



EPHESIANS LIFE MINISTRIES

Professional Christian Counseling

1620 Elton Road, Suite 204, Silver Spring, Maryland 20903
301-439-7191 www.ephesians.org

Fall
2011

Your Donations at Work: A Day in our Silver Spring Office

- 8:45 Kyle, our office manager and intake coordinator, arrives, unlocks the doors, and checks the voice mail messages that came in after hours. A mom who found our number while searching for Christian counselors in the area would like a call about help for her son. A man called to see if one of our male therapists has any openings.
- 9:00 Michael, our accounts manager, arrives, sorts through his mail, and begins posting the payments that came in the afternoon before. Our client management and billing software facilitates the accounting, but with 23 therapists, 12 locations, and close to a thousand clients using multiple insurance companies, there is a lot of accounting to be done.
- 9:45 Sarah, a new client, arrives for her 10:00 a.m. appointment. She is escorted to the waiting room and given the paperwork to complete. We know that people are hurting when they come to us, so we try to be welcoming. Many of our clients comment that they find our office to be a very friendly and caring place.
- 10:00 Therapists and clients arrive and begin counseling sessions. Doors are closed and white noise machines are turned on to provide additional confidentiality. As they come out of the sessions, we hear words of appreciation from the clients and words of encouragement from the therapists. We know that this work is why we are here.
- 10:30 The phones are very busy today. It seems that there is an endless stream of people who are seeking counseling services. We do our best to help those we can, but many of our therapists are at capacity so we do have to turn people away—or ask that they call back in a week or so to see if anything has opened up. For this reason, we are always looking for new licensed therapists to work with us.
- 11:00 Brena, our Executive Director, meets with a vendor for a foundation research product. The Board of Directors has decided to make seeking grant funds a priority as we struggle to meet our financial obligations.
- 12:00 Administrative staff, therapists, and volunteers gather in the lunch/work room for noon prayers. We pray for our clients, our therapists, our donors, and our volunteers. We pray for future clients who may be trying to get up the courage to call and ask for help.
- 1:00 Kyle meets with a prospective volunteer. We have been advertising through the Montgomery and Prince George's County Volunteer Centers for help in the office with tasks such as data entry, answering the phones, copying, and filing. Volunteer assistance supplements our small administrative staff.
- 2:00 Everyone (staff, therapists, volunteers) who is available gathers to sing happy birthday to one of the therapists and have a piece of birthday cake. We enjoy working together and appreciate the opportunity for a brief break and moment of fellowship. We believe that laughter is one of God's best gifts.
- 2:30 Jeremy rings our doorbell. He was at the driving school down the hall and saw our brochures (on the wall outside our door). He wants to talk to someone about his relationship problems and wonders if we can help. Leslie, our part time administrative assistant and one of our therapists, takes him into her office to get him registered as a new client. We won't be able to see him this week, but we have set up an appointment for early next week.

Continued on page 4

Mailing List Malfunctions

Apologies to those of you who requested that we send you our newsletter electronically. A computer glitch caused us to lose that designation. Please use the enclosed card to help us give us your mailing preference or go to the "Contact Us" section of our web page.



Back-to-School Boundaries

This article is reprinted, by request, from a 2007 newsletter.

The children are back in school. Schedules that may have been relaxed over the summer are being renegotiated. For younger kids, there may be earlier bedtimes and homework battles. For older kids, there may be discussions of which extracurricular activities will be selected and how they will get there. For kids of all ages, there may be issues of getting up, dressed (including what is appropriate to wear), and out the door on time.

Back-to-school season may be a good time for parents to take a look at their boundaries. Do you find yourself dreading the daily battle to get your teenager out of bed in the morning? Do you find that you are putting more effort into your second grader's homework than she is? Have you been called again to take a forgotten lunch or gym clothes to the school? Has your son spent all of his allowance and then asked for a loan to buy a ticket to a dance?

Sometimes it just seems easier to take the responsibility on ourselves than to teach the child responsibility by letting him suffer the natural consequences of his actions. Sometimes we may have a difficult time seeing our child in pain, so we remove the pain before the lesson is learned from it.

Perhaps the most basic boundary concept that children must learn—and that parents must teach—is that life works on reality consequences. As adults, we know that if we show up late for work every day, we may get fired. If we spend more money than we have, we will end up in trouble financially. If we are unkind and disrespectful to someone, he or she may end the relationship.

Children are not born with this knowledge of reality consequences. Our job as parents—or grandparents, teachers, or sport coaches—is to help children learn and internalize this law. If we allow a child to suffer the natural consequences of her actions—or set appropriate

consequences—she will learn and grow. If we let Jimmy go hungry for a day, he is more likely to remember his lunch the next time. If we buy Sara an alarm clock, expect her to wake herself up in the morning, and allow her to suffer the consequences if she misses the bus or is tardy, she is more likely to grow up with a sense of her own responsibility for her actions. If we set a boundary with a reality consequence (e.g., no television until homework is done, a two-minute time out for hitting, no loans or advances on allowances), our children learn to accept responsibility for their own actions and decisions.

