

Benefits Corporation

Camp ECCO

Evangelical Theological Seminary

Rock River Bible Camp

StoneRidge Retirement Living

Twin Pines Camp

AFFILIATES

AFFILIATES

BENEFITS CORPORATION

The removal of the health insurance mandate did not cause a mass exodus from the active pastor's health insurance plan. In fact the total decrease in the plan enrollment from 2015 to 2016 was only one; a few pastors discontinued their coverage and a couple of new pastors were added. A hard analysis of the enrollment changes was not completed but anecdotal evidence suggests that our plan has good value, i.e. the level of benefits provided is worth the cost, there are not many attractive replacement plans available and the requirements to establish a tax free employer based plan are cumbersome. Regrettably, health insurance is not going to get less expensive. The best we can hope for is a reduction in the amount of the annual increases. The EC Benefits Trustees are continually searching for possible solutions to reduce the cost of health insurance. Please contact any EC Benefits Trustee to share any ideas or suggestions to reduce the cost of health insurance.

A second legal opinion was received confirming the churches that comprise the National Conference are considered a group of small employers under the Affordable Care Act (ACA). This legal opinion was completed only under the regulations created by the ACA. The ACA is the newest and most confusing law that has redefined employee benefit plan rules. There are a multitude of other employee benefit rules that have not changed in years and the EC church is operating within those rules. This is a favorable opinion relieving the burden of regulations and reporting requirements. If the ACA is repealed or significantly changed this opinion may require modification.

The health plan census (plan participants) decreased by 1 during 2016 to 66.

The premium for the Highmark Medicare Advantage PPO (Freedom Blue) increased \$19/mon to \$216/mon with no changes to benefit levels. This plan provides additional coverage beyond the basic Medicare coverage for retired pastors, spouses and widows. There were less than five retirees in 2016 that dropped the Freedom Blue coverage due to the reduction in the cost sharing by the denomination. It is anticipated that more retirees will leave the Freedom Blue plan in future years as the increased cost sharing places a larger financial burden on the retiree. What was also noticed during 2016 was an increase in the number of pastors reaching Medicare eligibility age and not joining the Freedom Blue plan. I am glad that more pastors are investigating other Medicare Advantage options and choosing a plan that satisfies their health and financial requirements. There is no obligation that Medicare eligible pastors must join the denomination sponsored Freedom Blue plan. Please research multiple plans and choose a plan that best fits your needs. The number of participants in the Medicare Advantage plan increased during 2016 by 4 to 88.

The 403(b) Defined Contribution pension plan had a positive investment return in 2016 of about \$1,195,000 or 8.0%. Contributions are up slightly from last year at \$492,000. The total number of active participants in the plan increased to 173. Of the total participants in the plan, four are taking advantage of the Roth 403(b) option. A change was made to the plan documents to allow superannuated pastors the option of working part time for an EC church or the denomination and have access to the funds in their 403(b) account. So, when a pastor superannuates or retires they may continue to work for an EC ministry, i.e. receive a salary, and withdraw funds from their 403(b) account to supplement their income. I would like to thank Jennifer Buehler, Wells Fargo Wealth Management, for her commitment and time spent working with our active and retired pastors. She is a tremendous asset for the EC Benefits Board.

The housing equity account had a positive investment return of 7.8% in 2016. The number of participants is lower than we would like, but we are glad that a few pastors are taking advantage of the program. And I encourage pastors living in parsonages to consider opening a housing equity account, or if you have an account, consider making consistent small contributions.

The Manna Fund balance is \$68,000 as of December 31, 2016 and there were four retirees that received assistance in 2016 totaling \$1,537. All four of these retirees received assistance due to the increased cost sharing from the Highmark Freedom Blue plan. The Manna Fund received \$11,068 in contributions from individuals and churches. The income limits to qualify for a Manna Fund distribution were recently increased to 200% of the federal poverty level as defined by the US Department of Health

AFFILIATES

and Human Services. The current limits are \$24,120 for a single and \$32,480 for a couple. Of the four retirees that received benefits from the Manna Fund two are continuing into 2017. The Manna Fund was established to assist our retired clergy and surviving spouses. We know that we have retired clergy and surviving spouses that do have a financial need but they will not complete a Manna Fund application. If you are aware of any of our retired clergy or surviving spouses that could benefit from a Manna Fund distribution please encourage them to complete an application for assistance. Manna Fund applications are mailed to retired clergy and surviving spouses in April. An application can also be received from the Benefits Administrator at the EC Church Center.

The disability fund had a balance of \$444,000 at the end of the year, an increase of about \$60,000 from 2015. There were no disability claims paid during 2016.

The Benefits Corporation also administers the Defined Benefits Plan for the National Conference. This is an unfunded liability of National Conference. At the end of 2016 there were 35 pastors and surviving spouses receiving monthly pensions of approximately \$6,200.

A financial audit was completed by Hamilton and Musser, PC on the records of the Benefits Corporation. There were no significant discrepancies noted by the audit. Our appreciation and thanks to the church treasurers that responded to the audit confirmation requests.

An election will be held at the Annual Corporation meeting to re-elect Donald Metz and Jeffrey Schell as incumbent trustees. The EC Benefits Board has five open lay trustee positions. If there is anyone interested in serving as a trustee please contact Frank Schock, President, EC Benefits Corporation. The EC Benefits Corporation trustees are dedicated, active and knowledgeable and vital to the operation of the EC Benefits Corporation. Their service is appreciated and they cannot be thanked enough for their service.

Employee benefits are going to be a continual challenge. Circumstances in the marketplace and regulatory changes are going to adversely affect our group. Please be sensible with your health and saving for retirement. The accumulation of small purposeful, positive and proactive steps will create large future gains. The current issues we are experiencing are not going to disappear nor become less important. By helping yourself you are helping your denomination.

***Frank Schock, President
EC Benefits Corporation***

Kevin Henry, Executive Director

Benefit Corporation's By-Law Amendments Annual Corporation Meeting-National Conference May 25, 2017

Introduction: The following amendments to the Benefits Corporation By-Laws are recommended for adoption by the eligible voting members of National Conference at the annual corporation meeting of the Benefits Corporation. These by-law amendments reflect the following changes:

- To align the By-Laws with the Covenant Implementation Team report of 2015 and its actual implementation in July, 2016. (i.e.: Controller replaced with Executive Director)
- To update the By-Laws to align with our actual practice and to provide better clarification and understanding for someone researching one of the benefit areas
- To align the Pension Plan By-Laws with our 403(b) pension plan document with Prudential. Those Prudential plan documents are legal documents and our By-Laws need to reflect exactly the same language and intent.
- To align the Health Insurance Plan By-Laws with the Affordable Care Act of 2009 and to remove the mandate to participate as approved by the 2016 National Conference.
- To update the By-Laws by removing obsolete, outdated and no longer needed wording in the By-Laws.

AFFILIATES

Please review these By-Law changes prior to the Annual Corporation meeting. The By-laws will be voted for approval in two items, as noted on the following pages.

Changes are denoted by **red underline for additions** and **black strikethrough for deletions**.

[Please note the brief explanation in Italics. These notes explain the reason for the change.]

Only those sections, paragraphs and/or sentences of the By-laws with changes are listed below.

For the full context of the Benefit Corporation By-Laws, refer to a copy- available online at www.eccenter.com]

Item 1: By-law Amendments listed under Item 1, require a two-thirds vote of the members present at the meeting of the Corporation as per Article XI of the Benefit Corporation By-Laws.

[The following items will require a standing vote count by the tellers.]

Article II. Section B.4, C., D. The Corporation

[Additions & deletions are for clarification only]

B.4. Treasurer

The Treasurer shall work in cooperation with the Finance Office of the Evangelical Congregational Church to see that the annual report on investments is prepared for the Board of Trustees. He/ She shall **in consultation with** ~~direct~~ the Finance Office **direct** as to the placement of all deeds, mortgages, fire insurance policies and other valuable papers belonging to the Corporation. All such papers shall be retained in a safe deposit box at a financial institution approved by the Finance Committee. The Treasurer and the Finance Office shall keep copies of said documents for easy reference. The Treasurer shall have access to all Corporation accounts, funds and records.

