

# BUCKINGHAM REPORT

**AN IN-DEPTH CRITIQUE BY AMERICA'S FOREMOST  
CHRISTIAN ANALYZER OF THE ISSUES, PEOPLE, &  
EVENTS AFFECTING TODAY'S SPIRIT-LED LEADERS**

## **IN PRAISE OF PRAISE**

One of the most successful business operations in the nation today is Mary Kay Cosmetics. This last year her company was named one of the 100 best companies to work for. In her book, **Mary Kay on People Management** (Warner Books), she explains her philosophy of staff relationships.

"I don't think there should be any hierarchy in a company. In my opinion, if the air conditioning in this building stops working, the most important person in the company is not the chairman of the board or the president. It's the janitor to get the air conditioning working again. We have no names on the doors, and everybody calls me Mary Kay. Everybody calls everybody by their first names—it's a family."

Talking about those who buy her product, she says, "I've had so many women come to my door, and the first time I encounter them they can't even tell me who they are. I say they are all vague on the inside and vogue on the outside. They have no confidence. If I were asked what is the common denominator among women, I would have to say it is their inability to believe in themselves. They just don't have any confidence. What we do is praise people to success. Every little thing that they do, we praise them. The result is that in six months that same person returns to my door and she is a poised creature that God created, and she has learned to use the abilities that are in all of us—except that most of us die with our music unsung."

## **SETTING UP A STAFF RETIREMENT PLAN**

In the March 6 issue (Vol. 1, No. 5), I stated that the Tabernacle Church of Melbourne, Florida, has set up a retirement account for each senior staff member. A number of you have written requesting more information. Jim Bauman, administrator, replies:

"After considering all options, we chose to go with self-directed individual retirement accounts. We are using a 4:1 ratio with the church meeting each dollar deposited by the pastors with a \$4 deposit. Maximum to be invested in any calendar year will be \$400 by the individual and \$1,600 by the church. (That, by the way, is the maximum allowed investment in an Individual Retirement Account.)

"This basically allows a \$400 tax deduction to the pastor and a \$1,600 deferred tax additional income that can only be used for retirement.

"Of course any formula would work. The key is, there is no administration of funds by the church or private pension plan approval from government agencies. It is clean, simple to administrate, and accomplishes our goals."

In my case, I chose to invest in the Fidelity Freedom Fund. I called their toll-free



number, (800) 225-6190, and told them I wanted to open an IRA. They sent me a simple application form. I wrote out my check for \$400 to the Freedom Fund and enclosed a check from the church, also made out to the Freedom Fund, for \$1,600. This way I do not have to declare the church's participation as income—until I withdraw the money sometime down the road.

## USE YOUR CAMERA

Summer is here and many of you will be traveling. Now that the fully automated cameras have taken the mystery out of photography, picture-taking has become both fun and useful. Why not, instead of returning home and trying to describe to your congregation what it was like in Peru or Israel, give a slide presentation? (Last year when I returned from an extended trip in the jungles of Irian Jaya, I brought back a tape recording of tribal people singing and chanting at a feast. It made quite an impression when I played it through the microphone in conjunction with my slides.)

A few photography tips can help you get some exciting pictures.

Stay close. A sure way to bore people with your pictures is by having all your shots broad. Details make for interest. Faces. Flowers. Close-ups of almost anything. In photography workshops you often hear the teacher ask: "Where's the picture in this picture?" TRY THIS: Move in close with a wide-angle lens for a greater sense of intimacy and graphic drama.

Compose. See your slide as a picture in a frame. Compose your distance shots through something close. My favorite photo of the Garden Tomb in Jerusalem was composed through a cluster of red poppies growing nearby. They are out-of-focus in the foreground, with the open tomb in sharp focus in the background. I also have a favorite photo of the top of Mt. Calvary, taken through the black diesel smoke of the bus station at the base of Golgotha.

Angle. Many travel photos are boring because they're taken from a standing position. Try sitting, climbing, looking up, looking down. Get fresh angles.

Symbolize. Ask yourself the question: "What does this subject symbolize?" Once in Czechoslovakia I stopped along a lonely country road and walked across a plowed field to get a striking photo of an old woman in a long dress hoeing the field by herself with storm clouds gathering on the horizon. It symbolized what had happened to this beautiful country since Communism took over. After that, I took several photos with storm clouds in the background in order to build my theme for the slide show after I returned home.

Waste film. Especially is this true overseas. Film is your cheapest ingredient. Far better to take 10 shots of one subject in order to get one picture, than to take one and find out your camera was out of focus or the light bad. I have more than 4,500 slides taken in the Sinai, many of the same subjects. I only use the best ones. Great photographers take thousands of shots from many angles and with different f-stops and shutter speeds. You'll never see that scene again as it is, so be sure and capture it right.