Alternatively, if we intervene and prevent the natural consequences, they will come to believe that it is not their responsibility and that someone else will be there—or *should* be there—to take care of them.

Rescuing may come more naturally to us as parents than allowing consequences. We may find it hard to see our child in pain. We may end up causing long-term *harm* because we could not tolerate seeing short-term *hurt*. The child *is* going to suffer and experience pain. It is much better for him to suffer when the consequences are missing a dance or getting a bad grade than when, later in life, they may mean the loss of a job or the end of a marriage.

Parenting is hard. Setting and enforcing boundaries in a relationship will almost always generate resistance and anger. As Cloud and Townsend say in *Boundaries for Kids*, "Part of...parenting is tolerating and enduring your child's hatred of your boundaries." Sometimes parents need to address some of their own issues to enable them to be better parents to their children.

Parenting is a privilege. Our children are entrusted to us by their heavenly Father to love, nurture, and teach. It is a great joy to watch our children become responsible, happy, well-functioning adults.

May God bless you on your journey!

Thoughts from one of our therapists...

For me, working at Ephesians has some special benefits. The office space, though not luxurious, is comfortable and warm and inviting to our clients. I am one who appreciates the concept of more with less and at Ephesians our environment conveys that simple message. The love of Christ that motivates me also reminds me that the Savior of the world came to us in a manger, simple and powerful beyond measure! Matthew 25 tells us that we are to serve "the least of these." Here at Ephesians I am able to offer services to those who would be turned away from "high end" treatment practices. We have a committed group of therapists who care about their clients and about each other. I love that we can pray together—for our clients, for the ministry, and for each other. None of us is ever going to get rich working here, but I truly appreciate the opportunity to work in an atmosphere where the "charity of the spirit" is ever present.

Carol Binta Nadeem, MA, LGPC, CCDC

Beyond Your Checkbook

Since our beginnings over 30 years ago, Ephesians has benefited from cash donations from many generous individuals to carry out our mission. These **cash gifts**, which come as checks, credit card donations, and through on-line giving, provide us with much needed “here and now” support. Another form of current gift is stock. A gift of **appreciated stock** provides the ministry with cash and provides you with a tax benefit. For example, if you donate stock that is worth \$1,000 and for which your cost basis (what you paid for it) is \$200, you receive the tax benefit of a charitable gift of \$1,000 while avoiding the capital gains tax on the \$800 profit you would have made if you sold it and held the cash. (Ephesians does not hold stock. All gifts of securities are sold upon receipt.)

In addition to “here and now” support, there is a whole category known as “planned” or “deferred” giving. These gifts, which may range in size from small bequests to large trusts, are given in the present but Ephesians does not realize the benefit until some time in the future. Deferred gifts help us to provide for the future of the ministry, to assure that funds will be available beyond our lifetimes.

The most common form of planned giving is a **bequest**, a gift made through a will or living trust. Bequests may be stated as a percentage of the estate, as the residual of the estate, or for a specific dollar amount. Since a will can be changed, no income tax benefits are associated with a bequest. However, the owner's estate is reduced by the amount of the bequest for estate tax purposes.

A second type of planned giving is from **retirement plans** and **life insurance**. Retirement plans, unfortunately, are double taxed when passed on to heirs. The retirement plan amount is subject to estate taxes and your heir(s) must pay income taxes on the plan. However, by naming Ephesians as the primary beneficiary of your 401(k), pension, or other retirement plan, you avoid all income and estate taxes on your plan. Life insurance provides another way to give, particularly if you no longer need the benefits of your life insurance policy. When you name Ephesians as the beneficiary and assign ownership to Ephesians, you receive a charitable deduction and you may also reduce your estate taxes.

A third type of planned giving is from several types of **charitable remainder trusts**. These are referred to as “split-interest” gifts because you retain the right to receive income from the assets as long as you live, and Ephesians receives a continuing stream of income from the assets at your death. An advantage of the charitable remainder trust is that a number of organizations can be specified in the trust agreement so that one gift can benefit several charitable interests. The trust is funded with an irrevocable gift. A substantial income tax deduction is available the year the trust is put into effect, and the deduction can be carried forward if necessary. A charitable remainder trust can easily be set up through a community foundation.

(Please remember that it is important to consult your attorney and financial adviser before entering into any type of planned giving arrangement.)

Did you know?

- Ephesians has 25 licensed therapists, including male, female, African-American, Asian, and Caucasian.
- We have therapists who speak Spanish, Portuguese, Chinese, Korean, and American Sign Language.
- Our clients range in age from 3 to 83 years old.
- Nearly one-third of our clients are referred to us by friends and family.
- 98% of our out-of-pocket clients pay a reduced fee.
- In the first 6 months of this year, we wrote off nearly \$35,000 in pro bono services.

