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Cedar Lake Ministries, Inc.



Cottager Residents' Manual

CEDAR LAKE MINISTRIES, Inc RESIDENT'S MANUAL Effective January 1, 2000 Revised June 2011

INTRODUCTION:

Cedar Lake Ministries exists to provide a life-changing environment for evangelism and spiritual growth. Along with camps and conferences this goal is also achieved through a residential community of Christian homeowners.

Whenever people live or work together it is important that they have a common understanding of what is expected of them in the way of conduct and interpersonal relations. If we have an appreciation of others, misunderstandings and tensions can be minimized.

Our main concern is being a Christian community that stands for the Lord and lives in harmony. All residents should have a heart for the Conference and Camp ministry. Our residents' involvement in Men's Fellowship and volunteering for camp programs are very important to the strength of the overall ministry. Lake County Recorder!

A. YOUR HOME:

- 1. CLM is not responsible for loss due to fire, theft, accident, windstorms or other natural disasters. A certificate of insurance must be on file in the office for a minimum of 80% of the value of your structure and a minimum of \$250,000 liability coverage. This coverage protects CLM if someone is injured on your property.
- 2. Cottagers are responsible for the cost of water and sewer repairs from their cottage to their property line. Each resident should have a water valve located next to the water main to turn their water off if necessary All water lines and fittings to your home must be kept in good condition and free of leaks. Any leaks must be repaired immediately. Only k-copper tubing or 100 PSI polyethylene (or greater) coil pipe may be used for water connections. All fittings must be nylon, plastic or brass and all clamps must be of the ALL stainless steel varieties. For water, it is a two-inch mampipe and for sewer, it is the town approved sewer mains.
- 3. Your cottage must be properly maintained so as to be safe, habitable, and present a neat and acceptable appearance, including but not limited to the following:
 - a) Keeping the lawn mowed, shrubbery trimmed and leaves raked. First lawn cut must be performed by May 15. According to the regulations from our garbage service, grass clippings & tree branches may NOT be placed in the dumpsters.
 - b) Removing trash and debris from your property
 - c) Maintaining the exterior of the building in an attractive condition.

- 4. If in the judgement of the Cottager's Committee your home is not safe, habitable, or otherwise in satisfactory condition you will receive written notification to clean up the property, make necessary repairs, or otherwise restore the home to an acceptable condition. If within 60 days of receipt of such notification the homeowner has failed to comply with the Cottager's Committee recommendations, appropriate repairs and/or maintenance will be performed using funds from the Cottager's fund and the costs passed on to the homeowner in the form of a special assessment with interest.
- 5. If in the judgement of the Cottager's Committee the homeowner has repeatedly failed to comply with the above rules regarding property maintenance, a recommendation may be made to the CLM Board of Directors that:

a) the homeowner be evicted, and

- b) the property be sold and the sale proceeds (minus unpaid assessments and taxes, and other reasonable fees and costs) returned to the homeowner within 60 days of completion of the sales transaction.
- 6. Residents must Cooperate with any utility company that is repairing utility company lines. CLM is not responsible for any damage caused by utility company.
- 7. The Resident's home is intended for residential use. Any business operated from your home must be approved by the Board of Directors. Areas of concern include, but are not limited to, traffic to and from the residence and storage of equipment and supplies.
- 8. Homes should be lived in only by owner. No rentals, unless approved by CLM. There shall be no sub-rentals or subleasing of lots unless approved by CLM.
- 9. Equipment, such as washing machines, refrigerators, freezers and unapproved storage units will not be kept outside.
- 10. Any construction that requires a beilding permit by the Town of Cedar Lake or affects the leased lake front must be approved by the CLM Cottager's Committee and comply with all City and County codes. Construction that requires an exterior wall to be moved, roof line changed, porch added or addition of a shed or garage are examples that need a building permit. Storage sheds are to be of wood frame construction with wood siding or siding that matches the cottage. Newer updated plastic storage sheds are allowed. Swimming pools that require a city permit are not allowed. Car ports also are not allowed.
- 11. New homes to be built on the Conference Grounds will need to meet all Indiana building codes for single family homes.
- 12. The process to have your building plans approved by CLM Cottager Committee is:
 - a) You will need to file, at the CLM office, scaled construction drawings with floor plans, elevations, and proposed location on the lot and with other information that

- you feel would be helpful to the CLM Board or Town of Cedar Lake. If you need help please feel free to contact the Chairman of the Cottager Committee.
- b) The Cottager Committee Chairman will present the plans at committee meeting.
- c) You will be notified of approval by the committee in writing. This letter will be needed to acquire a building permit from the Town of Cedar Lake.
- d) If your request is denied by the Cottager Committee, you may appeal to the full Board of CLM by writing a letter to Cedar Lake Ministries.