Photograph people. Landscapes bore. People, especially people's faces, hold interest. Follow the advice of renowned photographer Arnold Newman: "Leave the postcard-picture taking to those who make picture postcards. Photograph things, people and events that have to do with you personally—your hotel, the friends you make, your family, the places you love."

Study good photographs. Just as the wise preacher listens to successful orators and profits by their style, so you can learn by sitting in front of a good photograph and



asking questions about camera angle, composition, lighting, background and other necessary parts.

Practice at home. Before leaving on a mission trip with your new 35mm camera that talks to you with a Japanese accent, use a couple of rolls of film to practice. Pretend you're a foreigner visiting from abroad and photograph your city, your church, your family. Then criticize your work—and learn.

## STAFF POLICY PROCEDURES

From time to time I will include results of surveys taken from various churches regarding such things as personnel policies. In this issue I am sharing the policies worked out by pastor and administrator for the staff of my church in Melbourne, Florida. For the sake of comparison we have a constituency of about 4,000 "members" and a pastoral staff of eight full-time ministers. We have three maintenance men, a full-time treasurer, three full-time secretaries, several part-time secretaries, nursery personnel and technicians.

1. Vacation (based on years on the job):

Years 1-2	10 days
Years 3-5	15 days
Years 6-10	20 days
Years 11-20	25 days
Over 20 years	30 days

This is on a calendar year basis, no more than 10 days to be accumulated for a carry-over.

2. Personal Days:

Years 1-5	10 days
Over 5 years	15 days

Personal days are for sickness, family emergencies, etc. There is no carry-over.

3. Holidays (The following days are defined as holidays):

New Year's	1-2 days
Washington's Birthday	1 day
Good Friday	1 day
Memorial Day	1 day
July 4	1-2 days
Labor Day	1 day
Veterans' Day	1 day
Thanksgiving	2 days
Christmas	2 days

The one day or two are based on the day of the week the holiday falls.

4. Each member of the pastoral staff is to take five days annually for personal reflection.

5. A report is required at the end of each quarter to document 1, 2 and 4 above.

6. Compensation is reviewed annually and any adjustments will be effective January 1. Compensation is set by the administrator after consultation with the senior pastor and with final review and approval by the overseer (senior minister).

7. For those eligible, a long term disability insurance benefit is provided. This is on a scheduled basis, is equivalent to approximately 50 percent of compensation, has a 90-day elimination period and extends to age 65.

8. Involvement in home groups is not part of the pastoral staff job description.

9. Compensation amounts for each staff member are strictly confidential.



## TRAVEL TIPS

If you use the airlines it is best to make friends with a particular travel agent in your hometown. Let that person make all your reservations, write your tickets and get your seat assignments. If the same person does it every time he/she will know your preference and will give you special service. Also, if you get stuck on the backside of the desert some day and need help getting home (or to your next assignment), you can always call your travel agent and let them work it out for you. That way all you'll need to do is go to the ticket counter and pick up your ticket.

I've used the same travel agent for more than 10 years. She knows I like an aisle seat in the no-smoking section. On certain 727s I like the "exit seats" since they usually have about 3 inches more leg room. On the wide-body jets I prefer an aisle seat in the center section. She can often have the airline block out the seat next to me to give additional room. She searches for the best price, gets my pre-board pass so I do not have to go to the ticket counter but can go directly to the gate (unless I'm checking luggage, which I seldom do), and mails the ticket to me at my home. She even has my Diners' Club credit card number so I don't have to sign the charge slip.

Last year I got stuck in Israel due to an airline strike. Instead of dealing with the foreign ticket agents, I placed an overseas call to my travel agent and let her work things out using the more efficient American computers. It's all part of her job—but I give her a bonus each Christmas in appreciation for helping me in what would be a full-time headache otherwise.

IN THIS ISSUE I AM SPOTLIGHTING...

## THE CHRISTIAN BUSINESS?

If someone in your flock is thinking of opening a "Christian business," for God's sake try to talk them out of it.

The kingdom of God has suffered unspeakable damage and blushing embarrassment over the last few years by well-meaning Christians who have opened "Christian businesses"—and then not been able to live up to their name.

For unknown reasons I have been directly involved with several of these.

### CASE STUDY #1

Twelve years ago a group of engineers at Cape Kennedy, Florida, were laid off from work when NASA cut back on the space program. Ten of them, all Spirit-baptized brothers, interpreted this to mean they should form a "Jesus engineering firm." They were going to manufacture, among other things, Christian sewer systems using a new (then) technique called reverse osmosis. Most of these men were members of the church where my leader's staff leaned in the corner of the room. Before long I was involved with them in this exciting new adventure, meeting weekly for prayer and Bible study, listening to their dreams and doing my best to encourage them in their endeavor to have a Christian engineering company.

