

The Juniper Tree Ministry:

Hope, refuge, & support for those
serving the Lord from a place of
spiritual brokenness.

Instructor:
Dr. William H. Whitaker, II

Monday, June 1, 2026
7:00PM

Zoom Meeting ID:
964 319 7945

Passcode:
CBA1

*...he himself went a day's journey into the wilderness and
came and sat down under a juniper tree... And as he lay and
slept under a juniper tree, behold, then an angel touched him,
and said unto him, Arise and eat.*

1 Kings 19:4 - 5 (KJV)

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Three Lives of Every Servant Leader

1. Public/Church Life
2. Corporate/Spiritual Life
3. Private/Personal Life

Three (3) Common Crises of Servant Leadership

Crisis #1:

Giving so much attention to our public images and church life that we neglect our spiritual and personal lives.

Public/Church Life (1 Tim. 3:1 & 7)

Spiritual/Devotional Life (1 Tim. 3:6)

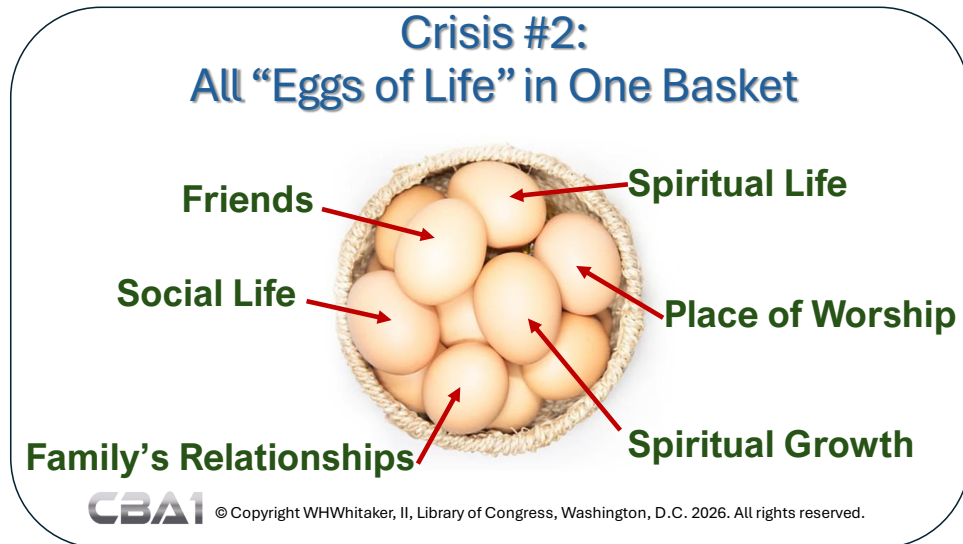
Private/Personal Life (1 Tim. 3:2-5)

Church Leaders vs. Servant Leaders

“_____ leaders” are only concerned with “tip of the iceberg”; their _____ image and relationship with _____.

“_____ leaders” are more concerned about their “underwater mountain”; their _____ image and relationship with _____.

Based upon your Personal, Private, and Home Life, would those closest to you say that you are a “Church Leader” or a “Servant Leader” of the Lord?



Why can *All “Eggs of Life” in One Basket* be a Crisis?

If not rooted in _____, whatever happens to the “basket” (church) will also happen to the _____.

Crisis #3: All “Employment Eggs” in One Basket

1. Understand Church Employment Agreements:

Most ministry employees (to include Pastors) have a Ministry Employment _____ and not a Ministry Employment “_____” with their churches. Agreements describe work _____ while contracts include a guaranteed _____ and _____ for the work to be done.

2. Understand Unemployment “Benefits” vs. “Savings” for Ministry Employees

Church employees are not eligible for _____.

It is the minister’s/staff member’s and the church’s responsibility to establish Unemployment “_____” that cover the pastor, minister, ministry employee after their employment with the church has ended (i.e. resignation, termination, illness, etc.).

3. Understand “Benefit Package Indebtedness”

Rather than _____ the money you’re not expensing on benefits (i.e. cell phone, car, etc.), you commit that money to long-term _____.