B. YOUR LEASED LAND:

- 1. Fences are not permitted.
- 2. Flowers and shrubs may be planted by residents but must be maintained in an orderly fashion.
- 3. Maintenance and care of lawns is the resident's responsibility. Grass must be kept neatly trimmed as necessary to maintain a clean and orderly appearance.
- 4. If your yard is not maintained, you will be notified by CLM Cottager's Committee and given 7 days to rectify the issue. After the seven day period the CLM Cottager's Committee will hire a professional landscaping company to clean up the property and CLM will bill the owner accordingly.
- 5. Grass, shrubbery clippings, leaves, or tree trimmings may NOT be burned in Lake County. Grass & shrub clippings, branches, and leaves may NOT be put in the dumpsters. These items should be brought to the appropriate location near the Maintenance Building. Leaves will be collected for several weeks in the fall season. CLM will hire someone to pickup leaves each fall. Funds are taken from the Cottager Improvement Fund to pay for this.
- 6. There are many pipes and wires inderground. He digging of holes on resident's property without prior approval from CLM and the utility companies.
- 7. Removal of any tree on leased property must receive the CLM Cottager Committee approval. Any tree removed by the property owner (not due to storm or natural disaster) must be replaced on the property with a 2 ½ inch trunk size tree, or bigger, by the lease owner. If the lease owner doesn't want a tree on their property, the value of a new tree of that size must be donated to CLM, to be used to plant a tree elsewhere on ministry property.
- 8. Recreational Vehicles, trailers, or pop-up campers may be used on residents leased property for a period up to two weeks by simply contacting the office for approval. Use for periods longer than two weeks are discouraged and will need to be approved by the Cottager's Committee.

C. YOUR NEIGHBORS AND YOU:

"In essentials, unity... in non-essentials, liberty... in all things charity."

- 1. Be a good neighbor. We ask the cooperation of our residents to help make everyone's stay enjoyable. Please keep all noise down after 11:00 p.m. and remember all children and teens should be at their cottages by 11:00pm.
- 2. No loud parties or excessive noise will be permitted at any time.
- 3. The public use of alcoholic beverages is prohibited. Profanity and immoderate conduct are inconsistent with the goals and mission of CLM.
- 4. Smoking is discouraged throughout the Conference Grounds. Please instruct your guests that smoking is not allowed in the ministry areas and should be done discretely around your home.
- 5. Any complaint about your reighber must be in writing and the person making the complaint must sign his or her name to the complaint before it will be considered.
- 6. The shooting of firearms on the Conference Grounds property is limited to those cottagers that have leased lakefront property and must conform to all state and local codes and ordinances. Shooting of firearms anywhere else on the conference grounds property is prohibited by the town of Cedar Lake, Indiana.

D. YOUR CLM CONFERENCE AND RETREAT AREAS:

- 1. This area is available to use when not in use by guests of the ministry. There is no extra charge for its use. Guests of the residents are welcome to use the facilities provided. We do ask the cooperation of our residents to use good judgement as to the number of guests and the frequency of visits.
- 2. A resident will be responsible to see that their guests abide by all conference rules.
- 3. Persons using the recreational facilities do so at their own risk.
- 4. Use of the recreation center will require that an adult be present.
- 5. See more specific instructions under section Section K. Camp Discounts.

