



THE **HEARTLAND**  
CHRISTIAN COMPANIES

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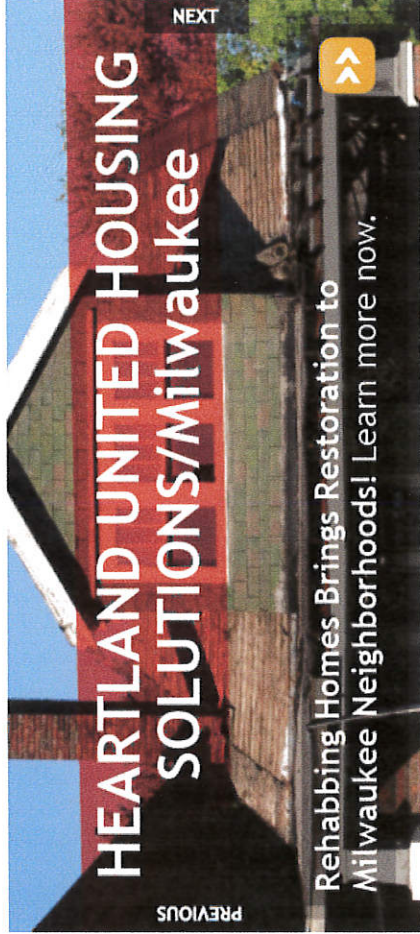
[www.heartlandchristianresources.org](http://www.heartlandchristianresources.org)



**URBAN RESTORATION**  
*Foreclosed and abandoned homes rehabbed to revitalize neighborhoods.*  
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How can Heartland help your community?  
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**HEARTLAND MISSION**

By assisting churches with restoration of blighted homes, leading to restoration of communities, resulting in restoration of hope to blighted hearts . . . "Restoration" is the heart of The Heartland Christian Companies. [READ MORE](#)

**HEARTLAND STORY**

Eighteen years ago, a dozen businessmen with an incredible desire to serve our Lord met in Madison, Wisconsin to pray and ask God to lead them to some exciting new ministry. "We knew we couldn't pastor churches," said Bill Gailbreath, the founding member and now Chief Executive Officer/Chairman, "but we felt God had given us gifts that we prayed He could use." Well, not only did God use their talents, but He led them to places beyond anything they had envisioned. From their humble beginning, their ministry has grown and developed in exciting ways into what it is today ... [READ MORE](#)

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## Group Helps Churches & Ministries Receive Benefits, Products & Services - Now Their Most Important Ministry: Urban Restoration



Eighteen years ago, a dozen businessmen with an incredible desire to serve our Lord met in Madison, Wisconsin to pray and ask God to lead them to some exciting new ministry. "We knew we couldn't pastor churches," said Bill Gailbreath, the founding member and now Chief Executive Officer/Chairman, "but we felt God had given us gifts that we prayed He could use." Well, not only did God use their talents, but He led them to places beyond anything they had envisioned. From their humble beginning, their ministry has grown and developed in exciting ways into what it is today . . . The Heartland Christian Companies, a nationally known Christian business organization with an amazing history.

The development of the Partnership for Church Planting, a not for profit 501(c)(3), was the first venture for these businessmen, helping plant over 43 churches throughout Wisconsin and Northern Michigan. Seeking unique ways to raise money for fledgling ministries, the Born Again Clothes for Kids resale stores were established, soon followed by the Christian Community Childcare Centers. From there, other projects soon followed.

Heartland realized that one of the many obstacles to a new church was that the pastors were spending so much of their "ministry" time doing the "business" of the church. Heartland always felt that one of its missions was to free up time for pastors to do what God called them to do ... pastor their flocks ... and let Heartland help with the business side of the church.

"Little did we know when we started how important our ministry would become and that God had a plan for us all along."

