

# EC LEADER

A publication of the Evangelical Congregational Church



### In this edition:

- From the Desk**  
page 1
- Executive Director News**  
pages 2-5
- CHC News**  
pages 6-7
- GMC News**  
page 8
- KEC News**  
page 9
- MDC News**  
page 10
- Twin Pines News**  
page 11
- PaCap News**  
page 12
- Calendars & Staff List**  
pages 13-14

## FROM THE DESK

Bishop Randy Sizemore

### Thankful People

*"As believers, as people of the Book, we read throughout Scripture, from beginning to end, we are to be a thankful people."*



Click [HERE](#) for the Bishop's November video message



### Speaking Schedule for 2024 and 2025

Bishop Randy is now scheduling his 2024 and 2025 preaching schedule.

If you would like to schedule him at your church, please contact Bishop Randy directly at [rsizemore@eccenter.com](mailto:rsizemore@eccenter.com).

# EXECUTIVE DIRECTOR NEWS KEVIN HENRY



The 2024 Social Security COLA adjustment was released at 2.5%. The Pastoral Compensation Committee recommends pastors receive the annual Social Security COLA increase as approved at the May 2024 National Conference. Pension contribution will increase next year at the normal amounts, \$20/month to \$400/month for full-time pastors and \$10/month to \$200/month for part-time pastors. The Disability premium and Benefits Corporation Service Fee will remain the same at \$100 and \$125, respectively, per pastor per year.

The EC Benefits Corporation trustees approved the offering of two health insurance plans for 2025. One plan is a continuation of our current plan, although with higher deductibles and higher premium rates. The second plan is a high deductible plan coupled with a Health Savings Account. For the second consecutive year, our plan experienced greater than average utilization and claims paid. For the period of July 2023 to June 2024, Guidestone paid out \$2.87 for every \$1.00 we paid in premiums; our total paid claims, medical and prescriptions, exceeded \$1.5M, and we paid \$533,000 in premiums during that period. Our 2025 renewal rates reflect the increased utilization and paid claims history of our plan.

## Plan 1 – Health Choice 4000 (current plan)

- Traditional PPO plan with a \$4,000 single and \$7,000 family deductible. Maximum Out-of-Pocket for single is \$6,350, and family is \$12,700.
- Coinsurance 80%/20%; participant pays 20% after deductible.
- Prescription Co-pays
- Very similar plan benefits as our current plan, Health Choice 2000
- Health Reimbursement Account (HRA) will continue to reimburse covered medical expenses, excluding co-pays, after the first \$500.
- Flexible Spending Account (FSA) remains available at the same benefit level. If the pastor contributes at least \$100 to the FSA, the church contributes \$500.
- Rates

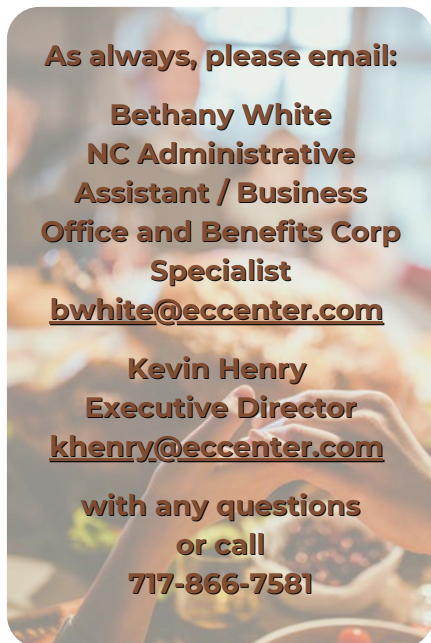
	<u>2024</u>	<u>2025</u>
Single	\$1,000	\$1,250
Couple	\$2,121	\$2,651
Family	\$2,642	\$3,303
Employee & Child(ren)	\$2,002	\$2,503

## **Enrollment deadline for Health Choice 4000 and Health Saver 5000 is November 14, 2024!**

*(Enrollment deadline for the retiree plan, Highmark Freedom Blue, is December 7, 2024.)*