E. VEHICLES, GOLF CARTS, AND BOATS:

- 1. Large commercial trucks or commercial trailers will not be allowed in CLM except for deliveries. They damage our roads.
- 2. Repairs to vehicles shall be limited to emergency repairs only. All other work must be done in a garage. Cars and boats must be kept in running condition and properly licensed and insured.
- 3. Boat owners who will lease a boat slip from the Men's Fellowship will be responsible to follow all posted rules at the marina.
- 4. No landing of motorboats is allowed on the lakefront.
- 5. All motorcycles must be licensed to be driven on Conference Grounds and follow the motor vehicle laws. Also, all drivers must have the appropriate operator's license.
- 6. Scooters and motorcycles must stay on roads must have mufflers and come and go quietly to not ride through CLM for amusement order!
- 7. Golf Carts and ATV's are allowed on the CLM property and must be operated by a licensed driver. At no time is reckless behavior or driving allowed. CLM grounds speed limit is 10 miles per hour. If there is a complaint filed observing either an under aged operator or reckless driving, the CLM Cottager's Committee will notify the cart owner of the complaint and ask that the cart owner resolve the issue. If the owner receives a second complaint, CLM will set up a personal meeting at which time the owner will be told that if another incident happens they will lose the right to use the golf cart on CLM property.
- 8. Speed limit on CLM roads for all vector velocies is 10 miles per hour. There are many children who play around these roads and people use them for walkways. Please be careful and abide by the 10 mph speed limit. No vehicles are allowed in the mall area when guests are present.
- 9. Snowmobiles are allowed and should be driven on CLM roads at the posted speed limit (10 mph). Primary driving areas are the lake or off the grounds only. Access to the lake is by way of the road to the boat pier. Driving on the ministry fields or Cottager's leased land is prohibited.

F. GARBAGE PICK-UP:

1. Unless paying for tote service, resident's trash should be taken to the dumpster by the South entrance or across from 13th drive. Because of high use, the dumpster by the dining hall is for kitchen use only. Grass clippings may not be placed in any dumpsters.

2. All junk and larger articles of trash should be put in the large roll-off that is provided between May 5th through June 1st each year. Other times of the year you will have to have the item removed at your own expense. Air conditioners, freezers, refrigerators, tires, and hazardous waste may not be put in the roll off. You will need to make special arrangements for these items.

G. MAIL BOXES:

Residents should check with the CLM office and the Cedar Lake Post Office concerning a P O Box or a mailbox at CLM. Summer residents may have mail sent to their CLM address.

H. DOGS:

- 1. Dogs <u>must</u> be on a leash when inside CLM. Dogs should never be free to roam. Droppings must be picked up immediately by owner.
- 2. Noisy and aggressive does are not welcome. It is your responsibility to see that your dog is kept quiet. If your dog, in any way, disturbs other residents, and a complaint is issued, the CLM Cottager Committee will meet with the dog owner to discuss resolution. If the dog or animal cannot be controlled, the owner will be asked to remove it from CLM property.
- 3. Dogs are not allowed at any time in CLM guests' recreational areas or on the public beach, except in the case of handicapped assistance dogs.

I. PAYMENTS OF ASSESSMENTS AND LATE CHARGES:

- 1. Assessments are due and payable four (4) times per year: January 15th, April 15th, July 15th, and October 15th.
- 2. If the assessment is not paid by the due date before the office closes, there will be a late charge of 10% added.
- 3. If the due date falls on any holiday or Stinday, assessments must be paid before the office closes the preceding day.
- 4. Assessments are payable by check, money order, credit card (with an added handling fee) or cash only in the exact amount. Checks must be made payable to CLM. No second party checks allowed. Any extra fees or charges that are due shall be considered part of the assessment and shall be collectable as such.
- 5. Delinquent Assessments: Please see Board of Directors notes under General rule # 3 below.

J. SELLING YOUR HOME:

- 1. Any home being sold, leased, or rented must be in a safe and presentable condition.
- 2. CLM must screen all applicants for a born again Christian testimony, credit and character. Purchase or lease of home is limited to Christian adults 18 years or older.
- 3. Advertising the sale of your home may be done by:
 - a. Word of mouth
 - b. An advertisement in the CLM newsletter or other approved Christian publication
 - c. Placement of a notice on the bulletin board in the CLM office or other Christian facility, such as your church.
 - d. A single "For Sale" sign may be erected on the property.
- 4. Advertisement in newspaper or other outside non-Christian publications is prohibited.
- 5. Any person who tribe its a home or cottage, purchases a home of cottage or lives in a home or cottage from a family member or friend will be subject to meet the same requirements that all resident must meet to purchase a home. If the inheritor or purchaser cannot meet these requirements the said property will be put up for sale and all proceeds of the sale of the building will go to the inheritor.
- 6. Costs that need to be considered when selling your home:
 - a) All association fees must be paid in full.
 - b) A Lease transfer fee will be collected by CLM. This can be negotiated to be paid by the buyer or seller.
 - c) Home and leased land must be brought up to a safe and presentable condition. (See Cottager's Committee check list)
 - d) All fines assessed must be paid prior to lease transfer.

