially. For churches, copyright law is easily overlooked but vitally important to so many aspects of the ministry. Do you want to display offertory lyrics on the screen? Do you want to make copies of choir music? What about using YouTube clips in your sermons? Should you stream your special music?

Copyright law affects a surprising amount of your ministry whether you realize it or not. And enforcement actions are on the rise. Our attorneys have received a heartbreaking number of calls from pastors facing bills in the thousands of dollars just for unknowingly using a copyrighted image on their sermon blog.

We are proud to present our newly updated resource, Copyright Issues for Churches and Ministries. This resource has been overhauled to address the many areas today that affect churches on a daily basis: social media, video streaming, and more.

Call our offices at 888-252-1969 and request your free copy.

Minimizing or Avoiding Problems when Abandoning Projects with Designated Funds...

Church Tax & Law Report excerpt

Churches that solicit funds for designated projects face difficult choices when they abandon a project and are left with the task of disposing of funds that were donated for that project. These problems can be avoided if the church simply includes a statement similar to the following when soliciting funds for a specific project:

By contributing to this project, donors acknowledge that the church has full authority to apply contributions designated for this project to other purposes in the event the project is canceled or over-subscribed.

Such a statement should be printed on special offering envelopes used for the project, or on any other materials, so long as they provide adequate notice to donors of the policy and reflect donors' consent to it. □

Ruling on Housing Allowance...

Church Tax & Law Report excerpt

The housing allowance, created 65 years ago, is the most valuable tax benefit a minister can receive today. However, when a federal judge ruled it to be an unconstitutional preference for religion in 2017, its future for clergy in IL, IN and WI became uncertain. Many believed that uncertainty potentially extended nationwide, too, pending the outcome of an appeal.

But that uncertainty dissipated—at least for now—when the US Court of Appeals for the Seventh Circuit (the court involved with the appeal) issued its opinion recently. Its conclusion: the clergy housing allowance is a constitutionally permissible tax benefit. □

Outside Group Use May Jeopardize Tax Exemption

Church Tax & Law Report excerpt

Below is a question posed to our attorneys. The material is valuable for all ministries to consider when allowing outside groups to use ministry property.

Scenario: Our church allows a homeschooling organization to meet in our facility one day per week during the school year. In return, the group makes a donation to the church to help us cover the costs of electricity and water. I recently heard that such an arrangement puts our church's property tax exemption in jeopardy. Is this true?

First, classifying such payments as a "donation" does not necessarily resolve the question, since the IRS may conclude that the "donation" is actually rent paid to the church for the use of its facilities. The IRS often says that it is the "economic reality" that controls, not terminology.

Second, whenever a church is considering the rental of some or all of its facilities, there are a number of factors to be considered. Your question is actually one of seven questions that merit attention by your church leaders when weighing arrangements like this one:

1. Would receiving rental income impact our church's tax-exempt status? No, so long as the rental activity is insubstantial in nature. Unfortunately, neither Congress nor the IRS has defined "insubstantial".
2. If receiving rental income does not impact our tax-exempt status, would our church be required to file a tax return and pay taxes on the rental income? Only if the income represents unrelated business taxable income. The Federal law imposes a tax (equal to the corporate income tax) on the net income generated by a tax-exempt organization from any unrelated trade or business that is "regularly carried on". This tax is called the unrelated business income tax (or UBIT for short). Rental income derived from debt-financed property generally constitutes unrelated business taxable income unless the property falls within certain exceptions. For example, if substantially all (85% or more) of the use of any property is substantially related to a church's exempt purposes, the property isn't treated as debt-financed property. Related use doesn't include a use related solely to the organization's need for income.

If less than 85% of the use of the property is devoted to exempt purposes, only that part of the property that is not used to further exempt purposes is treated as unrelated debt-financed property.