She/he shall **in consultation with the Finance Office** ~~direct~~ the establishment of accounts in such financial Institutions as the Finance Committee may **deem necessary**, ~~designate~~. He/ She shall give bond with approved security for such amounts as the Board of Trustees may direct. The Corporation shall pay for the cost of the bond.

C. Members

The members of the Corporation shall be the ~~most recently elected regular~~ ministerial **delegates eligible to vote according to the Rules of Conference** and **the most recently elected** lay delegates to the National Conference of the Evangelical Congregational Church. Trustees of the Benefits Corporation who are not delegates to the National Conference shall be seated at meetings of the Corporation with voting privileges.

D. Duties of Members

(Said **abstention** ~~abstention~~ shall be indicated on the record or recorded in the minutes.)

Article III. C. Special Meetings

C. Notice of Special Meeting

Written notice of a special meeting stating time, place and business to be transacted shall be given by **email** ~~certified mail~~ at least ten (10) days prior to the meeting to each member of the Corporation at the **email** address shown on the records of the National Conference.

Article X. Miscellaneous Provisions.

[Changes to align By-laws with National Conference position name changes]

F. Appeals

All requests of Participants, of whatever nature, shall be directed to the **Executive Director of the Evangelical Congregational Church** ~~Controller~~. The **Executive Director** ~~Controller~~ shall honor the request within the limits of the duties of the **Executive Director** ~~Controller~~. Upon receipt of the appeal, the **Executive Director** ~~Controller~~ shall notify the President of the Corporation.

AFFILIATES

If the Participant is aggrieved by a decision or determination of the Executive Director Controller, the Participant may appeal the decision or determination.

The appeal must be taken to the Board of Trustees within thirty (30) days of receipt by the Participant of the decision or determination of the Executive Director Controller.

The appeal shall be in writing and shall state the specific reason or reasons that the Participant is aggrieved by the written decision or determination of the Executive Director Controller.

H. Spousal Eligibility for Benefits

[Deleted & removed from the By-Laws-- no longer applicable]

~~Except for benefits under the Health Insurance Plan, a spouse of a Participant shall not be entitled to benefits under any of the plans or funds set forth in this document until the Participant and the spouse have been married for at least one (1) year.~~

J. Grandfather Provision

[Moving to Article IX, Section G, #12 –Defined Benefits Plan]

Notwithstanding any other provision of these Bylaws, the privileges of existing Participants in any Plan or Fund shall not be diminished.

Item 2: By-law Amendments listed under Items 2, require a majority vote of the members present at the meeting of the Corporation as per Article XI of the Benefit Corporation By-Laws.

[The following items will require a simple voice vote unless otherwise requested by motion as per Roberts Rules of Order.]

Article IV. Board of Trustees.

Section B.2. [Sentence & responsibility added]

1. Vice President

The Vice President, in the absence or disability of the President, shall perform the duties and exercise the powers of the President. A determination of absence or disability of the President shall be made by the Board of Trustees from an express statement of the President to that effect, or, lacking such statement, by a majority of the members of the Board of Trustees. The Vice President shall serve as Chairman of the Trustees Affairs/Trustee Nominating Committee and any ~~have such~~ other duties prescribed from time to time by the Board of Trustees.

Section C.

[Additions are for clarification only & changes to align By-laws with National Conference position name changes]

C. Trustees

The number of Trustees of the Corporation is fixed at fifteen (15): six (6) Ministers and nine (9) lay persons, all of whom shall be members of the Evangelical Congregational Church. The Bishop of the Evangelical Congregational Church is a member *ex-officio* with voting privileges on the Board and with any Committee of the Board of Trustees. The Executive Director Advisory members shall be the Conference Ministers of the Evangelical Congregational Church, the National Conference Treasurer Controller, and the Benefits Corporation Administrator shall be Advisory members to the Board and all Committees of the Board. The Board of Trustees may designate others as Advisory Members as deemed necessary. ~~by the Board of Trustees~~

Section E. [Deleted & removed from the By-Laws-- no longer applicable]

E. Election of Trustees

~~Trustees serving at the time of the adoption of this sub-section of the By-Laws shall continue to serve until they are replaced by election of successors, resignation or dismissal.~~

AFFILIATES

SECTIONS G, H, I & J:

[Additions for clarification only & changes to align By-laws with National Conference position name changes]

G Executive Committee

There shall be an Executive Committee of the Board of Trustees consisting of the Officers of the Board and the Bishop, a majority of which shall have and may exercise the specific authority delegated by the Board of Trustees. The President of the Board of Trustees shall serve as the chairman of the Executive Committee. The Executive Committee may act for the Board of Trustees in an emergency situation as defined by the President of the Board of Trustees. The Executive Committee shall keep regular minutes of its proceedings and report the same to the Board of Trustees at the next regular meeting thereof for review. Advisory members shall be designated by the Board of Trustees.

(See Article IV, Section C.)

H. Consultant to the Board of Trustees Assistants

The Board of Trustees may appoint persons to assist ~~the Board as officers, employees, and agents~~ the Board in a consulting role as shall be deemed necessary.

I. Finance Office

The Finance Office of the Evangelical Congregational Church shall be responsible for:

1. The placement of all deeds, mortgages, fire insurance policies and any other valuable papers belonging to the Corporation and retain such papers in a safe deposit box in a financial institution in consultation with the Treasurer and ~~approved by~~ the Finance Committee.

J. Audits

The Executive Director of the National Conference ~~Controller~~ shall be responsible to oversee any audits of the Corporation, as deemed necessary or required by National Conference or by federal or state regulation.

Section M: [additional responsibility added]

M. Trustees Affairs /Trustee Nominating Committee

3. The chairman of this committee shall be ~~appointed by the~~ Vice President of the Corporation. ~~with the approval of the Board of Trustees. The chairman must be one of the elected Trustees.~~
4. Members of this committee shall be the other Officers of the Corporation and any other Trustees as deemed necessary and appointed by the chairman.

Article V: Meetings of the Board of Trustees [Additions for clarification only]

A. Organizational Meeting

If a quorum of the newly elected Trustees is present, the Board of Trustees may hold its first meeting for the purpose of organization immediately after the regular meeting of the Corporation. The secretary of the Corporation, or in his absence the President, shall serve notice to the Trustees of this meeting. If a quorum is not present at the regular meeting of the Corporation, the Secretary of the Corporation shall call a meeting of the Board of Trustees to be held within sixty (60) days of the regular meeting of the Corporation, for the purpose of organization and conducting of regular business. The President of the Corporation or his/her designated representative shall preside over the organizational meeting. A President, Vice President, Secretary, and Treasurer shall be elected at the Organizational Meeting. The Standing Advisory Members shall be recognized and seated at the organizational meeting.

D. Special Meetings

Special meetings of the Board of Trustees may be called by the President stating the time, place and purpose of the meeting upon at least ten (10) ~~five(5)~~ days written notice to each Trustee by

AFFILIATES

~~email certified mail, stating the time, place and purpose of the meeting~~ using the email of record with the Corporation Secretary.

Upon written request of any four (4) Trustees, directed to the Secretary, the Secretary shall call a special meeting, stating the time, place and purpose of meeting. Upon ~~and give at least ten (10) five (5)-days written notice to each Trustee, by email certified mail, stating the time, place and purpose of meeting~~ using the email of record with the Corporation Secretary.

F. Electronic meetings

The meetings of the Board of Trustees may make use of teleconferencing, videoconferencing, or other means of technology. Those trustees involved in meeting by these media shall be considered present for quorum purposes, afforded the same rights as those physically in attendance, and have their participation governed by the same rules as those physically present. Special care shall be taken to distribute the agenda and any other relevant documents prior to the meeting so that those participating by electronic means ~~teleconference~~ can participate fully and also to identify participants at the meeting. Email may be used for disseminating information, making announcements, and distributing agendas, reports and minutes.

Article VII. Finance Committee

[Additions for clarification only and to align By-Laws with Corporation current practice]

A. Purpose

There shall be a Finance Committee which shall advise on all financial matters ~~the options of the funds in the Plans~~ to the Board of Trustees, upon the recommendation of our professional ~~investment~~ advisors. This committee shall make the determination of Disability claims and Manna Fund Distributions and report such action to the Board of Trustees.