# EXECUTIVE DIRECTOR NEWS KEVIN HENRY



## Plan 2 – Health Saver 5000

- High Deductible plan with a \$5,000 single and \$10,000 family deductible. Maximum Out-of-Pocket for single is \$5,000 and \$10,000 for family.
- Coinsurance 100%/0%; participant pays 0% after deductible.
- High Deductible plans are designed so that the participant pays out of pocket for medical services, office visits and prescriptions until deductible is reached. Plan begins benefit payments after the deductible is reached.
- Health Reimbursement Account is **NOT** available.
- Flex Spending Account is **NOT** available.
- Each member will receive a Health Savings Account (HSA) with a 2-year transitional funding plan, i.e. free money for healthcare-related expenses.
  - For 2025, single plan members will receive a \$3,000 HSA contribution, and couple and above plan members will receive a \$6,000 HSA contribution in early January 2025. In 2026, single plan members will receive a \$2,000 HSA contribution, and couple and above plan members will receive a \$4,000 HSA contribution in early January 2026.
- Rates

	<u>2024</u>	<u>2025</u>
Single	\$1,000	\$1,135
Couple	\$2,121	\$2,128
Family	\$2,642	\$2,941
Employee & Child(ren)	\$2,002	\$1,948

## Highmark Freedom Blue

The retiree Medicare supplemental plan, Highmark Freedom Blue, is not increasing for 2025. The premium will remain \$277 per person per month, effective January 1, 2025, with no changes in coverage levels.

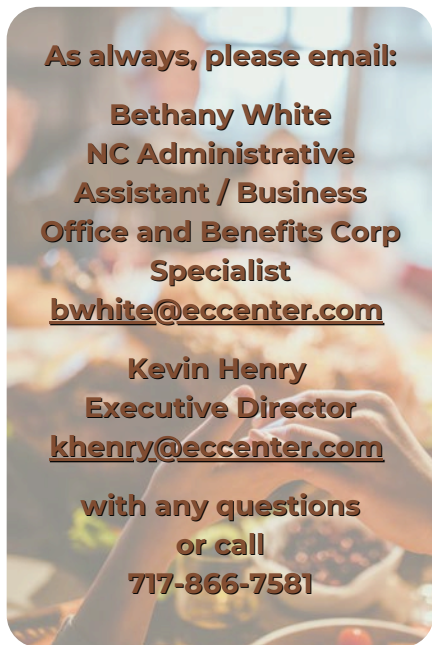
For a husband and wife on Freedom Blue, double the amounts above.

The open enrollment period for the Highmark Freedom Blue plan is from October 15, 2024, through December 7, 2024. Retirees enrolled in another Medicare supplemental plan or not in a Medicare supplemental plan may join the Freedom Blue plan only during the open enrollment period. The open enrollment period does not affect pastors that plan on retiring after December 7, 2024. Medicare eligible pastors may join Freedom Blue at the time they superannuate or retire from pastoral service.

It is very important that the retiree does not fall behind on payments to Highmark Freedom Blue. If a retiree is having difficulty paying the monthly premium, the Manna Fund is available for financial assistance. Please contact Kevin Henry or Bethany White in the EC Benefits office for a Manna Fund application.



# EXECUTIVE DIRECTOR NEWS KEVIN HENRY



There are many Medicare Advantage plans available, even some at no cost to the participant. However, each plan will have positives and negatives in terms of participating providers and benefits provided. Please thoroughly investigate a Medicare Advantage plan before switching plans.

## Manna Fund

The Manna Fund was established to assist our retired clergy and surviving spouses with financial needs. The income limits to qualify for a Manna Fund distribution were recently changed to 200% of the federal poverty level as defined by the US Department of Health and Human Services. The 2025 Manna Fund income limits are \$30,120 for a single and \$40,880 for a couple. 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 were mailed to retired clergy and surviving spouses in October and an application may also be requested from the Benefits Administrator at the EC Church Center.

