CHRISTMAS BENEVOLENT FUND
GUIDELINES
(As Amended to April 2001)

A. Eligibility for Those Retiring:

1. Prior to December 1, 1986:
   a. All former ARP ministers and missionaries and widows of same.
   b. Certain former lay employees of the General Synod or its agencies or widows of those former lay employees.
2. After December 1, 1986, and prior to December 1, 1990, one of the following conditions must be met:
   a. The individual must have qualified to receive a benefit from the Associate Reformed Presbyterian Retirement Plan and, further, must have served a minimum of not less than ten (10) years in active employment at termination of employment; or
   b. If ineligible for participation in the Associate Reformed Presbyterian Retirement Plan, the individual must have served a minimum of ten (10) years in active employment as a minister, missionary, or Synod lay employee; or
   c. The individual must be the widow or widower of a qualified participant as defined above; EXCEPT
   d. With the unanimous consent of the Board of Annuities and Relief (the Board) former ministers, former missionaries, former lay employees of Synod, or widows/widowers of such persons, may be declared eligible participants.
3. After December 1, 1990, one of the following conditions must be met:
   a. The individuals must have retired from active service or during a period of total disability (except that individuals who have qualified for a vested benefit from the ARP Retirement Plan at the time of retirement shall be considered as having retired from active service); must be receiving a retirement benefit from the Associate Reformed Presbyterian Retirement Plan or, for ARP Ministers, a benefit from a retirement plan sponsored by Erskine College or Erskine Theological Seminary; and must have served a minimum of five years in active employment; or
   b. The individual must be the surviving Spouse of a qualified participants as defined above or, if receiving a survivor benefit must have been the Spouse of the deceased participant; or
   c. With the unanimous consent of the Board of Annuities and Relief (the Board), ARP Ministers who fail to meet the criteria in 3.a., former ministers, former missionaries, former lay employees of Synod, or widows/widowers of such persons may be declared eligible participants.
4. Ministers who have transferred their ministerial relationship to another denomination shall be ineligible for participation.
5. Except for distributions to meet the distribution requirements of the Widow's Benefit Fund, distribution shall not be made on a need basis to those persons who are receiving Medicaid or Supplemental Security Income Benefits at the time of application.

B. Distribution Procedures:

1. On an annual basis each eligible participant shall be offered the opportunity to participate on a form approved by the Board.
2. At its Fall meeting, the Board shall:
   a. Approve the total funds to be distributed for the period beginning December 1 and continuing through November of the following year.
   b. Review the distribution procedures and provide, if necessary or desired, specific instructions to be followed in the allocation of funds.
3. The Administrative Officer shall prepare the allocation of the designated funds, subject to the following:
   a. The first priority shall be given to meet the distribution requirements of the Widow's Benefit Fund and then to those with a demonstrated financial need and whose personal assets are less than:
      (1) $50,000 if the individual and/or spouse owns a residence; or
      (2) $70,000 if the individual and/or spouse does not own a residence.
   b. "Need" is defined as the difference between total family income and 200% of the Government Subsistence Level. If one member of the family is living in a nursing home covered by Medicaid, need will be based on a single member family.
   c. Any remaining funds shall be divided equally between the remaining eligible participants.
   d. There will be a limit of $500 per month per participant.
4. The Chairman of the Executive Committee shall review the proposed allocation and, if necessary, direct changes. Upon approval, the Chairman shall authorize distribution by the Treasurer.

C. Benefit Fund Payments

1. Payments shall be made by the Treasurer of Synod.
2. Annual allocations of less than $1,000 shall be made semi-annually, December 1 and June 1.
3. Annual allocations of $1,000 to $3,000 shall be made quarterly, December 1, March 1, June 1, and September 1.
4. Annual allocations of $3,000 and greater shall be made monthly, December 1 through November 1.
5. Payments approved for a participant shall be continued to a surviving spouse.

D. Emergency Action Policy

The Chairman of the Executive Committee may authorize the Treasurer to make payments to eligible participants. However, such amounts shall not exceed $2,000 prior to the next meeting of the Board.

E. Promotion and Publicity

At the Fall meeting of the Board, the Executive Committee shall plan for the next special offering to be taken in the Christmas Season. Such preparations should provide for:

1. Bulletin Inserts and Offering Envelopes to be sent to the churches not later than the second week in November.
2. Article and/or advertisement in *The Associate Reformed Presbyterian*.

Promotional and publicity costs are to be paid from the budgeted funds of the Board, providing for 100% of the offering receipts to be distributed to participants.