C. Members

The Members of the Finance Committee shall be the Officers of the Board of Trustees and the Bishop. Advisory members of the Committee shall be designated by the Board of Trustees. (See Article IV, Section C.)

F. Duties of the Finance Committee

2. All investments of the Funds which are left to the management of the Board of Trustees shall be made in such securities as are sanctioned by the laws of Pennsylvania relating to the investments by executors and trustees, or in such other lawful securities as may be formally authorized by a majority of the members of the Board of Trustees. These investments shall be made in consultation with the Executive Director of the Evangelical Congregational Church and the investment advisor, so named and approved by the Board of Trustees.

G. Loans to other Evangelical Congregational Church Entities Agencies

The Finance Committee shall review and act upon applications for Demand Note Loans from the National Conference, Churches, Boards, Congregations and other related corporations or affiliated entities ~~agencies~~ of the Evangelical Congregational Church.

Article IX. Section A. The Pension Plan

[Changes reflect alignment with National Conference and E.C. Church Prudential 403(b) Plan Documents]

1. Participants

- a. All Evangelical Congregational credentialed personnel employed by the National Conference, Church or affiliated entities, Commission or Board of the denomination may immediately participate in the Plan, whether full-time or part-time, thus entitled to their employer contribution.
- b. Ministers in other approved Classifications (as defined by National Conference Rule 801.2) ~~Related Field Classifications~~ or Career Missionaries (as defined by the Global Ministries Community Commission) ~~who are employed by the Global Ministries Commission~~ and approved for participation by their employer may immediately participate in the Plan.

AFFILIATES

- e. All W-2 employees who are employed by the National Conference or ~~Commissions or Boards~~ affiliated entities of the denomination may immediately participate in the Plan
2. Contributions
- a. Churches
Each Church who employs an eligible Participant shall be required to make a contribution to the Plan by the 15th of the month at a rate to be established by the National Conference Finance Compensation Committee and approved by the National Conference. Each Church shall be required to remit their monthly employer contribution to the Benefits Corporation to be distributed to that Participant's 403(b) account.
 - b. National Conference and affiliated entities ~~Commissions or Boards~~ National Conference, ~~Commissions or Boards~~ or affiliated entities who employ an eligible Participant, shall be required to make a contribution to the Plan by the 15th of the month at a rate to be established by the National Conference Finance Compensation Committee and approved by the National Conference. National Conference, ~~Commission or Board~~ or affiliated entities shall be required to remit their monthly employer contribution to the Benefits Corporation to be distributed to that Participant's 403(b) account.
 - c. Participant Contributions
 - (1) Pre-Tax Participant Contribution
The annual contribution from each Participant who chooses to make a personal contribution to the Plan shall be an amount not less than two hundred (\$200) dollars per year. Personal Contributions are to be sent to the Benefits Corporation. (Personal contributions are considered to be pre-tax contributions unless otherwise indicated. A pre-tax contribution means your current year's income is reduced by the amount of your personal pre-tax contribution. Federal income tax on pre-tax contributions is postponed until distributions are made from your pension account.) A Participant may contribute up to a maximum permitted by the Internal Revenue Code rules and regulations and its relevant amendments prevailing at the time of the contribution.
 - (2) After-Tax Participant Contribution
Participants may contribute after tax funds to a Roth 403(b) ~~their~~ pension account. These funds are to be sent to the Benefits Corporation, but must be identified as an after-tax contribution upon which income tax has been paid for the year of the contribution by the Participant so that the contribution can be properly recorded and distributed in accord with the Internal Revenue Code and Regulations.
 - (4) The employee's contribution refers to the amount deposited to the account by the employee without any investment gains or losses.
3. Transmission of Participant Contributions
The employer's treasurer shall deduct from each Participant's paycheck the amount (prorated for the year, based on the number of pay periods) to be contributed by the employee as his personal pension contribution. This amount is to be remitted by the employer to the Benefits Corporation within three days of the date of the paycheck. The Participant's contribution ~~This is an optional contribution.~~
4. Crediting of Contributions
- b. Employer
~~Each Church~~ The National Conference, Church or ~~Commission or Board~~ affiliated entities shall remit the monthly employer contribution to the Benefits Corporation by the 15th of each month for as many eligible Participants as they employ. The amount

AFFILIATES

of the employer contribution to the 403(b) pension plan shall be annually recommended by the National Conference Finance Compensation Committee and approved by National Conference.

5. Vesting of Participant's Contribution

A Participant's both pre-tax and after-tax contributions and any earnings on those contributions, and any rollover contributions made to their 403(b) pension plan account are fully vested at 100% on the date the contribution is made.

[Changes reflect alignment with our E.C. Church Prudential 403(b) Plan Documents- Although the vesting percentages in the By-Laws differ from the Plan document with Prudential, the Prudential percentages have been the percentages used since the inception of the Plan in 1998.]

6.5- Vesting of Employer's Contribution

The funds assigned by the Board to a Participant's account as employer's contribution shall be vested according to the Evangelical Congregational Church 403(b) Plan Document: following schedule

- at the end of the first year of participation, zero (0%) will be vested ~~twenty (20%) percent~~;
- at the end of the second year of participation, twenty-five percent (25%) ~~forty (40%) percent of the employer's contribution~~ shall be vested;
- at the end of the third year of participation, fifty percent (50%) ~~sixty (60%) percent~~ shall be vested;
- at the end of the fourth year of participation, seventy-five percent (75%) ~~eighty (80%) percent~~ shall be vested; and
- at the end of the fifth year of participation, one hundred percent (100%) ~~percent~~ shall be vested.

8. Withdrawal from Plan Account

a. Hardship Withdrawal

Funds contributed by a Participant may be withdrawn from his account for reasons of "hardship." Hardship is defined by the IRS Code section 721 and its relevant amendments prevailing at the time of said withdrawal, which could include an IRS penalty for early withdrawal and a federal income tax withholding on the distribution, which will reduce the amount of the distribution granted to the Participant. Such 'hardship' funds shall not include moneys paid into the account and identified as the employer's contribution, or any income earned by re-invested funds including those accrued with the Participant's contributions. Application for hardship withdrawal is to be made to the Benefits Corporation's 403(b) Fund Management Account Representative. Following a Hardship Withdrawal, all Participant contributions are suspended for at least six (6) months after the receipt of the hardship distribution.

b. In-Service Withdrawals

Housing Equity Account Contributions may be withdrawn upon relocation from a parsonage to a private home. Individuals who hold credentials in the EC Church and/or have been stationed in an EC Church may have access to their vested funds in their Housing Equity Account at a minimum age of 59 1/2 and superannuated or retired as defined by the EC Rules of Conference regardless of future or continuing employment with the EC Church. Participants in a Housing Equity Account plan are immediately vested in all contributions made to this program. ~~Funds contributed by a participant may be withdrawn from his account prior to retirement or classification change to superannuated if the participant meets the following criteria: must be at least 59 1/2 years of age and must be a fully vested employee. The withdrawal would be for reasons other than those that fall under the IRS hardship rules. These In-Service Withdrawals would be limited to in an amount not to exceed 25% of the~~

AFFILIATES

~~employee contribution amount credited to that participant's 403(b) account. Application for in-serviced withdrawal is to be made to the Benefits Corporation's 403(b) Fund Management Representative. The employee's contribution refers to the amount deposited to the account by the employee without any investment gains or losses. [Sentence Moved to (4) under Participant Contributions.]~~

1.) Rollover and Roth Plan Withdrawals

Funds from a previous employer that were rolled over to the Participant's 403(b) as administered by the Benefits Corporation and/or a Participant's employee After tax contributions to a Roth 403(b) plan may be withdrawn at any time, as defined by the IRS Code at the time of the said withdrawal.

2.) Superannuated/Retirement Withdrawals

Individuals who hold credentials in the Evangelical Congregational Church and/or have been assigned to an E.C. Church and have obtained superannuated or retired classification as defined in National Conference Rules regardless of future or continuing employment within the E.C. Church may access their 403(b) vested funds at the minimum age of 59 1/2 .