The huge problem of health insurance for our pastors was one of, if not, the biggest budget obstacles for many of our churches, especially the young church plants. Most of them were one-man churches and no group insurance company would touch them. In 2001 Heartland developed a Professional Employer Organization to be able to bring even their smallest churches into a large group to make available to them the same "buying power" as a large company when it came to health insurance and other benefits. Cindy Klug, President of Heartland Christian LLC, stated that, "This was purely a faith-based project ... and it worked! Now even a small church can provide benefits similar to those of a Fortune 500 company," comments Klug. "Not only were we able to give our churches, schools, and camps badly needed insurance relief, but we could help them with all of their human resource problems. With the PEO services we actually do everything from payroll and benefits management to even preparing their entire employee manual," Klug said. The PEO became a wonderful addition to the Heartland portfolio, but it still didn't solve the problems for all of their churches due to financial and size constraints. "We spent many long hours in our board meetings asking God to lead us to the solution we so badly needed, and He did!"

After helping over 250 churches with financing their building and remodeling projects, building eight new churches, helping more than 200 inner-city churches grow and develop

in Milwaukee and Chicago, and developing their own real estate group to help buy and sell church properties, God had no interest in letting the Heartland group rest on its history.

With the help of Brian Ogne, a board member, and then President Emeritus of Timber-lee Christian Center in southeast Wisconsin, a research project was initiated to find ways to offer health and other insurance products to all of our churches, not just the ministries that could afford it. "Like everything else we've done, God led us to the creation of Heartland Christian Resources.org." By bringing in other ministry partners, just as we did with the PEO project, Heartland began to blossom into a national ministry.

By joining with TouchPoint Marketing Group out of Boca Raton, FL, Gailbreath formed an alliance with other Christian businessmen. Heartland realized that if they could sell advertising on their website to the companies, and if their churches, schools, camps, and other ministries would purchase these products - products they use every day anyway - then these advertising dollars could be used to help their church planting efforts and sponsor other ministries. "The most exciting thing to me with our national website is that we are able to offer products and services that everyone regularly needs and uses, only now, a portion of the advertising dollars goes right back into ministry." One of the many areas where Heartland is able to assist churches and help them is their property and casualty insurance needs. Heartland is helping them realize that there are other options available to them and, in many cases, a savings from what they may be currently paying. That translates to more dollars that can be directed towards ministry rather than premiums.

One of The Heartland Christian Companies' long-time goals was to develop a Christian student loan program for our Christian schools and colleges. After being contacted by a company in Boston who represented the Sallie Mae student loan program, Heartland partnered with Perry O'Grady and the Sallie Mae organization to do just that. "I literally went to the office one morning and there was an e-mail from Silver Sword asking us about our ministry and if we would be interested in a Christian student loan program," quoted Klug. "That's how things have always happened here at Heartland. We visualize the projects and God provides the people to get them done."

Even the PEO program, which has been so successful for Heartland, has developed into even more than it was. Cindy Klug stated, "One of the drawbacks, if you will, with our PEO program was that some churches didn't need all of the services that a co-employment relationship offered and yet, had to have the group health insurance - it was basically all or nothing." Well, God sent Heartland a company out of Mishawaka, IN called TruPay that enabled The Heartland Christian Companies to set up its own ASO (Administrative Services Only) ministry. Now churches, schools, camps, etc., can pick and choose the services they need - whether it's payroll outsourcing, benefits administration, etc. or simply doing background checks for new hires. The ASO program brings Heartland's other ministry partners to the table to provide the much needed health insurance products. "It's been a great marriage."

This has been an amazing eighteen years for Heartland ... and to be blessed by so many other like-minded businessmen and women is almost enough ... almost! God has now brought The Heartland Christian Companies to their most exciting and challenging ministry yet - **Urban Restoration**. Currently Heartland is partnering with churches to rehab many blighted neighborhoods in the inner city. They also have been called to Racine County and Tampa, where they will be rehabbing many foreclosed and blighted houses, with the next steps being St. Louis and Atlanta . . . literally any city in America. Their journey has been remarkable ... and where God takes them from here, only He knows!

## HEARTLAND UNITED HOUSING SOLUTIONS/Milwaukee

"For he was looking forward to the city with foundations,  
whose architect and builder is God." *Hebrews 11:10 NIV*

### Partnering to make a difference



Heartland Christian Advisors, Inc. is partnering with Milwaukee churches to rehab many homes in blighted neighborhoods in the City of Milwaukee. This partnership will greatly enhance the potential and success of Heartland United Housing Solutions/Milwaukee as we work together to achieve our goal of bringing restoration to Milwaukee.