K. CAMP DISCOUNTS

For many years, cottagers have been active participants in the camps and retreats that are held on the grounds. This shared vision and ministry is very exciting and we want it to continue for many more years to come. Over the years many different policies have been put into place regarding pricing and there's been a lot of confusion. New cottagers aren't aware of the discounts that are available while long-term cottagers may remember old discounts no longer in place. We want to clarify the prices so that everyone is treated fairly and that we can provide the safest and best programming for both cottagers and guests.

1. Everyone who attends a CLM event needs to register in the office one week in advance. This is the only way that we can assure that we have an acceptable adult to child ratio (for children's events) and have enough food and supplies for all participants. We

- offer early registration discounts for many of our programs. Cottagers (lease signers) are welcome to take advantage of those.
- 2. The <u>Drive-In Rate</u> is the price that is most often charged for cottagers (and cottager's children & grandchildren) if they do not stay in our housing, but return home at night. All programming and meals are included in that rate. Since there is no drive-in rate posted for our Summer Youth Camps, if a cottager's child or grandchild wants to attend all the programmed events (including meals) for the camp, a 50% discount will be given (if they are staying in the cottage). This applies only to children & grandchildren of the cottager who is leasing property from CLM, not to other family members. The <u>full camp fee</u> is charged if the child stays in our housing regardless of the relationship to the cottager.
- 3. There is no discount for Day Camp fees because the rate is reasonable and housing is not part of the program.

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- 4. For our adult events, the Drive-In Rate is used for cottagers and family members, as long as they aren't staying in CLM housing. If a cottager should choose to stay in CLM housing, and we have available space there is a 50% discount of the normal housing rate. This discount applies only to the cottager, not other adult family members or extended family.
- 5. Since cottagers are often our most loyal volunteers, we have special discounts for cottager volunteers. The standard policy for volunteers is for every 4 hours of service, a <u>free meal</u> is provided. If people are volunteering throughout an entire event, meals and programming are provided for free. This is the ministry's way of saying, "Thank You!" We appreciate all the volunteer hours that are invested in Cedar Lake Ministries!

Additional Cottager Benefits & Safety Rules

- 1. Children and grandchildren of cottagers sometimes share beach space with our summer camp children. We welcome this interaction as long as everyone follows our safety rules:
 - a. The first step for cottager children/grandshildren is for the parent and child to come into the office to sign a Farent Release Form. This form will be kept on file for the summer season.
 - b. Each time a family member wants to come to the beach area (while camps are going on) they will need to come into the office to check in and obtain a wrist band. If a child or family member is not wearing a wrist band when swimming, they will be asked to go to the office to obtain one.
 - c. The ministry provides a paid lifeguard during specific hours and he/she is given the responsibility to create a safe environment. It's crucial to everyone's safety that children listen when a lifeguard gives direction and that our lifeguard's instructions are followed.
 - d. Our campers are instructed to come through the gate in our beach area and have their names checked off a list. That way we know how many children we are supervising and can make sure that children are safe. Since we are supervising Cottager children/grandchildren and campers in that same area, every child

needs to come through the gate and give their name. That way we can follow our emergency plan if a child is missing.

- 2. Beach "toys" (canoes or kayaks) are first of all for the use of our paying guests, but cottager's families can borrow the equipment if there is a lifeguard on duty and with the staff's permission, as long as the cottager has signed a release form and given emergency contact information. We need to know when someone is taking a boat into the water so we can tell whether they have returned safely. There is no charge for cottagers to use the equipment but we need to have an emergency number and a signed release form for liability purposes. Enjoying the beach is one of the best things about the ministry property and safety is our greatest concern. Having these things in place will make for an enjoyable experience for all.
- 3. Our campers pay a registration fee that includes Pontoon boat and Tube rides so non-registered guests are not taken out on the ministry boats. If cottager children or grandchildren would like to ride the boats along with the campers, they need to register for the appropriate camp.

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4. The Rec room equipment can be checked out for cottager use but advanced reservations need to be made in the office so that equipment is available for retreat guests. If equipment is lost or broken, the cottager will need to replace it. We ask for your cooperation in notifying the office if anything is lost or broken so we can make arrangements. It's our goal to have everything in working order for retreat and conference guests. Your cooperation makes that possible.

L. Ministry Building Use

In our desire to build a mutually beneficial cottager/ministry relationship, Cedar Lake Ministries offers the following discounts regarding building use. Reservations for specific rooms or outdoor areas need to be scheduled with the office.

