



I was recently thinking about Lady Gaga or more specifically her latest song “Applause”. (The fact that I pay attention to Lady Gaga may come as a shock to some of you, and others won’t be too surprised.) Anyway, she has recently returned to the stage following a hiatus due to hip surgery. Yes, I watched her triumphal return on Good Morning America too. She talked about how much she missed her “little monsters,” as she calls her fans, while she was recuperating. It’s one of the reasons she wrote the song while she was off. The chorus is:

*“I live for the applause, applause, applause
I live for the applause, Love for the ap-
plause.*

*Live for the way that you cheer and scream
for me;*

The applause, applause, applause.”

I think we all enjoy applause whether it comes by way of actual applause or some other form of approval. We enjoy it. We need it. But we all know that other people’s approval and the fame that can come with it are fleeting. I read an article about singer-songwriter Christopher Cross. He won five Grammy Awards, one Oscar, and one

APPLAUSE

Golden Globe Award. But it all happened in a span of two years, 1981-1982; since then, obscurity.

October is traditionally Pastor Appreciation month. I think it’s a great idea and I hope that every E.C. congregation will make a special effort to appreciate and celebrate their pastor(s). The Bible tells us they are worthy of “double honor.” My concern is more for those of us who are pastors and lead-



ers. I like it when people say they appreciate my ministry. It makes me feel good; somebody actually notices and cares. Those are all good things to give and receive. So celebrate your pastor this month. And pastors, accept the encour-
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The Bishop's TOP TEN Prayer & Praise Items

1. Rev. Nobuo Abe and his wife, Keiko, will be visiting the USA September 27-October 7. Please pray for their safety in traveling and for fruitful meetings and services as they share in God's word. Pray too, for the work of our Japanese churches in a country that is less than 1% Christian.
2. Ask the Lord to show you where He is working in your world and then ask Him how you can join Him in His mission.
3. It may only be October, but pray for National Conference 2014. The planning process is already underway. Ask the Lord to send His Holy Spirit in new and powerful ways!
4. Pray for the Lord's leading and blessing of our affiliated ministries' board members as they seek to chart the course for these ministries: Camp ECCO, Evangelical Seminary, StoneRidge Retirement Living, Twin Pines Camp, and Waldheim Camp Meeting.
5. Ask the Lord to guide the work of the Futures Initiative Team as they continue to meet and seek the Lord's direction for the future of our denomination.
6. Pray for the National Ministry Team who will hold their regular meeting on October 24 to continue the work of our National Conference.
7. Be sure to pray for your pastor during Pastor Appreciation Month (and the rest of the year too) and praise the Lord for your pastor (you are allowed to do that more than just this month as well).
8. Praise the Lord for allowing me to experience the joy of being able to ordain our son, Matt, an Elder in the Evangelical Congregational Church.
9. Thank God for His faithfulness from season to season; the seasons of the year and the seasons of life.
10. Praise the Lord that Gloria and I have had the opportunity to travel to many churches where we can meet new friends and share the message of our need to engage our world with the Good News of God's wonderful grace.



(continued from page 1)

agement with grace. And may we all remember that it's not the primary reason we minister. Paul encouraged the Colossians "Work willingly at whatever you do, as though you were working for the Lord rather than for people." (Colossians 3:23) As Big Daddy Weave sings, we serve an audience of one:

*"To my audience of one
You are Father, and you are Son
As your Spirit flows free,
Let it find within me
A heart that beats to praise you.
And now just to know you more
Has become my great reward
To see your kingdom come
And your will be done
I only desire to be yours, Lord."*



In Christ's Service

Futures Initiative Team Update

Following National Conference we wrestled with the question “What did we learn from the discussion and vote at National Conference?” The members of the team were very surprised that there were as many answers to that question as there were members of National Conference. It was quite frustrating; how do we plot a course to where we want to be, when we cannot agree on where we are? So we created a survey to try to get clarity for the main reasons people voted the way they did. After some complications with the USPS we finally got over 400 surveys mailed and about 180 completed surveys returned. The team discovered that those who voted for the Futures Initiative proposal did so primarily because they felt the denomination needed to take an aggressive position in addressing the urgency of our situation. The main reasons those who voted “no” on the proposal did so because they felt the Conference Minister position(s) were necessary for the denomination and because they did not think the theory of clustering could have worked in their district/region. Thank you to all who participated in the Feedback Survey. The team will now begin to move forward with a clearer view of significant concerns that must be addressed.