Employment-at-Will Doctrine (**Without a Written Contract...**)

- Employment-at-Will is a _____ Law in the United States
- No fixed _____ of employment
- Either the employer (church) or employee (Pastor/staff member) can end the employment _____
- No specified _____ / _____ for termination
- No prior _____ is needed for termination
- _____ no reason is needed for termination

Almost No Reason Needed for Termination







Public Policy Exception: Church employees cannot be terminated for actions that are consistent legal public _____ (i.e. filing a workers’ compensation claim or refusing to follow and illegal directive by church officers).

Crisis #3: All “Employment Eggs” in One Basket:

How Many *Eggs of Life* Does Your Pastor/Church Employees Have In Your Church Employment Basket?

-  **Not Allowed to Have Other Jobs Outside of the Church**
-  **No Income Other Than Church Salary**
-  **No Health & Life Insurance Other Than Church Coverage**
-  **Retirement Contribution with No Other Retirement**
-  **Church Owns/Pays For (Partial/Total) the House in Which You Are Living**
-  **Church Owns the Cell Phone and Number You Use for Personal Business**
-  **Church Owns/Pays For (Partial/Total) the Car You Are Driving**
-  **You Have No Severance Package Nor Unemployment Benefits/Savings Outside of What the Church Provides**



-  **Work for Hire: The Church Owns Your Ministry Work**
-  **Friends & Acquaintances Limited to the Church’s “Circle”**
-  **Spouse & Children are Expected to Come to Church with You**
-  **Spouse & Children are “Managed” by the Church’s Leaders & Members**
-  **Family Required to Attend All Church Activities**
-  **The Church Required You to Sign a *Do Not Compete Clause*: At the end of your church, not permitted to do ministry within an “x”-mile radius of the church.**

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MINISTRY EMPLOYMENT CLAUSES TO ACCEPT & AVOID

SAFE “MUST HAVES”, ACCEPTABLE (WITH/WITHOUT), “ABSOLUTELY NOTS”

Compensation/Benefit Package:	Job Responsibilities	Written Employment Terms	Unwritten Employment Terms	Unwritten Employment Terms (cont'd.)
1. Salary	9. Spiritual Leadership & Congregational Care	13. Regular Work Hours	19. Be Spirit-Led, but Membership Controlled	28. If Salary is Increased, Not to Cost of Living
2. Retirement Contribution	10. Maintain Strong Relationships with All Members	14. As Needed: On Call All Day, Every Day Including Weekends & Holidays	20. Every Church Member is Your “Boss”	29. Limit Friends & Acquaintances to the Church’s “Circle”
3. Health Insurance	11. Attend & Lead All Weekly Worship Services	15. Not Allowed to Have Other Jobs Outside of the Church	21. No Contract/ Job security	30. Spouse & Children are Expected to Come to Work with You
4. Life Insurance	12. Adhere to Specified Dress Code (i.e. Certain Colors, Certain Sundays)	16. Do Not Compete Clause: Not Permitted to Work within 50 miles of Your Church During nor After Employment in Your Church	22. No Severance Package or Unemployment Benefits/Savings	31. ...and Be “Managed” by the Church’s Leaders & Members
5. Church Cell Phone		17. Quarterly Church Conference for Ministry Updates/Discussions with All Members	23. High Termination Rate	32. Family Required to Attend All Church Activities
6. Church Owned Car		18. Annual Performance Reviews by Members & Ministry Leaders	24. No Paid Leave (i.e. Sunday, Sick, Vacation, etc.)	33. Acceptance of Verbal Abuse, Disrespect, & Mistreatment from Church Members & Ministry Leaders
7. Church Owned Housing or Compensation for Your Rent/Mortgage			25. No Guarantee of Being Paid on Pay Day	
8. Personal Development & Continuing Education Allotment			26. Work for Hire: The Church Owns Your Work	
			27. High Probability of No Regular Salary Increase	



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A Covenant of Kindness and Justice to Those Under the Church's Employ

"We engage...to be kind and just to those in our employ, and faithful in the service we promise others." Baptist Church Covenant

It's not right to have Pastors and Church Employees who are "All Eggs in One Basket" and _____ them with 2-weeks _____ pay or no _____ pay at all.

