

August, 2007

E.C. Leader

Our Vision

The Evangelical Congregational Church will be a dynamic movement of God that is led by pastors and laity who have a burning passion for God and a missionary zeal to reach the lost.

We will creatively obey the Great Commission by transforming plateaued and declining churches into healthy, disciple-making churches that are committed to evangelizing the communities to which God has called them. Healthy churches will reproduce themselves by planting churches in least-reached communities. Interdependence will be the distinguishing mark of the Evangelical Congregational Church as local churches network with one another and ministries beyond the E.C. family to proclaim the Gospel to the world.



Evangelical
Congregational
Church

2007 National Conference

Journals are READY!!

The Journals are ready!

Some of you may have already received the Journals in the mail that you ordered at the National Conference sessions.

Other Journals are waiting to be picked up by those who said they would pick up their orders at the Church Center.

Did you place an order at the Conference sessions? If not, call Pat Wolfe at 800-866-7581 or email her at pwolfe@ecccenter.com. There is an ample supply of Journals for all.

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Leadership Notes

We are pleased to announce the appointment of Dr. Leith Anderson as president of the National Association of Evangelicals. Dr. Anderson is the pastor of Wooddale Church in Eden Prairie, MN and a highly acclaimed speaker and author. He has recently served as the interim president of NAE following the resignation of Rev. Ted Haggard. Dr. Anderson will continue to serve Wooddale Church as he gives leadership to the NAE.

He will be assisted by a newly appointed Executive Administrator, Mrs. Heather Gonzales. Mrs. Gonzales most recently served as an assistant to the NAE Governmental Affairs Office in Washington, D.C. She is the daughter of Dr. Paul Hirschey, Bishop emeritus of the Church of the United Brethren in Christ.

Address Changes

It always seems like when you think you have it all completed something changes. This is the case with the 2007 Conference Journal. Here are some address and email changes:

- Dale Reber — 35 Pleasant Road, Gordonville, PA 17529; 717-768-0224;
dreber1@frontiernet.net
- Margie Miller — margie23@ptd.net
- Whiting, NJ, Christ — christevanpastor@hughes.net (Rev. Gary Luckenbill)
christevanoffice@hughes.net (Church office)
- Rev. James Price — revjfp@verizon.net
- Rev. Brett Kindig — pastorbrett@rcn.com
- Seneca E.C. Church — The phone number provided is that of the lay delegate.



Twin Pines Bible Conference

The Twin Pines Bible Conference is just around the corner on September 10-12. The registration deadline is August 31st. There is still room, but Aspen Lodge rooms are going fast. Go to our website (www.twinpines.org) and download the brochure, which contains the registration form. Complete the form and mail it in A.S.A.P.!! Your ministry will benefit from your attendance at this conference. Dr. Mitchell is highly regarded among his peers and by Answers in Genesis. Come hear what he has to teach on the topic of God and His Creation! If you have any questions please give us a call at 570-629-244. Part time guests are welcome, but must register ahead of time. Call for day guest rates.



Bishop's Travels September

- 4 Teaching Leadership Contact
- 11 Teaching Leadership Contact
- 16 Boyertown, Trinity
- 17-18 CRC Retreat, Willow Street
- 18 Teaching Leadership Contact
- 19 ECC Historical Society Board
- 20 Cabinet
- 21-22 GLR EM Nominating Committee, Akron, OH
- 23 East Petersburg, Grace
- 27 Leadership Commission
- 29 Discipling Others Seminar, Akron, PA
- 30 Pitman, Zion and St. Paul's



News from the Benefits Corporation & Compensation Committee . . .

2008 AETNA Health Insurance Premiums

The 2008 Health Insurance Premium Rate Chart for our AETNA health insurance plan will be available online on Friday, August 31 at the EC Church website: www.eccenter.com (Click Benefits Corporation). Our contract is for October 1, 2007—September 30, 2008. The open enrollment period is September 1-30, 2007.

Beginning Oct. 1, those enrolled in the HMO will now have 'open access' and do not need a referral from the Primary Care Physician to seek a 2nd opinion. There are no other changes in coverage benefits or co-pays.

Pastors, if you are eligible for one of the two approved exemptions from coverage with the Benefits Corporation Plan (your spouse has coverage for you or you are covered under retirement from a previous employer), **YOU MUST complete and sign the "2008 Health Insurance Election Not to Enroll Form" and return this to the Benefits-Compensation Administrator, Rev. Ken Wiest, by September 17, 2007.** This is not our rule but a part of our compliance with federal regulations. This form is available on the E.C. Church website under the Benefits Corporation.