9. Termination of Employment

If a Participant's employment terminates or is terminated for any reason and at any age (including retirement), the Participant will be entitled to a distribution within a reasonable time after the termination. The distribution will follow the options as listed in 'Distribution of Participant's Plan Assets. (See Section 10. c. that follows.)

10. Distribution of Benefits

a. Participants

A Participant who has reached the age of sixty (60), or has a minimum of thirty (30) years of service or has become permanently disabled is eligible to apply for retirement benefits according to these By-laws. Receipt of retirement benefits is contingent upon the Participant's classification change to 'retired or superannuated' with the Evangelical Congregational Church denomination.

When a Participant decides to retire, he/she is to notify the Benefits Corporation of his/her intention in writing within 30 days after notification has been given to the Ministerial Development Associate and the Bishop (as per National Conference Rule 801.1) Conference Minister or the employer. The Participant will can be advised of his/her retirement options regarding any benefits administered by the Benefits Corporation that he/she is entitled to, including the legal rights of the spouse by the Benefits Administrator.

c. Disposition of Participant's Plan Assets

The Participant shall receive the distribution of income as a pension benefits which shall be disbursed according to one of the following options as agreed to by the Participant in writing (notes follow the itemization)

(1) Lump sum single payment of entire accumulation. (Notes 1, 3)

(2) Monthly, quarterly or annual installments over a period of not more than your assumed life expectancy (or your and your beneficiary's assumed life expectancy) or Fixed dollar monthly income until Participants account is exhausted. (Notes 1, 2, 3, 4)

(3) Partial periodic withdrawals (Notes 1, 2, 3, 4)

(4) Defer receiving income. (Notes 2, 3, 4)

~~10. Discontinuance of Service (Original #10 was never in the Prudential Plan Document)~~

~~Participant who discontinues active service with fewer that ten (10) years of service and remains inactive for three (3) years, shall be refunded all of his or her vested funds, minus a withdrawal fee of two (2%) percent.~~

~~A Participant who discontinues service after ten (10) years of active service may leave his or her vested funds in the Plan until age 65, to be distributed then according to 7.e. (above) of these regulations. He/She also has the option to withdraw the sum of vested amounts, subject to taxes.~~

AFFILIATES

Article IX. Section B. The Disability Plan [*Needed significant clarification*]

2. Eligible Participants

- a. All Ministers assigned by the National Conference of the Evangelical Congregational Church who are employed by a ~~Conference or Church~~ shall participate in the Disability Income Plan.
- b. Persons employed as W-2 employees by the National Conference or affiliated entities a ~~Commission or Board~~ of the Evangelical Congregational Church may participate. ~~subject to approval by the Finance Committee of the Benefits Corporation.~~

4. Contributions

~~The National~~ ~~Each Church,~~ Conference, each church ~~Commission,~~ or affiliated entities ~~Board~~ employing a Participant shall remit the annual premium to the Benefits Corporation for Disability Income Plan for each Participant as set by the Board of Trustees. The annual contribution is due each January 15th to the Benefits Corporation from each and every Church or employer for every assigned pastor and for every eligible ~~P~~participant, regardless of the classification of the employee. A fee of \$5.00 shall be assessed for each month, or fraction thereof, of delinquency after January. Late payment may pose a forfeiture of benefits, if application for benefits is made within the ensuing twelve ~~six~~ months.

5. Application for Benefits

- a. When a disability occurs, notification by the ~~Participant~~ is to be given to the District Field Director and/or the Benefits Administrator ~~Conference Minister~~, whose duty ~~shall~~ will be to secure for the proposed disability claim applicant: the disability fund application. ~~They are to secure the Disability Fund application and all related forms and a copy of the Disability Plan from the Benefits Corporation By-laws. Upon completion, the applicant will return these completed forms, and any supporting documentation for the disability claim back to the Benefits Administrator Corporation. The claim will then be reviewed for approval by the Finance Committee.~~
- c. Recurrent Disability - If a Participant has not received disability benefits for six (6) consecutive months following a claim and the condition causing the initial disability claim recurs within six consecutive months after receiving the last disability claim payment from the same or related cause as the original ~~first~~ disability for which benefits were paid ~~might apply~~, then an updated claim including the medical report and financial disclosure form ~~for benefits~~ must be submitted. The claim will be reviewed for approval by the Finance Committee. The 60 days waiting period will be waived.
- d. Continued Disability - If a disability continues beyond six (6) months - at each 6 month interval, an updated medical report and financial disclosure form must be re-submitted for the approval by the Finance executive committee for continuation of benefits.
- e. Subsequent disability - When a disability occurs from an unrelated and completely new cause from any previous disability claim, a A period of six (6) months without receiving disability benefits must precede eligibility to submit a new claim. (See 5. a. above)

6. Computation of Benefits

- a. Upon approval of the claim, the Finance Committee in review of the submitted Disability application for benefits shall determine the first day of eligibility for benefits. Disability benefits will not be paid for the first sixty (60) days of disability, starting with the first day of disability. Commencing with the sixty-first (61) day of disability, the Benefits Corporation will issue a monthly benefit.
- b. The monthly benefit shall be based on an amount equal to seventy (70%) percent of Participant's total income at the time disability occurs. The total income is to be a total of: ~~cash salary as set by the Local Conference.~~
 - 1.) For pastor's owning their own home: total compensation (cash salary + housing allowance),
 - 2.) For pastor's living in a parsonage that will remain in the parsonage during their disability: cash salary

AFFILIATES

3.) For pastor's living in a parsonage that must relocate from the parsonage: cash salary + the average rental value of the parsonage plus the value of utilities & repairs provided by the church.

The total income is to be a total of (A) cash salary as set by the Local Conference, (B) rental value of the parsonage or housing allowance and (C) subsidized utilities, paid by the employer, for the participant.

[Note: Total Income definition will be updated in Appendix B to align with the changes in Article IX. Section B.]

This computation will be based on the information provided on the Pastor's Compensation forms for pastors or other salary documentation as supplied by the National Conference, ~~Commission~~ or affiliated entities agency, ~~Board~~ for other Participants for the year that the disability occurs.

7. Disbursement of Benefits

- a. ~~For~~ Participants who have not reached their Social Security Benefits full eligibility age
Upon approval of the claim, benefits will not be paid for the first sixty (60) days of disability, starting with the first day of disability. Commencing with the sixty-first (61) day of disability, the Benefits Corporation will issue a monthly benefit for six months or less if the disability claim is no longer valid.
After the initial six (6) months of receiving disability benefits:
 - 1.) The disability participant is required to submit updated Disability information, including the medical form from the Doctor.
 - 2.) If the Disability continues after the initial six (6) months, and continuing to full Social Security eligibility age or the termination of the disability, the monthly benefit shall be adjusted through coordination of benefits from other sources, such as Social Security, state Compulsory Disability Law, Workman's Compensation Act, no-fault insurance or other income benefits provided by or through other employers or other income. (See Section 7. c. for an explanation of other income.)
 - 3.) If the medical information provided to the Corporation indicates that the disability will be long-term and/or permanent, the Participant must begin the process to secure benefits through the Social Security Disability or other private or public disability programs. As this process occurs, the Benefits Corporation is to be informed of its progress.
 - 4.) In the event a Participant has opted out of Social Security; ~~at the onset of~~ the disability monthly benefit shall be reduced by twenty-five (25%) percent after the first six (6) consecutive months of continuous disability payments.
- b. ~~For~~ Participants who have reached their Social Security Benefit full eligibility age
If a Participant you are is of full Social Security Benefits full eligibility age (as per Social Security Administration guidelines) and ~~are assigned to a church by National Conference,~~ the Participant you are is entitled eligible to receive a maximum of six (6) months of disability benefits through the Benefits Coporation.

Upon approval of the claim, benefits will not be paid for the first sixty (60) days of disability, starting with the first day of disability. Commencing with the sixty-first (61) day of disability, the Benefits Corporation will issue a monthly benefit ~~This amount shall be paid per month,~~ for a period of six (6) consecutive months after which the benefit concludes. The monthly benefit shall not exceed 70% of the total compensation as defined in 6b.