Lakefront Pavilion Rental

• The lakefront pavilions are routed to outside groups whenever possible because the income provides funds for the ministry. If a cottager family wants to use a pavilion, they must call the office to reserve it and may rent it at a 50% discount. Rental rates may change so contact the office for exact amounts. In order to have the area ready for the next group, cottagers are asked to clean the area and remove the garbage when they leave.

Cedars Lodge unit rental

On most weekends throughout the year Cedar's Units can be reserved only for groups of 30 or more. Normally individual units are not available for weekend rental unless we have a group cancelation and no replacement group has been booked. Please call the office to check specifics.
 On mid-week nights, the Cedars units generally are available for individual rental. A cottager may reserve units at a 50% discount.

Meeting/Conference Room rental

- On weekends throughout the year, especially Fridays and Saturdays, our conference rooms are heavily booked by groups. On a Friday or a Saturday we can rent conference rooms only if the overnight lodging is fully booked and there are still conference rooms open.
- Rooms are more readily available to rent for showers or family events from Sundays through Thursdays. A cottager may make such a reservation through the office at half the current list room rental price. (For catering, see next item.) Cottagers should do some basic clean-up of the room when they leave and remove the garbage.

Meal Discounts

• Cottagers are given a 10% discount on the current list price of meals. This is applicable only when the cottager is paying the bill. For example, if the cottager is paying the entire bill for an analysers of reception, they would receive the discount for the whole meal. If the cottager arranged for his church to come for a dinner, the discount only applies to the people he/she is paying for. If you are wanting a meal or bringing a group to any meal, please call the office one week ahead of time and let us know what meals you're interested in. This applies to Sunday meals as well.

Fireworks

• Our policy with guest groups and campers is that no fireworks are allowed. If guests are seen with fireworks, please report it to the office and we will take care of it as best we can. Cottage owners and their guests are allowed to use fireworks on their own private property but not on any public use area of conference ground property. The lakeside, boat pier, ball fields, soccer field, RV park, and grassy areas between ministry balldings are examples of public areas where fireworks are not to be used.

M. GENERAL:

- 1. If in the judgment of the CLM Cottager's Committee your property is either unsafe, uninhabitable, does not have a presentable appearance, or is detrimental to the health, safety, well-being and appearance of CLM and/or its residents and guests, you will receive written notification of the deficiencies by certified letter (reference A-3 above).
- 2. If, in the judgment of the CLM Cottager's Committee, a property owner has not completed required repairs and/or maintenance within a reasonable period of time (not to exceed 90 days), a recommendation may be made to the CLM Board of Directors that:
 - a. the homeowner be evicted, and
 - b. the property be sold and the sale proceeds (minus unpaid assessments, taxes, and other reasonable costs and fees) returned to the homeowner within 60 days of completion of the sales transaction.

- 3. The CLM Board of Directors may order eviction of a resident and sales of his/her property under the following conditions:
 - a. Repetitive non-payment of dues and association fees.
 - b. Dues and association fees 2 quarters (six months) overdue
 - c. Felony conviction which would require state notification of a resident sex offender
 - d. Repetitive violation of any rule or regulation established by CLM.
- 4. Please register all complaints with the Cottager Committee or the Business Director at the office.

The Bible Conference Grounds of Cedar Lake Ministries is your home. Please treat it as such. May your stay here be a long and happy one. The preceding rules were not designed to impose hardship on anyone, but to help us fulfill our hope that CLM is and always will be Christian living at its finest.



Resident's Statement of Understanding.

I hereby acknowledge that I have received, read, and understand the Cedar Lake Ministries Resident's Manual. I also understand that the statements contained in the manual are guidelines for my understanding and are subject to interpretation by the Cedar Lake Ministries Board of Directors.

I acknowledge that this manual supersedes all prior and existing policy statements, representations, contracts, understandings, or agreements, whether oral or written, dealing with the same subject matter. I understand that no one other than the Board of Directors has the authority to offer any decisions contrary to the terms of the manual, and such offer is not valid unless it is in writing and signed by 2 members of the Board of Directors. Finally, I understand that Cedar Lake Ministries may change this manual at any time, and such changes will supersede any and all prior and inconsistent provisions contained in this resident's manual.