We are quickly approaching the end of the calendar year, and we are encouraging all the local church pastors, treasurers or administrators to begin planning for the required year-end reporting. Required reporting includes year-end tax forms, giving statements, denomination annual reports and pastor compensation forms. A small amount of preparation and planning early in the process will save time and frustration later. Due dates for year-end reporting:

Due to EC Church Center – forms may be emailed to [office@eccenter.com](mailto:office@eccenter.com)

- Pastor Salary Forms      January 15, 2025
- Annual Reports            January 27, 2025

Please note the earlier filing deadlines of W-2s and 1099 – NEC/MISC forms:

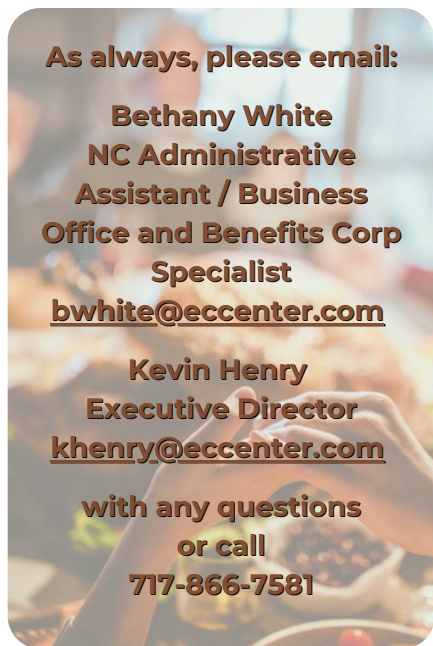
- Form W-2 (pastors and church employees)      January 31, 2025
  - Filed with Social Security – January 31, 2025 (paper and electronic forms)
- Form 1099-NEC/MISC (independent contractors)      January 31, 2025
  - Filed with IRS - January 31, 2025 (paper and electronic forms)

Pastors are employees of the local church and should receive a W-2 with federal, state and local taxes withheld from every paycheck.

Please contact Kevin Henry or Bethany White at the EC Church Center with any questions.

Kevin Henry                      Bethany White  
Executive Director              Benefits Specialist

# EXECUTIVE DIRECTOR NEWS KEVIN HENRY



## Free Money Is Going Fast -

~~\$10,000~~ ~~\$8,000~~ ~~\$6,000~~ ~~\$5,500~~ **\$2,500**

Did you know that financial stress is one of the leading causes of workplace distraction and decreased productivity? It's true. When employees are worried about money, it can impact their focus, job performance and overall well-being. That is why we are excited to offer you the opportunity to improve your financial health and earn some extra cash at the same time. Our online financial health training program is designed to equip you with the knowledge and tools you need to make informed financial decisions. From budgeting and saving to investing and retirement planning, you will learn practical strategies to help you reach your financial goals.

To encourage you to prioritize your financial well-being, we are offering a \$250 cash gift to all pastors who complete the online financial health training by **December 31, 2024**. That's right – you can get paid to learn how to manage your money better. We have once again partnered with the

National Association of Evangelicals (NAE) to offer Pastoral Financial Health and Church Generosity training. The EC Church was awarded a grant of \$10,000 with \$7,500 previously awarded to 16 EC pastors, leaving \$2,500 available for additional grants. The training is open to all paid pastoral or ministerial individuals employed by an EC Church. The pastor / minister may be full-time or part-time (no minimum hours); serve as the lead, senior, associate, assistant, youth or outreach pastor or in a music ministry. If you have completed the financial health training previously (2019 – 2021), you are not eligible to receive a second cash gift. The cash gifts are made available by the generosity, vision and ministry of the Lilly Endowment in partnership with the NAE.

To receive a \$250 cash gift, a pastor must complete one of the Pastoral Financial Health modules at <https://naefinancialhealth.online/>. Scroll down the page and select "Create Account". On the next page, enter your information and from the drop-down box of participating denominations select us, Evangelical Congregational Church. On the next page select one module from the six session Personal Finances Course. Once the module is completed, I will receive an email that the class was completed and send the registered participant the financial gift.