At the conclusion of the six (6) months, the Participant will no longer be eligible for Disability benefits through the Benefits Corporation. These six months of benefits will allow the Participant the necessary time to prepare for full retirement from active employment and to secure their Social Security benefits.

AFFILIATES

- c. Definition of "Other Income" (See Section 7.a.(2) and the Disability Financial Disclosure Form)
- 1) "Other income" as used in this ~~paragraph~~ section and the Disability Financial Disclosure Form is defined as income actually or potentially derived from assets held by the Participant including, but not limited to pension fund, stocks and investments, bank accounts, CD's, interest, dividends, and inheritance. Such income shall be calculated annually for the current year based upon the fair market value of the assets held by the Participant or his spouse multiplied by the third quarter rate of interest paid by the Guaranteed Income Fund of the 403B management company. The term "assets" shall include both cash assets and non-cash assets excluding the primary residence of the Participant and the furniture and furnishings therein.
- 2.) If The Participant does not actively pursue other sources of income, the Board of Trustees may terminate the Participant's Disability benefits.

Article IX. Section C. The Health Insurance Plan [*Needed significant clarification & explanation*]

1. Eligibility to Participate

- a. All licensed active, full-time pastors or credentialed ministers of Evangelical Congregational Church, serving churches or in an ancillary capacity and ~~Ministers filling National Conference and General Church positions must~~ may participate in the Health Insurance Plan. ~~unless waiver is granted for an approved, insurance provider exemption.~~
- ~~b. Licensed Ministers of the denomination serving in an ancillary capacity and recognized by the Supervisory Committee may participate in the plan.~~
- b. e. Term or Career Missionaries (as defined by the Global Ministries ~~Commission~~ Community) employed under the Global Ministries Commission, as well as ~~full-time personnel in its office,~~ may participate in the plan.
- c. ~~d. Full-time~~ Employees of the Evangelical Theological Seminary may participate in the plan.
- ~~d. e. Personnel substantially employed in a ministry, a minimum of~~ thirty (30) ~~twenty five (25) hours per week and endorsed by the Stationing Committee and approved by the Board of Trustees may participate in the plan. The National Conference, Commissions, Boards, or employing agencies~~ or affiliated entities shall determine the persons for whom coverage is to be provided may be offered. ~~with the approval of the Board of Trustees of the Benefits Corporation.~~
- e. ~~g. Minister's Widows and his dependents, whose husband passes away while serving an E.C. Church, may~~ continue to participate in the ~~Benefits Corporation's retiree health insurance plan~~ if enrolled at the time of his death. ~~until such time as she secures health insurance through employment, remarriage or reaches Social Security eligibility for Medicare coverage, or has expired COBRA continuation. In the case of the latter, reimbursement will be provided up to the single rate of our plan.~~ The local church where the deceased pastor served will continue to pay for the widow's and dependents health insurance for two (2) full months following the death, after which they must secure the health insurance coverage of their choice, at their own expense.
- f. If the ~~husband-deceased pastor~~ was eligible for pastoral, retirement ~~retiree,~~ coverage as outlined in the Retiree Phase-Out plan of 2005 and revised in the Retiree Health Insurance Plan of 2015, these, too, apply for his widow. All denominational subsidized retiree health insurance coverage is terminated as of 2020 as per the Retiree Health Insurance Plan of 2015.

2. Retired Pastors and spouses

AFFILIATES

- a. A church which is assigned a part-time retired pastor shall at the time of assignment negotiate with the pastor and in agreement determine if the church will pay or not pay for a percentage of the pastor's (and spouse's) retiree health insurance premiums. ~~for full-time service shall pay 100% of the retired pastor and spouse's health insurance premiums and for part-time service shall provide 50% of their health insurance premium.~~
 - b. All Retired pastors and their spouses not eligible for denominational subsidized premiums (See Section C.1.f.) may participate in the Retiree Health Insurance Plan at their own expense and subject to approval by the Benefits Administrator ~~Finance Committee of the Board of Trustees~~, if they meet the insurance provider's eligibility requirements.
 - c. Retired, career missionaries may participate in the retiree health insurance plan at their own expense and at the recommendation of Global Ministries ~~Commission~~ Community and the approval of the Board of Trustees of the Benefits Corporation, if they meet the insurance provider's eligibility.
3. Operation of the Health Insurance Plan
- d. Payment of Premiums
 - 1.) Employing Entities of full-time, licensed or credentialed Ministers serving an E.C. Church, the National Conference or an affiliated entities shall pay 100% of the Participant's and any eligible dependent's health insurance premium who are covered under the health insurance plan administered by the Benefits Corporation (as per National Conference Rule 1002.) unless the National Conference, Church or entity and the Participant agree to a Medical Salary deduction (as per National Conference Rule 1002.1.)
 - 2.) All other participants eligible to participate as listed in Section 1 of the Health Insurance Plan by-law shall decide with their governing body as to the percentage paid for the health insurance premiums to the Benefits Corporation by the employee and employer. (For guidance, see National Conference Rule 1002.1) ~~The National Conference, Commissions, Boards or employing agencies shall pay 100% of the health insurance premiums to the Benefits Corporation for any of their employees covered under the health insurance plan administered by the Benefits Corporation.~~
 - 3.) Health Insurance premiums must be paid monthly, a month in advance, to the Benefits Corporation by the 15th of each month prior to the month ~~being paid~~ for which the premium applies.
 - 4.) National Conference, a church or affiliated entities who consistently do not pay or are late with their premiums, putting their health insurance account in arrears will be notified by the Benefits Administrator. Failure to comply may result in termination of health insurance coverage for the Participant(s) of that entity.

Article IX. Section D. The Manna Fund [*Misc. Changes*]

D. The Manna Fund

2.Managing the Fund

The Finance ~~Executive~~ Committee of the Board shall be authorized to handle all details for implementation of the Fund. This includes publicity, ascertaining eligibility requirements among retirees, acknowledging contributions and awarding benefits.

3.Eligibility for Manna Fund Distribution

- b. Maximum annual income levels will be determined by the Board of Trustees ~~Executive Committee.~~

5. Distribution of Funds

AFFILIATES

- a. Upon receipt of all the Manna Fund applications and Financial Disclosure Forms from those who wish to be considered for a distribution, the Finance ~~Executive~~ Committee shall determine the amount needed for those who qualify to supplement their income.

Article IX. Section H. Worker's Compensation [*Misc. Changes*]

H. Worker's Compensation

2. Participants.

- b. Persons employed by Evangelical ~~Theological~~ Seminary, Global Ministries ~~Commission~~ Community or any affiliated entities ~~Commission, or Board~~ may participate.

Article IX. Section I Housing Equity Accounts Program [*Misc. Changes*]

I. Housing Equity Accounts

2. Participants

- a. All ministers licensed or credentialed by the Evangelical Congregational Church who are employed by the National Conference, Church, or affiliated entities, or ~~Board of the denomination~~ and who reside in a parsonage, are eligible to participate in the program.

3. Contributions

National Conference, Church, or affiliated entities ~~Board~~ shall be required to remit, at the minimum, quarterly payments (~~due March 15, June 15, September 15, December 15~~) equal to the total amount of the contribution to the program as indicated on the Annual Statement of Pastor's Compensation Form. The total contribution must be received by the Corporation no later than December 15 of the year.

CAMP ECCO

REVIEW

I want to begin by giving a huge shout out to everyone who worked so hard this summer to create a great camping season, even in the midst of some major transitions. I am Annette Carr, the new marketing and development director, and I am one of those big transitions (haha!). But the Camp ECCO community has welcomed me in and there is great hope for the future of ECCO! Chuck and Nettie Campbell, along with Paige Huffman and Leighan Wells, were able to step in as cooks and caretakers for the summer, and did an incredible job keeping fun and sharing Jesus at the forefronts of their minds. We are looking forward to having Chuck and Nettie back this summer (2017), as well as a new full-time caretaker whom we are in the process of hiring.