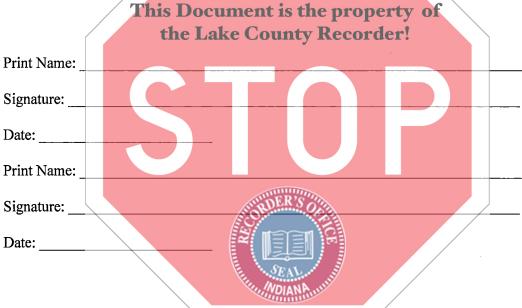


Please retain this copy for your records

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Please return this copy to the office at Cedar Lake Ministries.

Director/Cottagers/Revised Cottager Manual June 2011

To: All Cottagers of Cedar Lake Ministries

From: Cottager Committee of Cedar Lake Ministries

Re: Insurance requirements

Cedar Lake Ministries has been advised by their insurance carrier that all cottagers must provide Cedar Lake Ministries with proof of insurance showing a minimum coverage of 80% of the value of any structures and a minimum of \$250,000 liability coverage. Cedar Lake Ministries is to be named as an <u>additional insured</u> on the policy on a continuous renewal basis. A copy of the current policy must be on file at the CLM office.

Please pass this letter on to your insurance agent so that they can make the appropriate changes no later than November 1, 2011.

Thank you,

CLM Cottager Committee the Lake County Recorder!

Dear Agent,

Please make the aforementioned changes to my policy immediately.

Owners name

Signature

Date

Cedar Lake Ministries.

MISSION STATEMENT

Cedar Lake Ministries exist to provide an environment for evangelism and spiritual growth.

Vision Statement: We are called and committed to the spiritual growth and evangelism of individuals by these means: Adult, Youth, Family Programs and Camps; Conference Programs and a Christian Residential Community

STATEMENT OF FAITH

- 1. We believe the Scriptures of the Old and New testaments to be the Word of god, and the only infallible rule of faith and practice. TOFFICIAL
- 2. We believe in one god, elerhally existing in three persons: Father, Son, and Holy Spirit. the Lake County Recorder!
- 3. We believe that Jesus Christ was begotten by the Holy Spirit, and born of the Virgin Mary, and is true God and true man.
- 4. We believe that man was created in the image of god, that he sinned and thereby incurred not only physical death but also that spiritual death which is separation from God; and that all human beings are born in sin.
- 5. We believe that the Lord Jesus Christ died for our sins according to the Scriptures as representative, substitutionary and complete merifice, and that all that believe in Him are justified on the ground of His shed blood.
- 6. We believe in the resurrection of the crucified body of our Lord, in His ascension into Heaven, and in His present life there for us, as High Priest and Advocate.
- 7. We believe in the second, eminent, visible and personal coming of our Lord and Savior Jesus Christ to establish His Kingdom on the earth.
- 8. We believe that all who receive by faith the Lord Jesus Christ as their personal savior are born again of the Holy spirit and thereby become children of God.
- 9. We believe in the bodily resurrection of the dead; of the believer to everlasting blessedness and joy with the Lord; of the unbeliever to judgment and everlasting conscience punishment.
- 10. We believe in the great commission which our Lord has given to His Church to evangelize the world, and that this evangelization is the great mission of the church. Furthermore, we exhort the people of God everywhere to stand by these great truths and to contend earnestly for the faith that our God has, in His Holy word, 'delivered unto the saints.'

Core Values

Cedar Lake Ministries exists to provide an environment for evangelism and spiritual growth.

God's Word

Complete obedience to God's Word is our highest priority. The Bible is the foundation for all beliefs, instruction, practice, policy, and procedure. (James 1:25, 1 Peter 5:1-4).

Evangelism

Lost people both locally and regionally matter to God, therefore, they matter to us (Matthew 28: 18-20, Acts 1:8).

Integrity

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Integrity is non-negotiable in our board and staff in all we do (Proverbs 16:8, Leviticus 19:11).

Stewardship

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We manage all of the God-given, God-owned resources entrusted to us in order to achieve the goals and vision God has put before us (Matthew 25:14-30).

Prayer

We firmly believe prayer makes the critical difference in all we do & produces the highest return to our ministry (James 1:5, John 16:24).

Family

Because the family is God's primary tool to pass on Godly values for our generation to the next we will strategically invest our time, talents, & efforts to build strong, Godly, everyday commission families (Deut 6:6-9 Psalms 78:5-7).

Excellence

We pay close attention to details, pursuing excellence in order to honor God & inspire greatness. (Col. 3:23-24)

Loving Relationships

Because people will know we are disciples of Christ by our love we desire to treat everyone with respect and honor regardless of race, color, age, sex or denominational affiliation (John 13:34-35 and 1 Thessalonians 2:8).