

2010 Budget Planning Information

It's that time of year again, and back by popular demand is your packet of church 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. A 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 the Office of Central Services at 864-232-8297 and ask for Stephanie Bishop or Paul Bell or email them at sbishop@arpsyno.org and pbell@arpsynod.org, respectively.

New Insurance Billing Process

In October 2009, we are implementing a new system of invoicing for insurance. The new system will provide us with more information regarding your church's historical invoicing and payments, including easy access to current balances. Invoicing will be done on a monthly basis, and quarterly payments can still be made. We know that, as with any new system, there will be some "bumps in the road," and numerous questions will no doubt arise until we all become acquainted with the new method. We are convinced, however, that this new process will be beneficial and worth the bumps involved in making the transition.

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

The deadline for William H. Dunlap Orphanage grant applications is October 1, 2009. 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

ARP congregations have been voluntarily giving to Synod causes since 1963. 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.

While some of our churches recognize the importance of denominational ministry and give sacrificially, a considerable number of congregations do not contribute to the Denominational Ministry Fund at all.

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.

So, is the Denominational Ministry Fund important? Vitally so!

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%. Is your congregation doing so? If not, please consider increasing your pledge by 1% each year until you attain 20%.

To fund adequately the committees, boards, and agencies that carry out General Synod's work in 2010 will require an amount equal to \$120.00 per active member of our denomination.

II. To Determine the Percentage for your pledge in 2010:

A. Enter General Fund Receipts for 2008: _____

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 2007: _____

B. Per Active Member total = \$120.00.

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.

Two coverage packages are available. Rates for both packages are listed on the Benefits Calculation Worksheet.

	Plan A	Plan B
Calendar Year Deductible	\$750 Individual \$1,500 Family	\$1,250 Individual \$2,500 Family
Annual Out-of-Pocket Maximum (In Network)	\$3,000 Individual \$6,000 Family	\$5,000 Individual \$10,000 Family
Annual Out-of-Pocket Maximum (Out of Network)	\$6,000 Individual \$12,000 Family	\$10,000 Individual \$20,000 Family
Lifetime Maximum Benefit	\$2,000,000 per Member	\$2,000,000 per Member

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 organization is not enrolled in these programs, please contact 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.

Payments to the Retirement Plan should be accompanied by a Contribution Worksheet delineating the dates of service covered, the employee's earnings during those dates of service, and the amount of the contribution. A copy of the form is enclosed. You may reproduce as many copies as needed.

Early in 2010, the treasurer and pastor of each congregation will be asked to submit a Report of 2009 Earnings on a form that will be provided by Central Services. The form must be signed by both the treasurer and the pastor and returned to Central Services in order for the earnings to be entered into our records.

RETIREMENT PLAN CONTRIBUTIONS
Associate Reformed Presbyterian Retirement Plan Fund
One Cleveland Street, Suite 110
Greenville, SC 29601-3696

Please enclose this completed form with your contribution for the Associate Reformed Presbyterian Retirement Plan Fund. Contributions are due by the 15th of each month, and should be made payable to **Associate Reformed Presbyterian Retirement Plan Fund**. Associate Reformed Presbyterian Ministers, Mission Developers, Missionaries, and Professional Synod lay employees are Participants in the Retirement Plan.

Church ID #: _____ Presbytery: _____ Period of Earnings: _____

Church Name: _____

(Complete Church Name as listed in Minutes of Synod)

Name of Treasurer: _____

Treasurer's Address: _____

Treasurer's E-Mail Address: _____

Name of Participant: _____

If the Pastorate is Vacant, Date Pastorate Became Vacant: _____

Check here if information above has changed since last report.

REPORT OF EARNINGS

A. Base Monthly Salary

(Salary Paid To Participant Excluding Allowances, but include voluntary salary reductions for payment to 403(b) Tax Deferred Annuity) \$ _____

B. If Manse is Provided Enter 40% of Base Monthly Salary \$ _____

C. Housing/Utility Allowance **Paid To** Participant \$ _____

D. Auto/Travel Allowance **Paid To** Participant* \$ _____

E. Social Security Allowance **Paid To** Participant \$ _____

F. Other Allowances **Paid To** Participant* \$ _____

*Do not include if paid under Accountable Expense Reimbursement Plan

G. TOTAL CREDITED MONTHLY EARNINGS (Sum A – F) \$ _____

H. Enter Number of Months for which Earnings are being reported _____

I. TOTAL CREDITED MONTHLY EARNINGS FOR PERIOD (G times H) \$ _____

J. Contribution Rate _____ 8.5%

TOTAL CONTRIBUTIONS DUE (I x J) \$ _____

Check here if information above has changed since last report.

Send Additional Forms.

FOR OFFICE USE ONLY

Check # _____

Check Date _____

Check Amount \$ _____