This past camping season, our programmed camps served about 125 students over our summer season and an additional group of adults and students through our four (4) retreat weekends. We also played host to two week-long rentals and four (4) weekend rentals. Last year we began to build relationships with six (6) Carrollton churches/businesses, three (3) local camps/Christian retreats, and continue to build relationships with our EC churches as well as several churches previously connected to Camp ECCO. We were connected with our surrounding Carrollton community by participating in a local church's Trunk-or-Treat, as well as Scarecrows on the Square (an annual event put on by the Carroll County Visitor's Center). Camp ECCO has taken the plunge into seeking to communicate more efficiently and regularly with our camp community throughout the year through our website and social media

AFFILIATES

platforms. We have also been working to become more visible through our physical promotional material such as business cards, brochures, and informational table at speaking engagements.

WHY IT MATTERS

Camp is a place where lives are transformed. The traditional format of ministry and youth development can present many challenges. One of the most notable is that there is never enough time – to say what you want to say, to listen to students' stories, to have fun together... whatever it may be in your ministry. Youth and adults alike experience God in a 24/7 format at camp that is not feasible in any other form of ministry. Our time together is specifically set aside for students to engage with the message of Christ in a distraction-free environment, away from their normal routine and friends, with the help of mentors and counselors who provide an example of a life lived for Christ. All of this is taking place along with games and activities that make us laugh, give us unforgettable memories, and leave us with tons of inside jokes.

We have been given an incredibly unique resource to share the good news of Christ and disciple those who are already on their journey. With our maximum capacity (with staff) in each camp being 135 people, it is obvious that we also have significant room to grow and reach more lives for Christ. The work that we have started this past year is significant because we have begun to reach out to our community around us. Most of the people that I have interacted with in Carrollton have never even heard of Camp ECCO or know what we do there. It's exciting that we have finally begun a relationship with many of them that maybe they would be encouraged to be a part of our family in their own backyard as we strive to be a part of theirs. As we reach in to the community(ies) around us, I pray that our efforts in continuing the camp community through social media and camp visits to local churches may spark a desire within all of us already involved to reach out to our brothers and sisters for mutual encouragement, challenging, and friendship throughout the year. This would hopefully lead to increased desire in all of us to be the hands and feet of Christ right where we've been planted.

VISION FOR 2017

We are striving to be a ministry not fixated on growing one particular church, but growing the kingdom of God as a whole - the catholic church (little c). This means using our resources to bring people from all walks of life in to experience Christ and partnering with churches to help them along their journey to share the good news of Christ. We will also be equipping and empowering those who come in contact with us to be Jesus with skin on to their community as we send them out from our sanctuary.

Our goals for this next season primarily revolve around growing and investing in our community. We are seeking to add an additional 40 campers minimum as well as a couple new renters by communicating with our church and camp family that they are powerful weapons in spreading the good news of what God is up to at Camp ECCO. I love providing resources and reaching out on various digital and physical platforms, but there is no more efficient marketing technique than personal conversation and invitation. We are occasionally persuaded by a commercial or a Facebook post, but nothing is as powerful as one parent saying to another, "My kid went to Camp ECCO and they loved it! You should consider sending your kid there this summer too" or, "Hey, you guys are looking for a place to have a retreat? I know this great place! Let me tell you about it." Believe it or not, individuals engaging in regular conversations bring us the most new people, because, after all, networking is just talking to people (p.s. think about how this approach bleeds over in to evangelism as well). We are looking for our community to feel like they have access to their Camp ECCO community all year long through social media, and, of course, we are looking for individuals, churches, and families who are catching on to this vision and desire to donate their time and/or money to continue God's breath-taking transformational work at Camp ECCO.

IN SUMMARY

Camp ECCO is gaining momentum one little step at a time. What we need now is continuous prayers that we would keep the main thing the main thing! We want to serve Christ and live in His purpose for us, empower youth to live bold lives for Christ, and share the good news of Jesus with anyone we encounter. And we need passionate people and generous donations to make this happen. But I am certain that God has us on a great new adventure, if we would only have hearts humble enough to do it His way.

AFFILIATES

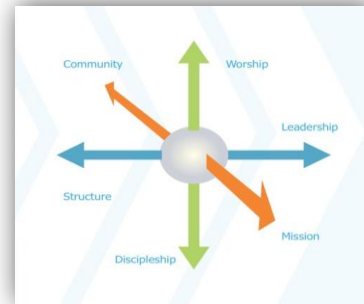
Annette Carr

EVANGELICAL THEOLOGICAL SEMINARY

MISSIONAL IS AS MISSIONAL DOES

In his 2006 book, *The Forgotten Ways: Reactivating the Missional Church*, Alan Hirsch argues rather passionately that six components give evidence of “missional DNA” in our churches:

- a missional-incarnational impulse,
- apostolic environment,
- disciple making,
- organic systems,
- *communitas*, and
- the lordship of Christ.



You may want to read the book to fully understand what Hirsch means by each of these phrases. In my own congregation (Hosanna! A Fellowship of Christians, in Lititz, Pennsylvania), we took Hirsch’s six points and adapted them somewhat. In the diagram below each arrow points in a particular direction and is paired, both structurally and thematically, with its opposite, so that Worship (upward) and Discipleship (downward) are both aspects of the same impulse toward spiritual formation.

My point in offering this is to suggest that “missional is as missional does”; that is, talk about being missional is only helpful to the degree that it impacts what we do in our ministries and how we do it. We cannot dress up in “missional clothes” and declare ourselves to be on mission with God; rather, we must change our attitudes, behaviors, priorities, and aspirations...both individually and collectively. And that is hard work.

THE TRAIN HAS LEFT THE STATION

This is true for all of us—as individuals, congregations, denominations, and, yes, as institutions of higher learning. In short, Evangelical Seminary must not only teach missionalty but must also practice it ourselves, lest we be hypocritical about such things (as seminaries are sometimes). We must be willing to embrace change to at least the same degree that we insist our graduates do, and be as open to the fresh wind of the Spirit as we want churches to be.

The world of the past century is not coming back. That train has already left the station, although there is a crowded platform of would-be riders hoping desperately for its soon return. Personally, I believe the megachurch model...with its insistent commitment to “bigger, better, faster”...to be the last hurrah of the old, consumer-driven model. That is not a criticism of “big church,” but of a mindset (whether expressed in large churches or small) that counting heads, bricks, or money is the best way to assess mission. It isn’t. We know that now. We should have known that earlier.

Many are anxious and aghast that millennials are leaving the Church in droves. Yes, we ought to grieve this, but also to repent that the Christianity they have too often seen is one that is a mile wide but only a half inch deep. They see our hypocrisy so much better than we see it ourselves. And yet they widely identify as “spiritual” for they recognize an ache in their souls that won’t be satisfied with coffee in the church café. We insist, along with St. Augustine, that they need Jesus (that they have a God-shaped vacuum that only He can fill), but the Jesus we have presented looks a tad too much like ourselves to be admired, much less followed all the way to the cross.

AFFILIATES

We have too often sold them a truncated gospel—one full of language about the forgiveness of sins, but far too empty of wisdom for living life in a broken world, much less practicing hope for what God is yet to do. We speak of holiness but they seek wholeness...and here's the shame of it all, what they want has been sitting on our back shelves the whole time.

That's why Hirsch calls the components of his missional DNA the "forgotten ways." This is nothing new; this is the Stuff from which Church was originally concocted. This is what God has been up to since the very beginning. The message of Jesus was not that everything is falling apart, but that everything is coming together in the One who is both Alpha and Omega. The hope behind that message was the presence of a redemptive God in this broken world, a God restoring and renewing all things. Jesus presents a God on mission, criticizing all bad religion that inhibits the people He loves from being healed and becoming agents of His shalom, and blessing all those—of whatever level of brokenness or experience of shame—who seek abundant life in the kingdom of God.

What I have said here of American Christianity in general is also true of theological education. We have been arrogant, thinking that we knew best what the Church needs, even when no one was buying. We have been stuck in our heads, thinking that we can learn only from books what the wisdom of God also teaches us through deep personal encounter with our Savior. We have been complacent, expecting that our existence alone provided justification for your support, without having to make our case that what we do is absolutely critical to the mission of the local church. We have been short-sighted, believing that what we did in the past was sufficient for the present, and for the future as well. We too, must repent of our hypocrisy, for we have presumed to teach others how to lead without modeling humble, teachable, wise leadership ourselves.

