

This is your 2012 Budget Planning Information

In this packet, you will find information about Synod's Denominational Ministry Fund; medical, dental, Life, Long-Term Disability (LTD), and Accidental Death & Dismemberment insurance rates (AD&D); and Synod's Retirement Plan.

An electronic benefits calculation worksheet is included as a separate attachment to help you determine the cost of these benefits in the coming year. Enter the information requested in the appropriate boxes for the sheet to perform the calculations. These forms are provided as a courtesy to assist in your planning. Please do *not* return them to this office.

Should you have questions about benefits, please contact Stephanie Bishop (sbishop@arpsynod.org) or Paul Bell (pbell@arpsynod.org), or you may call them at the Office of Central Services at 864-232-8297.

Insurance & Retirement Billing Process

Invoices for insurance premiums and retirement contributions are mailed on a monthly basis. Questions about your invoice should be directed to Brian Such (bsuch@arpsynod.org) or Alisa Prince (aprince@arpsynod.org), or you may call them at 864-232-8297.

Dunlap Grant Applications

While this is not a budgetary matter, please be aware that the deadline for William H. Dunlap Orphanage grant applications is October 1, 2011. The Dunlap Foundation seeks to partner with agencies and ministries which provide all the following for children made vulnerable by the loss of parental care: basic physical necessities; spiritual, mental and emotional well-being; and assistance toward greater self-reliance.

The Dunlap Board of Directors is committed to supporting homes and residential programs that care for orphaned children in much the same way as the Dunlap Home did for 73 years. In addition to excellent physical care, it is a requirement that children also receive sound spiritual enrichment and nurture. For more information, please contact Paul Bell at pbell@arpsynod.org or 864-232-8297, or visit www.arpchurch.org. Click on the Ministries link, then on Dunlap Orphanage **text link** near the bottom of the screen.

DENOMINATIONAL MINISTRY FUND

The Denominational Ministry Fund is the primary means by which ARP churches provide financial support for Synod's ministries.

Synod's goal for giving is 20 percent of your congregation's unrestricted receipts. If your church has met the 20 percent giving goal, please at least maintain that level. If your church has not yet achieved that level, you are encouraged to increase your giving by 1 percent a year until you reach 20 percent.

All churches are expected to contribute at least 10 percent. If your congregation is below that level, please at least maintain your current percentage of giving and increase incrementally as the Lord makes it possible to do so.

As part of a connectional denomination, your gifts support all the ministries of General Synod:

... ***The ARP***, communicating the news and information which is so vital to our understanding of who we are as a denomination--who we are as the *ARP Family*.

... **Bonclarken**, ministering to spiritual needs by providing conference and assembly facilities.

... **Erskine College and Seminary**, training men and women to impact the world for Christ.

... **Outreach North America**, planting new churches and helping to renew existing congregations in the United States and Canada.

... **World Witness**, spreading the Gospel around the globe.

... **Christian Education Ministries**, providing Christian education, training and resources for our youngest to our oldest members.

... **Central Services**, providing administrative support for the ministries of Synod.

Without the Denominational Ministry Fund, a number of Synod's ministries simply would not exist. Please remember that your gifts help our denomination share the Gospel, and therefore have an **eternal impact on lives.**

Denominational Ministry Fund Worksheet

I. Goal for Denominational Ministry Fund

General Synod's goal for the Denominational Ministry Fund is for each congregation to give 20% of its general fund receipts, with a minimum goal of 10%.

To fund adequately the committees, boards, and agencies that carry out General Synod's work in 2012 will require an amount equal to \$118.00 per active member of our denomination.

II. To Determine the Percentage for your pledge in 2012:

A. Enter General Fund Receipts for 2010: _____

B. Amount your church plans to give to DMF: _____

C. Divide "B" by "A." Multiply by 100. _____ % of General Fund Receipts.

III. If your church cannot meet the minimum goal but would like to give a pro-rata share:

A. Number of Active Members for your congregation as reported for 2010: _____

B. Per Active Member total = \$118.00.

C. Pledge Amount: "A" times "B" = \$ _____

Employee Benefit Programs

Insurance

Through General Synod, we are able to provide dental, medical, life, long-term disability (LTD), and accidental death & dismemberment (AD&D) coverage to employees of churches and Synod agencies who work a minimum of 30 hours per week.

Important: While employees may waive the dental and medical coverage, **ALL full-time employees (30 hours or more per week) of churches and Synod agencies, must be enrolled in the Life, LTD, and AD&D program. If any qualified employee in your church is not enrolled in these programs, please contact Stephanie Bishop at the Office of Central Services.** The only exceptions to this policy are members of Pacific and Canadian Presbyteries.

Retirement

Pastors serving under the terms of a Call, who work at least 20 hours per week, World Witness missionaries, and employees of Synod agencies working in supervisory capacities are to be enrolled in General Synod's Retirement Plan. This is a non-contributory (on the part of the employee), defined benefit plan. The church or agency contributes 8.5% of the employee's total earnings (see Benefit Calculation Worksheet) to the plan as required by the *Form of Government*, Chapter X. E. 11 and 12.

We send monthly invoices for Retirement Plan contributions, which, with your assistance, will ensure the accuracy of our records. **If you need to make corrections to any of the information regarding your pastor's earnings during the year, please do so on the back of the invoice and return a copy with your contribution check.**