Even if a church's rental activities are subject to the tax on unrelated business income, there are three additional observations to note. First, the tax is assessed against net earnings. This means the church is entitled to deduct all of the church's expenses incurred in making the rental property available. This would include a number of items, including an allocated portion of insurance, utilities, custodial services, and so on. Second, the tax is a prorated tax. This means that only the percentage of net rental income corresponding to the percentage of the property's value

Continued on page 4

Outside Group Use...continued from page 3

encumbered by debt is taxable. For example, if the remaining mortgage debt on the rented property corresponds to half the property’s value, then only half of the net rental income is subject to the unrelated business income tax. Third, there is a \$1000.00 exclusion, meaning that the first \$1000.00 of taxable income is excluded from tax.

A Form 990-T must be filed with the IRS if your church generated \$1000.00 or more of gross income from an unrelated trade or business.

3. Would allowing a for-profit entity to use church property threaten the church’s property tax exemption? Possibly, depending on the state in which you live. See Table 12-4 in Church & Clergy Tax Guide for the relevant sections of the property tax exemption statutes of all 50 states. Note that in some cases the full or partial loss of your church’s property tax exemption may be avoided if the “rent” is characterized as a “facilities use fee” that is designed to recover the costs to the church of providing the property. You will have to check with the tax assessor or a real estate attorney about this.
4. What about liability concerns? You must assess the increased risk of legal liability associated with the rental of your property. Some risks may be too great to even consider, especially when you consider the relatively modest rental income that will be received. Any rental activity involving minors represents the highest risk. The lessee must provide evidence of insurance in an amount that is acceptable to you. The church should be listed on the lessee’s liability policy as a named insured. You also should check with your church insurer about additional coverage under your policy.
5. Is the rental activity a permitted use under our church’s zoning classification? Your church needs to verify that the use of its property by an outside group is permissible under zoning law. For example, if you rent your property to a childcare provider, is this a permitted use in your zoning classification? Possibly not. You will need to check with your local zoning authorities, or an attorney, about this.
6. Should we require the outside group to sign a facilities use

agreement? It is possible for a church to be liable for injuries that occur during the use of its premises by an outside group since it is the owner of the premises. This risk can be reduced by adopting various precautions, including the following:

- a. First, have the outside group sign a “facilities use agreement” that provides the group with a mere license to use the property. It should contain a hold harmless and indemnification clause, and states that the church provided no supervision or control over the property when being used by the group. This document should be prepared by an attorney.
 - b. Next, have the church named as an additional insured under the group’s liability policy
 - c. Review the group’s liability policy to ensure that it provides adequate coverage and does not exclude sexual misconduct.
 - d. If the group’s activities will involve minors, have a written acknowledgment from the group that all workers have been adequately screened.
 - e. Check with the church insurer to determine coverage issues in the event the church is sued as a result of an accident or injury occurring during the group’s use of the property.
7. Will allowing outside groups to use our church building subject us to public accommodations laws? It is possible. An activity like this one by your church may make it subject to local, state, and federal public accommodations laws, but it requires a more detailed analysis. You can find more insights in Church Law and Tax article addressing a “key decision” by a federal court in Idaho. Your church also will want to consult with a qualified local attorney who can review the language of the relevant statutes and analyze them in relation to your church’s activities.

The bottom line is that the rental of your church property raises a number of important questions, and may expose the church to significant liability. You must decide if all these risks are worth the minimal amount of rent that you will receive.

One final thought: Sometimes a church allows groups to use its facilities free of charge. Doing so can still expose a church to a number of the concerns outlined above- such as local zoning requirements and various liability issues. □

ANNOUNCEMENT

Credential Renewals

DUE OCTOBER 1st 

TWO WAYS TO RENEW:

- (1) Complete the credential renewal form that was mailed to you.
- (2) ONLINE—you can fill out the renewal form by going to our website <https://paragonchristianalliance.org/renewals/>

The INFORMER Newsletter is a free monthly publication of P.C.A.I. (Paragon Christian Alliance International) & PCAI Clergy Association

2149 Highway 139,
Monroe, Louisiana 71203

1-866-268-5600 |
FAX (318) 345-0350

Website: www.paragonchristianalliance.org
Copyright © 2019

OFFICE HOURS :
9:00AM to 4:00PM