Your Donations at Work (continued from page 1)

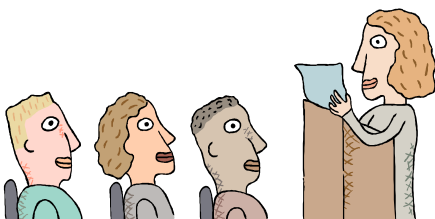
- 2:45 Marcia, our billing specialist, calls to talk to Brena about some client accounts. Payments were denied because the insurance company keyed in the ID number incorrectly. They will send the claims back for re-processing but it will take 2-4 weeks. Phone calls to the insurance companies to investigate denied payments take many hours every week.
- 3:15 We receive a call from a pastor who wants to refer one of his parishioners. She has recently lost her job and has no insurance. One of our therapists will be able to see her thanks to donations to our Founders' Fund, which pays for therapy for clients who cannot afford it.
- 3:30 One of the therapists comes in from her office in the suite next door with a big smile. She had a significant breakthrough with her client and is thankful that God is at work in his life. We are again reminded that this is why we are all here. Sometimes the news is not as good. Clients may be unresponsive, couples may fight angrily, or a parent may pull a child out of therapy prematurely. At those times we are reminded that God is in control and we give it to Him.
- 4:00 Our mail carrier arrives with the day's mail. We flip through the stack as we ask him if he brought us lots of checks today. The mail will get processed in the morning when Stephanie, one of our faithful volunteers, comes in. Hopefully, the deposit will be enough to cover the week's bills.
- 4:30 Things are getting busy—late afternoon and evening appointments are the most popular—and now there is a space problem. There was a mix-up with the room schedule and we have a client coming in at 5:00 with no place to see her. It takes some juggling, but we are able to arrange a room. We know that we can't afford a larger office, but wish we had more space to grow. Tomorrow we'll contact some more churches to see if we can find some additional space.
- 5:00 The phones are turned off for the day. Any calls that come in after hours go into voice mail to be addressed tomorrow. With the phones quiet, we can get to some of the paperwork that kept getting pushed aside during the day.
- 6:00...or 6:30...or 7:00 The administrative staff locks up and heads home. It has been another busy day. We say a prayer of thanksgiving for the opportunity to work in this ministry. Tomorrow will be another day—with different challenges but the same God in charge.

Please prayerfully consider a donation to our ministry.

We are constantly inspired by the stories of our clients. Ellen (not her real name) is a professional woman who, seeing herself as strong and competent, was surprised when she recognized that she was feeling sad and having difficulty focusing at work. On the advice of a friend who knew that she was a deeply spiritual person, Ellen contacted Ephesians and began the long process of healing. Fearful of being judged at a time when she was feeling very vulnerable, she instead experienced respect, felt heard when she spoke, had beliefs challenged, and was prodded to examine her life through adult eyes rather than through the eyes of a wounded child. By embracing the pain of her past, Ellen was able to capture the benefits of Jesus' graces, blessings, healings, and truths.

Your gift is an investment in the lives of people like Ellen. You can share in the joy that we experience as we witness healing. Please use the enclosed envelope to send a gift today.

We would love to visit your church or ministry group.



Does your church have a special need? Would your women's group like a speaker on depression? Are you in need of a seminar on grief? Could your men's group benefit from a presentation on anger management? We offer educational seminars, testimonials, and therapy groups. Call the office for more information or to speak to someone about a request.

Thank you to our 2011 Donors

(as of 9/15/2011)

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You can help us grow!

There are many ways that you can support Ephesians. Your financial gifts, your time, and your prayers are all very much appreciated. We would also benefit from your help in building our donor base. Do you know someone who might be interested in hearing about Ephesians? If you would share his or her name, we would send a one-page letter of introduction. A sample of the letter may be found on our web site. You may also give us a name on-line by clicking on "Make a referral."



Ephesians Life Ministries, Inc.
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Message from the Executive Director

On this 10-year anniversary of the 9/11 attacks, we remember where we were; we remember the horror, fear, and pain; and we remember the families of those who died that day. Today we witness the ongoing tensions and fighting in the Middle East and elsewhere and we pray for peace. But let's not forget the violence that occurs every day behind closed doors in our homes. At Ephesians we see these victims every day—the child who witnesses his parents' fighting and is told that he is a burden; the adult woman who is, for the first time, telling someone about the sexual abuse she suffered as a child; the husband who is chronically depressed from years of being verbally attacked and berated by his wife. The emotional toll of abuse at the hand of someone who is supposed to love and care for us is immense. If you know someone who is in an abusive relationship, give him or her our phone number—and the assurance that there is help and hope. And let's all continue to pray for peace.



Will you help?

Ephesians Life Ministries is a professional, Christian counseling organization that has been providing services in the Washington Metropolitan Area since 1979. We are a non-profit organization in accordance with Section 501(c)(3) of the Internal Revenue Code. Donations are tax-deductible to the extent the law allows. Donations payable to Ephesians Life Ministries may be sent to the above address or, to donate by credit card, call 301-439-7191 or go to www.ephesians.org.