A second \$250 grant will be awarded for the completion of a second module in the Personal Financial Health course. A maximum of \$500 in grants will be awarded per participant. Each training can be completed in 60 to 90 minutes, and these grants are tax free.

This is a fantastic opportunity to enhance your financial literacy and boost your bank account.

So, what are you waiting for? Enroll in the financial health training today and start your journey to financial freedom.

Please contact Kevin Henry, Executive Director, with any questions at 717.628.2171 or [khenry@eccenter.com](mailto:khenry@eccenter.com).



## Church Health Community News

### FROM THE DESK

Rev. Janor Bestwick, Church Health Community Member

## Prioritizing Our Physical Health

As spiritual leaders, pastors have a responsibility to care for the physical, emotional and spiritual needs of their congregation. However, in our dedication to serving others, many pastors often neglect their own physical health. Let's face it, at times the demands of ministry can be overwhelming. We work long hours, frequently feeling stressed, and oftentimes, we live a sedentary lifestyle. But we must remember that taking care of our physical health is not a luxury, it is a calling.

*Out of the many obligations we have as pastors, our physical health is not something we should ever ignore. Research has shown that pastors are more likely than the general population to suffer from obesity, hypertension and depression. Of course, this can lead to decreased energy, impaired mental clarity and a weakened immune system. Failure to address these issues can ultimately hinder our ability to effectively serve our congregations and fulfill our divine purpose.*

The Bible reminds us that our bodies are temples of the Holy Spirit (1 Cor. 6:19-20). As such, we have a divine responsibility to honor God through the physical stewardship of our bodies. Many of us have no problem prioritizing our personal studies, sermon prep and prayer, but we often fail to do so with our physical health. By prioritizing our physical health, we can better demonstrate love and respect for the Creator who fashioned us in His image.

Many pastors will teach and preach on the dangers of alcohol, and especially the Bible's warnings regarding drunkenness. But rarely, if ever, will you hear pastors teaching or preaching about the dangers of gluttony. I am sure there are various reasons for this. One such reason is because preaching against drunkenness is socially acceptable (and Biblical) but preaching against gluttony, not so much (although still Biblical). After all, many will say



# Church Health Community News

## FROM THE DESK

**Rev. Janor Bestwick, Church Health Community Member**  
*continued...*

## Prioritizing Our Physical Health

*continued...*

we all eat too much. But the reality is, there are large numbers of pastors (and congregants) who are overweight and undisciplined at the dinner table. We should not ignore the importance of taking care of our bodies and being healthy just because a large number of us like our food.

So, how can pastors begin to prioritize their physical health? Here are just a few ideas:

1. Schedule time for exercise, whether it is a brisk walk or a vigorous workout. Get up from your chair at least every hour, if not sooner, and move around. Find an app that can get you moving, doing at least 7-10 minutes of exercise multiple times a day. Walk before, during or after work. Use it as a time to pray or maybe even make phone calls.
2. Eat a balanced diet rich in whole foods and fruits and stay away from foods that are processed and have ingredients that are genetically modified.
3. Get enough sleep (aim for 7-8 hours each night).
4. Seek support from a friend, mentor or health coach.

This may or not be something that you have thought about before, but I do hope that you recognize the importance of physical health in your ministry. By taking care of your body, you will become a more effective, energetic and empowered leader. Your congregation needs you to be at your best, and so does God. Let us embrace the divine calling of taking care of ourselves and prioritize our physical health that we may glorify Him with our bodies, souls and spirits.

*Janor*







**Good News!  
Great Joy!**

*Pack a box. Impact a life.*

## National Collection Week is November 18-25!

Operation Christmas Child provides free resources for churches to use in packing shoe boxes.