#### **We see a simple and elegant solution**

First, we consider all the stakeholders: The City of Milwaukee, the community churches, and the people who desire to live responsibly and want to stay in the community. The City and many financial institutions possess avenues to obtain, sell at vastly discounted prices, or even donate abandoned and foreclosed properties to The Heartland United Housing Solutions/Milwaukee.

#### **Goal of Heartland United Housing Solutions/Milwaukee**

The goal of Heartland United Housing Solutions/Milwaukee is to solve three distinct problems:

- Rebuild the neighborhoods suffering from the blight of foreclosed houses.
- Provide a much-needed source of income for the churches in those neighborhoods.
- Provide education on responsible living, creating sustainable living practices (addressing financial and housekeeping issues) to prevent the houses from facing the same problem in the future.

#### **Basis for the project**

Since the financial crises of the late 2000s, many homes in some of the challenged neighborhoods in Milwaukee have been abandoned and foreclosed. This has left the City of Milwaukee owning over 6,400 homes, and many banks owning even more, contributing not only to a financial strain on Milwaukee in terms of lost tax revenue, but also a strain on the neighborhoods because of the condition and abundance of these abandoned houses.

As these foreclosed houses continue to deteriorate in appearance, it leads to a general decline in the neighborhoods, further affecting property values, the desirability of living in those neighborhoods, and general community pride. These foreclosures not

matters; successful handling and resolution of matters in state and federal courts in 38 different states.

**FRANK B. McDONALD, Attorney**

Frank was born into a large Christian family. His father was an Ohio Pentecostal minister with strict standards, and encouraged his children to serve the Lord, always "toe the line", and work hard to excel in everything they did. As a result, all five boys and five girls of the family have acquired college degrees/backgrounds, and one is a Ph.D. and professor at Case Western University in Cleveland, Ohio. As first-born son of the family, Frank also followed his father's mandates, completing an undergraduate degree in mechanical engineering from Ohio University, followed by a law degree from the University of Michigan. Frank has worked his entire career within Corporate America in engineering and legal roles; he is currently practicing intellectual property with a law firm in downtown Chicago.

Frank's educational background includes a Bachelor of Science in Mechanical Engineering from Ohio University, Athens, and a Masters in Public Policy and Juris Doctorate from the University of Michigan, Ann Arbor. He is an active member of the State Bar of Colorado, State Bar of Michigan, and Registered with the US Patent & Trademark Office. As an attorney, from 1978 through present, Frank has experience in all phases of IP practice, including domestic and international patent and trademark prosecution, opposition practice, negotiating and drafting business agreements, and interfacing with cross-functional teams on product development.

Frank is married, and he and his wife Linda reside in Kenosha, Wisconsin. They have two grown children and 4 grandchildren. Frank has always loved music, and is currently the principal organist/keyboardist at his church in Racine, Wisconsin.

**ARNOLD "ARN" J. QUAKKELAAR - CEO and Founder of BASICS in Milwaukee, Inc. and GENESIS in Milwaukee, Inc.**

Arn attended Calvin College and earned a B.S. Degree in Engineering Physics and Mathematics. His professional career began in 1955 with Johnson Controls where he served for 25 years and was the company's first application engineer and National Engineering and Installation Manager. He then worked with Allen Bradley/Rockwell International as International Vice President of The Global Technical Support Division. His team established 91 technical centers located in 28 countries. Arn was married in 1959 and raised five sons with his wife, Norma. In his home church, Arn has served as Deacon, Elder and Chairman of the Council of Elders and Project Chairman for building a 3,200-seat sanctuary. Arn felt a call into fulltime ministry and in 1996 he spent a year on the streets of Milwaukee, meeting and talking with hundreds of people. He experienced firsthand the dreadful conditions in the city and it was during this time that Arn visited with community leaders, organizations, pastors, deacons, gang leaders and Christians, building relationships in preparation for the work God had for him to do in the city. In 1997, Arn started BASICS (Brothers And Sisters In Christ Serving) in Milwaukee, Inc., a 501(c)(3) non-profit organization ministering to the underserved in the inner city of Milwaukee. BASICS has worked with over 400 churches and ministries throughout Milwaukee. Arn also founded GENESIS in Milwaukee, Inc., a Prison Re-Entry Ministry, now serving hundreds of "Returning Citizens" to assist them in recovery.