If you do not have access to the internet, please call E.C. Church Center Offices (1-800-866-7581) and ask for the "2008 HEALTH INSURANCE PACKET" and it will be mailed to you.

AETNA HAS-HMO High Deductible Health Plan will be available as an alternative to the AETNA HMO. This plan qualifies for the establishment of a Health Savings Account (HAS) for those who elect to enroll in the High Deductible Plan versus our regular AETNA HMO. Information, including the pros and cons of a High Deductible plan, will be available from Ken Wiest after August 31. Open Enrollment for the AETNA HAS-HMO is September 1—September 30, 2007. (This information will not be available online.)

Any Changes to Your Health Insurance — Just a reminder that no pastor (whether active or retired) nor any of his dependents, including the spouse, is permitted to make any change to your health insurance coverage that you have through the Benefits Corporation by calling the insurance company on your own. **ALL CHANGES ARE TO BE MADE BY REV. KEN WIEST, Benefits-Compensation Administrator.** Recently, we had

News from the Benefits Corporation and Compensation Committee (continued from page 3)

some situations where pastors or their wives have called the insurance company to make changes without the knowledge and/or permission of the Benefits Corporation. This is not allowed!

2008 Pastor's Compensation Forms

The newly revised Statement of Pastor's Compensation Form, which includes, as page 2 of the form, a shortened Worksheet for setting the Pastor's Cash Salary and Social Security and a 4-page Instructions for completing the new forms will be available online on Friday, August 31 at the Evangelical Congregational Church website: www.eccenter.com (Click Pastoral Compensation).

If you do not have access to the internet, please call E.C. Church Center offices (1-800-866-7581) and ask for "THE COMPENSATION PACKET" and it will be mailed to you.

Also available at the same time and on-line at www.eccenter.com:

- **2008 Pastor's Compensation Agreement Form**
(This form contains the resolutions that must be passed by the Local Conference of each church to be in compliance with Internal Revenue Service regulations.)
- **Minister's Compensation Manual**
(This is the first time that we are making available to pastors and the churches a concise manual to follow in setting the pastor's compensation package. It also contains a number of forms at the conclusion to aid churches and pastors in this process.)

Flexible Spending Account (FSA)

Over the past number of years, our pastors have been allowed as per IRS regulations to have a pre-approved amount of their cash salary withheld from their paycheck, as a payroll deduction and placed into a Medical Expense Reimbursement Plan (MERP). Our Benefit Corporation's insurance broker, Corporate Synergies, informed us that we are not quite in total compliance with IRS regulations. With their help and advice, we are introducing Flexible Spending Accounts (FSA) as a replacement for the MERP.

By National Conference Rule 1002.7, churches are to provide \$500 towards deductibles, co-pays and any other eligible health care costs not covered by our health insurance plan. For pastors to receive this benefit, they must have a FSA as part of their salary compensation package and must participate in the denomination's health insurance plan. This is one of the issues that we were not in compliance with in the past. The amount to be withheld from the pastor's cash salary is totally his to make, with a maximum combined contribution of \$4000, including the \$500 from the church. Please read carefully all of the information on the Flexible Spending Account.

Available online at www.eccenter.com on Friday, August 31 will be the following:

- FAQ—Flexible Spending Accounts
- Flexible Spending Account Summary Plan Description
- Health Care Flexible Spending Account Agreement Form

News from the Benefits Corporation and Compensation Committee (continued from page 4)

- Medical Expense Worksheet
- Instructions for Setting-up a FSA

If you do not have access to the internet, please call E.C. Church Center offices (1-800-866-7581) and ask for "THE FLEXIBLE SPENDING ACCOUNT" packet and it will be mailed to you.

Update on 2007 Worker's Compensation

As reported to the 2007 National Conference, the Benefits Corporation was audited in June by its Worker's Compensation insurer, Church Mutual Insurance Company. Because we are awaiting the results of that audit, the churches who participate in our plan have not been billed for their 2007 Worker's Compensation premium. Please be assured that the pastor(s) and any other church employees that you have listed through this plan are covered for 2007. The Benefits Corporation did not want to issue bills that are inaccurate. We expect the 2007 bills to be mailed no later than October 1. We appreciate your understanding and patience.

