



November 2018

Dear friend,

I trust you are well as you engage your church in ministry this holiday season. Our staff at Regular Baptist Ministries is grateful for you and desires to support and encourage you in the work of building a healthy church. We pray that God will bless your efforts as you faithfully serve Him.

Although our focus as church leaders is on evangelism and discipleship, every church has business and physical matters to consider. A facet of church ministry is the protection of church members and attendees, assets, facilities, and reputations through providing safe ministry programs and comprehensive church insurance.

Brotherhood Mutual Insurance Company works exclusively with Christian ministries and has a proven track record with Regular Baptist churches. Brotherhood Mutual provides valuable risk management services, many of which are free on its website at <https://www.brotherhoodmutual.com/resources/safety-library/>. Not only does the company offer specialized property and liability, mission travel, vehicle, and workers' compensation insurance programs, but it also offers ministry payroll services through its payroll company, MinistryWorks. Further, A M Best, the insurance rating company, has consistently awarded Brotherhood Mutual an A (Excellent) rating.

As an independent church family responsible for your own decisions, I ask that you carefully consider Brotherhood Mutual for your risk management and insurance needs. When our churches practice good risk management, they provide a safer place for members to worship, resulting in few losses. When that happens, Brotherhood Mutual gives our association a Safe Ministry Reward payment.

Brotherhood Mutual is represented by helpful and knowledgeable independent agents who subscribe to a code of ethics based on scriptural principles. As the agents serve in their own local churches, they have a good understanding of ministry activities and the potential risks involved.

If you want more information about Brotherhood Mutual and the many services the company offers, you can find it at <https://www.brotherhoodmutual.com/ministry-partners/garbc/>, or by phoning the company at 888.333.3735 ext.7908. Our Regular Baptist Ministries treasurer [Mark Johnson](#), 888.588.1600, is also available to assist you. As always, I desire to serve and encourage you and your church family in the work of the ministry. God bless you.

All for His glory,



Mike Hess

National Representative, Regular Baptist Churches