Soon all the money ran out, and since there was virtually no income, they began to raise money from the body of Christ to support them in their venture. They formed a "holding company" to receive donations. I wrote letters to many of my friends. I not only lost \$6,000 of my own money before Koinonia Engineering Services went belly-up, but I persuaded a number of my friends to invest money which they lost, too. One dear brother, a retired



university president, lost close to \$40,000. It was a sad day when Koinonia closed shop—admitting total failure.

#### **CASE STUDY #2**

Several years later a group of Christian financial planners moved to Melbourne from New England to bring the National Institute of Christian Financial Planning (NICFP) under the “covering” of the Tabernacle Church.

By the time that business went into bankruptcy Christian investors had lost almost \$2 million. Only by the grace of God and the wise counsel of the church’s CPA did the church escape unscratched when the district attorney brought multiple fraud charges against the president and his staff. Some of the men, including one who had been an elder in our church before resigning to keep the church from being involved, spent time in jail. Their story made the front page of the local paper many times before final judgment was in.

Fortunately, the church escaped legal involvement, but I lost about \$30,000 in that venture—most of which was a retirement nest egg set up in a Keough fund. Others lost far more.

All those people were (and remain) my dear friends. None operated with malice. None entered into business with the intent to defraud. They just went under due to poor management. I have forgiven; but I do not believe I am to forget. Remembering keeps me from repeating my mistakes and investing in another “Christian business.”

#### **CASE STUDY #3**

Last year my son-in-law sold his car through Maranatha Motors in Tulsa. He and my daughter, both graduates of ORU, are extremely dedicated to the Lord.

They felt, since they needed to sell their car before they returned to Florida, that they should do business with a “brother in the Lord.” However, the “brother”—a former student at Rhema Bible School in Tulsa—took their car and gave them a rubber check for \$9,200 in return. Later he stopped payment on the check, which he had post-dated so to escape criminal prosecution in the state of Oklahoma. I called the dean of students at Rhema and he was both sympathetic and cooperative.

However, since “Honest John” was no longer enrolled at Rhema they had no authority. The kids contacted a “Christian lawyer” in Tulsa who agreed to take the case to civil court for a mere 50 percent of the settlement. Later they regained most of their money by hiring a non-Christian lawyer and going after the bond money.

However, other ORU and Rhema students who had sold their cars through Maranatha Motors were not as fortunate and at least one lost all his money he needed to pay his tuition for his final year of medical school at ORU.

#### **CASE STUDY #4**

Recently I had lunch with a well-known Pentecostal preacher in our community who runs a “Christian tour business.” The day before, he had been forced to call 23 people from around the nation who were planning to leave the following day for Israel and tell them he had used their \$40,000 to pay for tickets for the last tour group. There was no money left. These folks were already packed and waiting to catch the plane when he called to tell them they were not going because they had no tickets. He had enlisted most of these people and bilked them of their money by advertising in Christian magazines. “All



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I need is financing," he told me with trembling lips. Then he asked if I knew any rich people who would like to invest in a Christian business.

The following week the sheriff's department picked him up at the airport as he was attempting to flee. His company, Space Coast Christian Travel, Inc., was placed in receivership, and a jury found him guilty on five counts of grand theft. At this writing he's in jail awaiting sentence. The newspapers have had a ball with the story—on the front page, of course.

It was my old friend, Art DeMoss, who made millions of dollars in the insurance business, who first warned me about this kind of thing. He wisely pointed out the vast difference between Christians in business and a Christian business.

Factually, there is no such thing as a "Christian business"—even if you put a dove on the door of your loan shark office. The bottom line of a business is to make money. Businesses are designed to get—or they fold up. On the other hand, Christians are instructed to minister, and the bottom line of ministry is giving, not getting: opposite positions. You cannot operate a business as a Christian enterprise any more than you can operate a church as a business. They run by different principles. A truly Christian business would mean your basic purpose for existing would be to give money away. A business cannot operate that way. That's for churches and foundations. The entire purpose of a business is to make a profit. That means good management, hard business deals, and operating in the black while holding all the while to the Christian ethic of honesty.

Let's have more Christians in business. But for God's sake, let's do away with the myth of the Christian business.

## PERMISSION TO REPRODUCE

A number of churches have asked for permission to reproduce the **Buckingham Report** for staff members, elders and others in leadership. I am delighted for you to photocopy and distribute to your leaders. We do that in our own church. There is certainly no need for a church to have more than one subscription. I do ask you to limit distribution to your own church except those you copy to give to friends for special emphasis or to encourage them to subscribe themselves.