**Visit: [www.samaritanspurse.org/operation-christmas-child](http://www.samaritanspurse.org/operation-christmas-child) for more information.**







## Kingdom Extension Community News

### FROM THE DESK

Rev. Mike Snedeker, KEC Associate

*Please continue to pray this month for the following new church planting opportunities that God is raising up:*

**Cheziare and Laurel Dominique** – The Dominiques have been meeting with a leadership team to pray and seek God's vision for a Haitian church. God has provided a great ministry partner out of Grace Community Church, Willow Street named Martial who is also Haitian and is passionate about helping with this church plant. El Shaddai Community has begun a Sunday Evening worship service at Trinity EC Church in Lancaster, PA. They are seeing new families every week and seeing people come to know Christ and follow Him.

**Manuel and Luz Arias** – In Lexington, South Carolina the Arias family is starting a new EC Church. Manuel and Luz are developing a team for ministry, as well as strategizing ways to share the Gospel in tangible ways. Please pray that God would provide a location for this church to use for worship gatherings. Pray also for wisdom strength, and renewed energy for this couple. Manuel and Luz have especially asked for prayer for their family. They are considering potential changes that would allow them to devote more time to the church. Pray for wisdom for them and their family.

**Tim and Pam Ream** – The Reams moved to Thorn Hill, Tennessee. They are pursuing the opportunity to engage in planting an EC Church in their new community. Pray that God would begin preparing that community to be receptive to His glorious presence. Pray also for the Reams as they begin building relationships and engaging in discipleship relationships through inviting people into their homes and engaging individuals in their community.

**Mike Coulson and People's EC Church** – Echo, the name of this church that is meeting in the Virtual Space, is reaching people with the Gospel and making disciples. Pray that the team will continue to develop and grow. People's is also beginning a micro church that will meet at Confessions Bar in Nesquehoning. Pray for this open door to be a Gospel presence where people who need Jesus hang out!

**Zach and Kelsey Van Dyke** – Zach and Kelsey have begun planting a network of house churches in and around Davenport, Iowa. They are currently meeting with a group in their own home weekly and seeking God's plan for their future. They are developing a vision for raising up house church shepherds and developing a discipleship and multiplication strategy. Please pray for Zach and Kelsey that God would give them wisdom as their time shepherding the Hooppole, Illinois EC Church comes to an end. Also pray for wisdom as they work on developing their 2025 church budget.

# Ministerial Development Community News

## CHAPLAINCY CORNER

Rev. W. Joel Copeland, Jr., Chaplaincy Committee Chair

### Prayer Focus on our Heroes - Our Chaplains

This month we want to focus on the work of one of our military chaplains. Lt. Colonel Karl Blancaflor has served as a chaplain with the U.S. Air Force since 2004. He was licensed by the EC Church in 1999 and was recommended to the Conference by the Rosedale Church in Baltimore, MD. He has served at Annville (Associate); Chaplain, U.S. Air Force, Lackland AFB, Texas; Chaplain, Kadena AB, Okinawa, Japan;

Marriage and Family Therapy, Student Air Force Institute of Technology, Ft. Hood, TX; Chaplain, Sheppard AFB, TX; Deputy Wing Chaplain, Barksdale Air Force Base, LA; Installation Chaplain, Defense Language Institute Foreign Language School, Monterey, CA; Joint Base Senior Installation Chaplain, Joint Base, Andrews, MD; and currently as Staff Chaplain, National Reconnaissance Office.

Chaplain Lt. Col. Karl Blancaflor currently serves as the spiritual advisor for an organization within the Intelligence Community, under the leadership of a U.S. Presidential, Senate-approved director. His primary mission is to support the cognitive and spiritual well-being of 3,000 joint service members. Karl is happily married to Julie Blancaflor, a dedicated social worker in Fairfax, Virginia, and they recently celebrated 25 wonderful years of marriage.

Their daughter Kate graduated from the University of Alabama with a degree in Public Relations, while their second daughter, Megan, is currently a junior at Texas Christian University, pursuing a Nursing degree. Their son, DJ, is attending community college with plans to complete his degree at Virginia Commonwealth University.

We want to congratulate him on his twenty years of service to our U.S. Military.

We trust that you will remember to especially pray for Karl during the month of November as our Chaplain of the Month.