HOPE DOES NOT PUT US TO SHAME

Yet there is Hope, and Hope does not put us to shame (Romans 5:5). There is hope for the American church, for each of our local congregations, and for our institutions of higher learning, including Evangelical Seminary. For God is still with us, and God still loves us, and God still invites us to be His partners in His mission in the world. The good news is that not everything I have said about theological education applies to Evangelical Seminary, and not everything I have said about the state of Christianity in our culture applies to the EC church, much less our own congregations. To the degree it does we are invited to confess and change our ways. We are expected to be a prophetic community for the Church and the World for this generation.

But prophets are often stoned, or imprisoned, exiled, silenced, or treated in some other contemptible way. This is a primary reason that many are not courageous enough to be counter-cultural in an upside-down world; they do not want to pay that price. The testimony of the biblical prophets...and of Jesus himself...is that the heaviest rocks came sailing at us from the hands of those who claim to know God. To be on mission with Jesus in this world is to risk the wrath of those who think themselves righteous. It is to be judged heretical by the witch hunters of our world. It is to be considered suspect, not leaderly, or even dangerous. Being on mission with Jesus is often a lonely place. Yet there is Hope, and Hope does not put us to shame. For God takes up the cause of His people and it is His blessing, His joy, and His approbation we seek.

MISSIONAL SEMINARY

How then is Evangelical Seminary practicing what you are preaching? How are we contributing to your own aspiration to be missional? How can we serve you better in the years ahead?

- *We're re-emphasizing ministry practice.* And hiring more ministry practitioners to teach it. The "academic stuff" is still important—how we think theologically, how we interpret Scripture, how we tap into the wisdom of the past—this matters, lest we become loud proclaimers of empty nonsense. But our grads must get up in the morning and do the hard work of practicing the Gospel. So we will teach them how to do it well.
- *We're more interested in wisdom than knowledge.* One of our aspirations is to be a "wisdom laboratory" where those seeking degrees...and many, many others....come to be refreshed in the practical, mysterious, mind-blowing wisdom of God. Yes, we will still hire experts who know

AFFILIATES

things. We recognize that knowledge alone, while far more accessible than ever, is not the same thing as wisdom...and not nearly so valuable.

- *We're forming, not norming.* Most seminaries, to this day, have a roomful of cookie cutters that they take to their students, with the intent that those students emerge “normed” into a clone-able pattern. If you go to Dallas, you'll become a dispensationalist; if to Westminster, you'll be thoroughly Reformed when you finish. We're more interested in providing our students with space assistance to be “formed” into the character of Christ, and thus emerge a more authentic version of what God created each one to be from the beginning.
- *We're people of good news, not bad news.* The message of Jesus truly was gospel: God is here. You are already blessed. You are already loved. There is no condemnation. Peace I give unto you. And his invitations were equally wonderful: Rest. Do not be afraid. Love one another. Trust me. So we train our students to hear, know, trust, proclaim, worship, and serve in the spirit of this good news, for we serve in a broken and complex world.
- *We're serving the whole church, not just the pastor.* The spring 2017 issue of *Enthuse*, our seminary magazine, is devoted to this theme. In there we explain all of the many ways we serve the local congregation beyond just the training of its pastor—our continuing education opportunities, our museum, our leadership program, our counseling services, our library, our Faith in the Marketplace breakfasts, our Speakers Bureau, etc. Check it out!
- *We're not interested in flying solo.* We love working with others. Unfortunately, we serve in a highly competitive environment where ministries and their leaders often prefer to be competitors instead of collaborators. We are grateful for our partnership with Huntington University, which we have recently announced will remain a collaboration, rather than a merger. We will continue to seek additional partners for the mission God has given us.
- *We're thinking outside the box.* I will have more to say on this, I suspect, by the time I see you in person at conference, but we are hard at work on some creative ideas that will make you sit up and take notice. God has given us some direction regarding program development that we believe will serve the Church well for this generation, and perhaps redefine seminary a bit in the process. Maybe we'll throw the whole box away!
- *We're proudly EC.* We are also the seminary of choice for United Methodists in our part of the country (and have been for a generation now). We are also on our way to becoming once again the seminary of choice for the United Brethren denomination, and for a growing network of evangelical Anabaptists. And others. But we are still glad to be EC...founded by you, serving you, and dependent upon you as our best partner in ministry.

“If you want to build a ship, don't summon people to buy wood, prepare tools, distribute jobs, and organize the work, rather teach people the yearning for the wide, boundless ocean” (Antoine de Saint-Exupery, as quoted by Alan Hirsch in *The Forgotten Ways*).

Sixty-four years ago you created a seminary that provoked a yearning for the wide, boundless ocean of the kingdom of God. The last two members of that founding generation (Margaret Maurer and Jim Yoder) passed away this spring; in remembering them we remember the missional roots of our own enterprise. We will continue to teach our students in this generation to want to sail across that deep ocean... and trust you, as leaders of God's churches, to build and captain the boats that will take them safely there.

Dr. Tony Blair

AFFILIATES

ROCK RIVER BIBLE CAMP

Nothing to report.

STONERIDGE RETIREMENT LIVING

As I reflected on this year's conference theme – "Press On" – I realized how sometimes that is easier said than done. Especially when things have been going well and all appears to be in order, and the future has what appears to be a challenging road ahead. That is where StoneRidge Retirement Living stands at the moment, which has been a pretty comfortable and rewarding couple of years after a fairly long and challenging time period. We are now faced with more of those long challenging years ahead, and while we need to forget the past, we will rely on proven principles and valuable lessons learned to prepare for an uncertain future. After all, isn't this what trusting in our wonderful Lord and Savior is all about?

Since 2014, we have been busy integrating our new communities into our operations and streamlining processes to become more efficient and developing best practices. We also realized this was necessary if we were to make another attempt at growth, as a sustainable system would be required to support any additional resident and team member population. We finished some very critical aspects of this process in 2016, and are now fine-tuning them throughout 2017 as we prepare for our next phase of growth. This growth will most likely come from four primary sources: development of a new community, development of new service lines, acquisition of other communities and continued expansion of existing properties.

When we acquired Church of God Home, there was 300 plus acres of land that was purchased for the development of a new continuing care retirement community. With the economic downturn in 2008, that project was placed on hold by Church of God Home. StoneRidge is now picking up that project to assess the feasibility of developing the property and building a state of the art community similar to Poplar Run in Carlisle. This project will consume a significant amount of our senior Management's time if the board determines it is the next step for our ministry.

We are also looking to expand our service line into more home and community based services, as the trend to stay out of nursing homes continues. While our admissions to our skilled nursing have more than doubled in the past year, our total census days diminished. The trend to have a very short stay and discharge back home is no longer considered a trend, but the reality of today's consumer. In response to this new reality, our desire is to provide discharged residents with additional services in their home in addition to finding others at home who are also in need of service but may be choosing to stay in their house.

There continues to be stand-alone communities struggling to stay in business as they do not have the financial strength or the professional expertise to manage through these difficult times. We continue to explore these opportunities as they become available and as they fit our geographic and demographic expansion model. Unfortunately, we are not always the chosen partner and are not always privileged to the reasons, making it difficult to determine where we could improve on our strategy and focus.

We have been experiencing an increased demand of our Poplar Run community, to the point that we could achieve 100% occupancy by early summer. This will be the first time since the community opened that this will have been achieved, and certainly the highest we have ever experienced since our acquisition in 2000. We look forward to celebrating this milestone and have continued our marketing efforts to now have a sizeable waiting list, another first for our community. This demand is centering our attention on possible expansion of our independent living footprint, as we are now established as a place people want to be.

Our biggest challenge continues to be recruitment and retention of a qualified work force. We are not alone in this challenge, as many of our peer organizations struggle with the same issue. The number

AFFILIATES

of people who desire to make long-term care nursing a career appears to be dwindling each year. Compound this with other businesses being able to pay their work force more make the nursing shortage a reality nationwide. The retention issue deals with some of the same problems, however, we do have control over how enjoyable we make the work atmosphere and how flexible we can be for individual schedules to meet these growing expectations. Our senior leadership will be focused on both retention and recruitment in 2017.