The focus of the Covenant is on _____, _____, and _____ work ("faithful in the service we promise others").

Biblical Example of the Christian Family in Crisis

God does not call Servant Leaders into ministry to _____ our families and relationships with Jesus Christ.

The Christian Family in Crisis

- Oftentimes the family of dedicated _____ and _____ ministry leaders.
- Family members are oftentimes very (possibly) overly _____ in the church.
- More attention in the home is given to the _____ rather than _____.
- No separation of _____ / _____: Home life and church life are often intertwined and intermingled to the point of being inseparable.
- Most (if not all) family conversations are about " _____ " (not _____).
- "Church" (not Christ) has become _____ in the family's homelife.
- Family relationships are sometimes _____ and _____ church matters and ministry decisions.



Church Business Administration Network

June/2026

Wounded Healers Month:

Because Sometimes, it is Servant Leaders who Need "The" Shepherd the Most

The LORD is my shepherd; I shall not want.
Psalm 23:1 (KJV)

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Dr. William "Bill" Whitaker

CBA1 Founder, Director, & Ministry Trainer

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Facilitators



Rev. Andrea Chang

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The Church Business Administration Network

Ministry Momentum:

Servant Leaders Moving Forward During
Seasons of Change

June 8, 2026
7:00PM

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The Shepherd's Staff

Church Employment as a Ministry
& Not Just a "Job"

For "Support" and "Ministerial" Staff Members

...Thy rod and thy staff, they comfort me...

Psalm 23:4

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Monday, June 15, 2026
7:00PM



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The background of this section is a photograph of a forest path covered in fallen autumn leaves in shades of red, orange, and yellow. The trees are tall and thin, with some leaves still on the branches. The lighting is soft, suggesting a bright day with some clouds.

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Summer/2026 Servant Leaders' Classroom
Summer Preparations for Fall Ministry Success

July/2026
Stewardship Ministry Training
**How to Increase Congregation -Wide
Stewardship of Giving, Volunteerism, &
Ministry Involvement in Your Church**



Summer/2026 Servant Leaders' Classroom
Summer Preparations for Fall Ministry Success
August/2026
2027 Church & Ministry Finance Month:
 Preparing Congregations, Ministry Leaders, Finance Officers,
 & Finance Committees for 2027 Budgeting Processes
 (Budgeting for the 1st Time, Finance Reporting, & Internal Controls)

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 CBA1 Founder, Director, & Ministry Trainer



The Church Business Administration Network
Dr. William H. Whitaker, II – Founder, Director, & Ministry Trainer

Arrive. Enjoy. Leave the Rest to Us!

Thank you for your continuous support of
CBA1: The Church Business Administration Network.
 We look forward to further opportunities to serving and
 sharing with you in ministry.

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- _____ of Israel (1010-970 B.C.)
- An _____ of Jesus Christ
- Young Shepherd Boy who Defeated _____
- The human _____ of the Book of Psalms
- _____ the entire nations of the...
 - Philistines
 - Aramites
 - Ammonites
 - Moabites
 - Edomites
 - Amalakites



- “A Man After God’s Own Heart” (1 Samuel 13:14)
- The _____ of the God of Jacob (2 Samuel 21:1a)
- The Sweet _____ of Israel (2 Samuel 23:1b)
- Credited for writing _____ Psalms under the inspiration of the Holy Spirit
- Nearly all of the other Psalms in the Psalter were written under his _____ (1 Chron. 25:6).

David wrote Psalm 124:2-3, Psalm 27:13-14, and Psalm 34:1.



King David's
"Underwater Mountain"
Private/Personal Life

- 8 Named _____
- Approximately 10 _____ Wives
- Unknown Number of _____

(1 Chronicles 3:1-9 & 2 Samuel 12:16-23)

- David had 21 _____
- 19 Sons (The Oldest Being _____)
- 1 Daughter (_____)
- 1 Son Through His Adulterous Affair with _____ that died in infancy