- Remember the ones to whom he ministers and the responsibilities he carries
- Pray for his wife Julie, and also Kate in her transition into the work force
- Pray for Megan and DJ as they complete their college education.

The following is information that might be of interest to anyone considering a hospital / institutional chaplaincy requiring board certification. The NAE has implemented a board certification for evangelical chaplains that is much more evangelical-friendly than certification from the other certifying bodies. Information may be obtained at: [//evangelicalchaplains.org/ebcc](http://evangelicalchaplains.org/ebcc) or from [jlsher@NAE.org](mailto:jlsher@NAE.org), PO Box 23269, Washington, DC 20026, Phone # 210.519.9055.

Any questions or comments may be directed to the EC Endorser and Chaplaincy Committee Chair, Rev. W. Joel Copeland, Jr., D.Min., 909 Ginkgo Grove, Mechanicsburg, PA, 717.507.2174, [ecparson@hotmail.com](mailto:ecparson@hotmail.com).







# TWIN PINES

CAMP, CONFERENCE & RETREAT CENTER

## Twin Pines Update:

Saturday, November 16, 2024

### *Twin Pines 60th Anniversary Gala*

Doors open at 6:00 pm  
Dinner at 6:30 pm

R.S.V.P. by November 4 2024  
570-629-2411 or [banquet@twinpines.org](mailto:banquet@twinpines.org)  
Suggested \$30 per person donation



An evening of celebration for  
60 years of ministry  
at Twin Pines.

Weaver's Banquet Facility  
2610 N. Reading Road  
Denver, PA

### Winter Thaw!

Winter Thaw is the perfect opportunity for your church's youth group to attend an exciting and engaging Winter Retreat experience without all of the headaches that can come with retreat logistics and planning. That's why Winter Thaw exists at Twin Pines; we do the planning, and you get to spend time with your students and help them grow in their relationship with Jesus. Reach out to [Jonah@twinpines.org](mailto:Jonah@twinpines.org) for more info on Thaw!



### We want to work with You!

Would you like us to come present at your church? Would you like materials to include in your Sunday bulletins or in your church newsletter? Reach out to us and let us know!

Email: [Shawn@twinpines.org](mailto:Shawn@twinpines.org) or call the office 570-629-2411

# Pennsylvanians Concerned about Alcohol Problems

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## Pennsylvania Alcohol Education Foundation

Today as I look ahead at my to-do list, I see there that I need to write the PaCap (Pennsylvanians Concerned about Alcohol Problems) seasonal newsletter. It is here where I will report to our supporters how many churches I have spoken to and the number of school classes taught. (Last year, we spoke at 20 churches and taught 165 classes.) I will probably also include narratives about how we have made inroads with various groups such as denominational church districts, ministeriums and many pastors.

Many are hearing about PaCap's efforts and how well we are accepted wherever we go! It seems people are more open to hearing all about the ministry of PaCap. As a Christian ministry that has been educating people on the false claims of illegal recreational drug use for over 50 years, why the recent uptick in interest about this ministry? The answer to that question is addressed in our preaching and teaching. We do not leave you in despair; that would serve no one. We serve Jesus Christ, bringing a message of His hope and love to the listeners' minds and hearts when we speak at your church, group or school.

If you are interested in finding out more about who we are and what we do, visit our website at [www.pacap.org](http://www.pacap.org).

And if you are interested in exploring how we can collaborate and open discussion on this important subject in your faith community, please contact us at [contact@pacap.org](mailto:contact@pacap.org) or call 717.652.2517.

*Barry*



## PASTORAL CHANGES

January 1, 2025 is the deadline for both churches and pastors to submit written requests for a change or superannuation (retirement) to the Bishop.