Benevolence continues to grow at all communities as the cost of care outpaces many of our seniors' financial resources. Government reimbursement continues to be cut as the federal, state and local governments deal with deficits and pressures to reduce spending. We have been fortunate to sustain the increased level of benevolence over the past several years but will be forced to look at a cap as our contributions toward this program continue to decline. The church is a big help toward keeping this program alive, especially when every church participates and is able to send volunteers. Our volunteer program has also continued to decline as everyone is challenged with more places to be, things to do and the increasing demands on our busy lifestyles.

The opportunities to minister continue to be present inside the communities. It is amazing how many people: residents, team members and family members all have needs at different points in their lives. Through our vesper service offerings, chapel services, daily devotion times, Bible studies, one on one visitations and group interactions there are plenty of opportunities to share the gospel, listen, support, and live out an example that glorifies our Lord and Savior. Our chaplains, as well as some other team members, do an excellent job in helping this ministry make StoneRidge Retirement Living Communities a great place to live. We ask for your continued prayers, volunteer efforts and your financial contributions to continue making StoneRidge a place where people can live worry free with endless opportunities to come, find, grow and serve the Lord.

Steven J. Reiter, CPA

TWIN PINES CAMP

For 52 years, Twin Pines Camp has been a place where many E.C. kids attended summer camp, where E.C. churches held annual retreats, and where many E.C. people gave their lives to the Lord, rededicated their lives to the Lord, or committed their lives to ministry for the Lord. We are pleased to tell you that all of these things continue to happen at Twin Pines! The ministry at Twin Pines continues to see campers in the summer come to know Christ, and we hear from retreat leaders about how the time away from everyday life made a difference in the lives of retreat guests. In 2016, I know of a pastor who made an important decision concerning his own ministry because of some time spent at Twin Pines, and when he left camp, he left with a renewed sense of purpose. I am also aware of a family who attended a retreat with their church, and after the retreat felt called to move and begin planting a new church. These are just a few of the outcomes of time spent at Twin Pines.

Twin Pines' mission has always been to assist the church. We have done so by providing a place where people experience God. In 2016, Twin Pines continued to assist the church through the various retreats that were hosted and sponsored by Twin Pines, in addition to the eight (8) weeks of summer camp with programs for all ages. During the summer, we also ran 11 weeks of day camp for local youth. We provided meeting space for church leadership teams, meeting space for local pastors groups, and personal retreat space for people in ministry, all with the purpose of assisting the local church.

As 2016 was coming to a close, we lost a member of the Twin Pines family. Beth Shields, wife of property manager Mark Shields, went home to be with the Lord in December of 2016. Beth had fought a

AFFILIATES

long, hard battle with cancer. Shortly after the beginning of the new-year, Mark Shields resigned his position as property manager and moved off of camp to pursue another position.

The end of 2016 also saw a need for transition in the office as Bernice Mutchler, our long time financial secretary, retired and Loesena Kearsse was hired. Rev. Sam Yeager also moved from Food Service Manager to Assistant Director. Two new cooks were hired to take over the cooking responsibilities in the kitchen. Donna Bauer and Shay Steinman now share the duties in the Twin Pines kitchen.

The faces around camp may look a little different, but the desire of the ministry of Twin Pines remains to serve the E.C. churches and other congregations by providing quality programming, comfortable accommodations, and a place where people can escape the stresses of everyday life and hear what God is calling them to do. As the nature of the relationship between Twin Pines and the E.C. Church changes, we look forward to the continued support of E.C. churches and people to provide a place where people can experience God.

Each year we receive feedback from people in local churches indicating they didn't know about an event or retreat at Twin Pines. We are asking for your help in passing along information about the ministry of Twin Pines to the people of your church. We know that there is only so much time and space available to share information about events, but we need your help to spread the word about all that Twin Pines has to offer. There are also individuals on staff and on the Board of Directors who are willing to come to your church and share about Twin Pines. This does not need to be on a Sunday morning. We can come any time to share with a youth group, children's ministry, Bible study, or even your ministry council.

As has been mentioned in other years, one of the most frustrating things we hear at camp is about retreat groups, district events, and denominational functions using camp and retreat facilities other than Twin Pines. We know it may not always be possible to hold events at Twin Pines, but we would like the opportunity to discuss the possibility of holding the event at Twin Pines, or perhaps bringing an event to you! Twin Pines is incorporated and run by a board of directors, but it was founded by the people and churches of the Delaware and Susquehanna Regions. If you or your church have a retreat or send youth to summer camp, please consider Twin Pines. The reasons we hear for not using this ministry can often be overcome with a phone call; price and availability can be negotiated for you to use the facility.

The full-time staff, the part-time staff, the summer staff, the summer camp directors, the volunteers, and the financial supporters are all committed to listening to God's voice and direction for the ministry of Twin Pines. If you have an idea, a question, or feedback please share with the board of directors or give the camp a call and let us know how we can continue to serve you!

WE WANT TO SEE YOU AT TWIN PINES!

Twin Pines has been and is a people-driven ministry. It takes each and every one of the people involved to keep the ministry of Twin Pines moving forward. There is not enough time or space to thank everyone personally, but the list below provides a small glimpse of the number of people it takes to keep pushing on and building the Kingdom!

4 – Full-Time Employees	30+ - Retreat Hosts/Hostesses
12 – Part-Time Year 'Round Employees	20+ – Spring & Fall Work Retreat Volunteers
26 – Summer Staff	15+ – Committee & Task Force Members
30-35 – Summer Program Staff	10 – Twin Pines Board Members
8 – Week-long Nurses	100's – Financial and Prayer Supporters
3 – Sunday Afternoon Nurses	
8 – Summer Weekly Volunteers	

We want to say THANK YOU!!! THANK YOU!!! THANK YOU!!! to all of those people who continue to support Twin Pines. We thank the National Conference and the leadership for their support. We would especially like to thank our supporting regions, Delaware and Susquehanna regions.

Please pray for the ministry of Twin Pines and what it has to offer to a hurting world. We ask that you also look for ways to utilize the facilities for your church. Working together we can continue to build the Kingdom.

Shawn Fetterhoff

AFFILIATES

Board of directors:

Mrs. Lois Matarazzi, President
Mrs. Cindy Raezer, Secretary
Rev. Dave Long
Rev. Jeffrey Berger
Rev. Glenn Lambert

Rev. Wayne Houck, Vice-President
Mr. Dave Carpenter, Treasurer
Mr. Tom Shollenberger
Mr. Nick Economopoulos

TWIN PINES BALANCE SHEET For the Period Ending December 31, 2016

<u>ASSETS</u>	
Current Assets:	
Cash on Hand	14,393.35
Petty Cash	300.00
Cash in Savings	1,592.16
Cash in Payroll Account	300.00
Accounts Receivable	0.00
Material Inventory	20,000.00
TOTAL CURRENT ASSETS	36,585.51
Fixed Assets:	
Fixed Assets - Property	615,000.00
Fixed Assets - Buildings	1,539,388.00
Fixed Assets - Equipment	125,000.00
TOTAL FIXED ASSETS	2,279,388.00
TOTAL ASSETS	2,315,973.51
<u>LIABILITIES AND EQUITY</u>	
Current Liabilities:	
Cash Flow Loan	119,788.03
Taxes Withheld	4,107.56
Open Invoices	42,342.16
Notes Payable - Line of Credit	0.00
TOTAL CURRENT LIABILITIES	166,237.75
Long-Term Liabilities:	
Notes Payable - E.C. Investment Pool	0.00
Notes Payable - Board of Pensions	0.00
Notes Payable - Demand Notes	43,000.00
TOTAL LONG-TERM LIABILITIES	43,000.00
Owner's Equity:	
Retained Earnings	-111,421.37
Gift Annuities	38,441.94
Cash Reserve	-50,737.89
Unpaid Open Invoices	-42,342.16
Reserved Capital	2,270,747.06
Net Income	2,048.18
TOTAL OWNER'S EQUITY	2,106,735.76
TOTAL LIABILITIES AND EQUITY	2,315,973.51

AFFILIATES