Prudential Guaranteed Interest Account

For those 403(b) participants with monies invested in Prudential Guaranteed Interest Account (GIA). Prudential Insurance announces the effective annual rate of interest guaranteed to be credited to amounts deposited in the Guaranteed Interest Account (GIA) during the third quarter of 2007 which ends September 30, 2007 is 4.05%.

For questions regarding Compensation or the Benefits Corporation, please contact the Benefit-Compensation Administrator, Rev. Ken Wiest (Call 717-866-7581 or email: kwiest@eccenter.com)

Global Ministries

Someone you know looking for a good vehicle? The GMC was gifted with a 2000 Nissan Exterra and is willing to offer it to an ECer for a good deal before it is put on the open market. It is a 2000 Exterra, 5 speed, V6 3.3 liter, 2 wheel drive with roughly 93,500 miles. It runs very well, has no rust, and the GMC has recently put \$500 worth of work in to it. The vehicle has brand new tires (about 400 miles on them), and a recent inspection. The Blue Book and NADA value says it is worth anywhere from \$5900-6,900 depending on which service you use. We are willing to give it to anyone who response through this communication, ECer or otherwise, for \$5100. Come by the office to check it out sometime. Pat or Shannon will give you the keys for a test drive. Spread the word!



How Do We Handle Bequests in the Local Church?

by Dr. John P. Ragsdale, Planned Giving Officer

Many times, churches receive bequests that have no set conditions and are not tied to any project. This is in fact the best way to make bequests. However, such gifts are very unpredictable and should not be used to help a congregation with their current financial responsibilities. I would strongly recommend that local churches set a policy to place bequests in a Quasi-Endowment Fund. Such a fund may be administered by the Board or a special investment committee. By being a Quasi-Endowment, it is subject to the will of the congregation and should be reviewed at least annually. The investment plan for the Quasi-Endowment should also be under the control of the leadership of the local church. Many times, the policies stipulate that the interest and/or dividends of the investment be drawn and placed in the general budget, or used for special projects to strengthen the ministry of the local church. Sometimes, the interest and/or dividends have been allowed to accrue for a time to strengthen the local church. We must be careful that we do not allow such a fund to lessen our vision and sense of responsibility for our mission as a church. We are not in the business of laying up for our churches treasure on earth. Also, since it is a Quasi-Endowment, it is not restricted in its use, so the current leadership can withdraw funds for a special need. I have known some situations where a new roof was needed, and the building fund did not have adequate resources. A judicious use of the Quasi-Endowment can be a life saver in such situations. It is wise for us to place the responsibility for the stewardship of our estates before our people, just as we do for tithes and offerings from our current income. Thus we can honor the Lord through our bequests.

Evangelical Theological Seminary

Join us for our upcoming Faith in the Marketplace breakfast...

Faith in the Marketplace will begin its 3rd season on Thursday, September 27 at 7:00 a.m. in Zinn Commons. The guest speaker is evangelist and business owner, Mr. Bob Jacks, who co-authored "Divine Appointments." Through his book, he equips Christians with a straightforward systematic approach for sharing Christ with those around them on a daily basis. Faith in the Marketplace provides a great opportunity not only to hear from a prominent Christian business leader, but also to meet other Christian business, community and church leaders who are serious about connecting their faith with their work. Tickets are available for \$15.00 per person. If you are interested, please contact Marilyn Taylor in the President's Office by calling 717-866-5775 or e-mailing her at mtaylor@evangelical.edu to make your reservation today!

Two Very Special Events featuring Ravi Zacharias

For thirty-four years, evangelist, apologist and author Ravi Zacharias has spoken all over the world and in numerous universities, notably Harvard, Princeton, and Oxford University and now he will speak at Evangelical!

Mr. Zacharias will present "Communicating Christ in a Post-modern World" for the annual **Ritter/Moyer Lecture** held Thursday, October 18. There will be an opportunity for participants to ask questions, following his address. The lecture, which is free and open to the public, begins at 10:00 a.m. in the Dech Memorial Chapel, however, we ask that you R.S.V.P. by calling 717-866-5775 or e-mailing ahaldeman@evangelical.edu.

The 2007 Friends of Evangelical Banquet will also feature Ravi Zacharias! You are invited to attend on Friday, October 19 beginning with fellowship time at 5:45 p.m. at Calvary Church in Lancaster, PA. Tickets may be purchased for \$40 per person by contacting Marsha Conley, Institutional Advancement Office, at 717-866-5775 extension 130 or email mconley@evangelical.edu.