# CALENDAR

## NOVEMBER 2024

### Sunday, November 3

Day of Prayer for Kingdom Extension  
Daylight Savings Time Ends  
Liturgical Color - Green

### Tuesday, November 5

Election Day

### Wednesday, November 6

Day of Prayer for the EC Church

### Sunday, November 10

Liturgical Color - Green

### Monday, November 11

Veterans Day

### Sunday, November 17

Liturgical Color - Green

### Sunday, November 24

Thanksgiving Sunday  
**Thankoffering (voluntary)\***  
Liturgical Color - White

### Thursday, November 28

Thanksgiving  
EC Center Closed

### Friday, November 29

EC Center Closed

**Ministry Funds, Insurance & Benefits, Thankoffering (voluntary)\* and GMC Christmas Missionary Offering\***

**Mail to:**  
**EC Church Center**  
**100 W. Park Ave.**  
**Myerstown, PA 17067**

## DECEMBER 2024

### Sunday, December 1

Day of Prayer for Kingdom Extension  
First Sunday of Advent  
Liturgical Color - Purple

### Wednesday, December 4

Day of Prayer for the EC Church

### Sunday, December 8

Second Sunday of Advent  
Liturgical Color - Purple

### Sunday, December 15

Third Sunday of Advent  
Liturgical Color - Purple

### Tuesday, December 17

Loan & Investment Committee Meeting

### Sunday, December 22

Fourth Sunday of Advent  
**GMC Christmas Missionary Offering\***  
Liturgical Color - Purple

### Tuesday, December 24

Christmas Eve  
EC Center Closed

### Wednesday, December 25

Christmas Day  
EC Center Closed

### Thursday, December 26

EC Center Closed

### Sunday, December 29

Liturgical Color - White

### Tuesday, December 31

New Year's Eve  
EC Center Closed





## Changing the World with Jesus

**“Jesus came and told his disciples, ‘I have been given all authority in heaven and on earth. Therefore, go and make disciples of all the nations, baptizing them in the name of the Father and the Son and the Holy Spirit. Teach these new disciples to obey all the commands I have given you. And be sure of this: I am with you always, even to the end of the age.’” (Matthew 28:18-20)**

Evangelical Congregational Church Center  
100 West Park Avenue, Myerstown, PA 17067  
717-866-7581

[office@eccenter.com](mailto:office@eccenter.com) / [www.eccenter.com](http://www.eccenter.com)

Office Hours: Monday - Thursday  
8:00 a.m. - 4:00 p.m.



### Contributors

**Bishop Randy Sizemore**

**Kevin Henry**

**Rev. Janor Bestwick**

**Rev. J. Ted Rathman**

**Rev. Mike Snedeker**

**Rev. W. Joel Copeland, Jr.**

**Jonah Adamcik**

**Wendy Beard**

November 2024 Edition - Editor/Art Design

### STAFF

Rev. Randy Sizemore - Bishop  
[rsizemore@eccenter.com](mailto:rsizemore@eccenter.com)

Jodi Earhart - Assistant to the Bishop  
[jearthart@eccenter.com](mailto:jearthart@eccenter.com)

Kevin Henry - Executive Director  
[khenry@eccenter.com](mailto:khenry@eccenter.com)

Shirley Long - Business Office Specialist  
[slong@eccenter.com](mailto:slong@eccenter.com)

Bethany White - NC Administrative Assistant /  
Business Office and Benefits Corp Specialist  
[bwhite@eccenter.com](mailto:bwhite@eccenter.com)

Wendy Beard - NC Communications Coordinator  
[wbeard@eccenter.com](mailto:wbeard@eccenter.com)

Denise Jaramillo - GMC Deputy Director  
[ecglobal@eccenter.com](mailto:ecglobal@eccenter.com)

### ASSOCIATES

Rev. Wayne Houck - Church Health  
[waynehouck@gmail.com](mailto:waynehouck@gmail.com)

Rev. J. Ted Rathman - Global Ministries  
[pastorted@graceecchurch.org](mailto:pastorted@graceecchurch.org)

Rev. Mike Snedeker - Kingdom Extension  
[msnedeker@eccenter.com](mailto:msnedeker@eccenter.com)

Rev. Matthew Hill - Ministerial Development  
[matt@stpaulsreamstown.com](mailto:matt@stpaulsreamstown.com)