In addition to the survey the reconstituted team will be recommending to the National Ministry Team that they adopt the Ecclesiology Statement, which had been a part of the initial Futures Initiative proposal so it is not lost. We believe it is an important statement of the church. Another important note of progress is the team’s commitment to work together to “drill down” in every aspect of who we are as a denomination and what we do denominationally and in our leadership positions. The key question is “What is essential to who we are and what we do?” The team continues to agree that this must be applied to every area of ministry and every denominational position. The challenge will be to do that objectively. Please continue to pray for the Futures Initiative Team as they work together to follow where the Lord is leading us as a denomination.



October is Pastor Appreciation month and October 13, 2013 is Pastor Appreciation Day. The focus of this month is to challenge churches and congregations to honor and encourage pastors throughout the year and to show their appreciation, love and support for their pastor and family members.

Conveying appreciation is a sign of a healthy church and healthy churches want to pay tribute to their pastor through loving acts of gratitude.

Biblically, honoring spiritual leaders is a concept throughout the pages of scripture.

Practically, showing appreciation serves two purposes. First, expression of gratitude is a positive Christian witness, showing your community that God is loving and merciful.

A second practical result of honoring pastors is that it creates an atmosphere that encourages a response to the call of God to pastoral ministry.

Ultimately, clergy appreciation by a congregation is an expression of gratitude to God for their pastor. Honoring the pastor reveals more about a congregation than it does about the pastor.

News from Evangelical



Our “Women in Ministry: Stories of Leadership” event is just a week away!

Featuring keynote addresses by UMC



Bishop Peggy Johnson and BIC Bishop Pauline Peifer, along with four



breakout sessions, this day-long seminar is a wonderful opportunity for dialogue about topics pertinent to women leaders and those who work with them. There may still be room available...check

www.evangelical.edu for details or call Cathy Forberger at 717-875-6120.

Evangelical’s Board of Trustees holds its first meeting of the new academic year on October 10. We are so thankful for their leadership and invite you to pray for them as they gather to consider the seminary’s concerns.

Institute of Church Leadership (formerly Leadership Contact) offers a seven week course on **The Gospels** from 6:30-9:15 p.m. on Tuesdays, October 19 through December 10. Dr. Tim Valentino is the instructor. The class which also has an online option, is open to all, without any educational prerequisites. Registration deadline is October 15. Check the CLL link on Evangelical’s website (www.evangelical.edu) for complete information or call Ken Nafziger at 717-866-5775, ext. 2113 with questions.

“Hope in the Darkness: Exploring the Complexities of Suicide” is set for October 17. Our Center for Lifelong Learning is sponsoring the seminar in cooperation with Philhaven and Good Samaritan Health System. The program approaches this sensitive topic through the eyes of a couple who lost their son and also offers mental health and pastoral perspectives. CEUs are

available. Check the seminary website for a copy of the brochure and online registration.

Faith in the Marketplace welcomes Rick Herring to the October 24 breakfast at



Lancaster Menonite High School. The president of Giant’s Carlisle Division, Herring will discuss “Servant Leadership.” Register online by October 7.

“Godliness is a matter of national security.” So said U.S. Senate Chaplain Barry Black in a National Day of Prayer message in May. This dynamic speaker will keynote the **Friends of Evangelical Banquet on November 1 at Lancaster’s Calvary Church.** Plan to attend...you’re guaranteed an evening of powerful inspiration, good food, and great fellowship! Online registration is available, or you may register with Marsha Conley at 717-866-5775, ext. 2130.

News from Global Ministries



1. Roof's Car Project:

E.C. missionaries to Brazil, David & Conce Roof have been granted permission by the GMC to raise special project funds to purchase a much needed vehicle for their ministry in Belem, Brazil. We are hoping to raise approximately \$20,000 to help them purchase a sturdy vehicle, large enough to transport themselves and other team members to and from church and various remote ministry locations. A special fund has been established at Church Center. Checks can be sent to the GMC Office at Church Center. They should be made payable to GMC and clearly marked, "Roof car fund."

2. The Fall Missions Rally (Susq./Delaware Regions) has been merged with the Spring MMK!

Just another reminder, the traditional Fall Mission's Rally typically held in the Susquehanna/Delaware Regions has been moved and merged with the Spring Mission Minded Kids Rally to form the Family Missions Celebration. Mark your calendar for March 1, 2014 and plan to attend this day of missions with programming for the entire family. Watch for more details about the location and participants in the next few months.



3. Susquehanna Mission Leaders' Brunch: November 4, 2013

Reserve your spot now for the Susquehanna Mission Leaders' Brunch on Monday, November 4, 2013 at 10:00 a.m. at Dutch Way Restaurant located on Route 422, Myerstown, PA RSVP to GMC office by October 23rd. Each person will be responsible to pay for their meal. While this event is geared toward updating mission leaders/pastors in the Susquehanna Region, it is open to anyone from any region. A similar brunch will be held for the Delaware Region on March 10, 2014.

4. Resources For Nepal Pastors Update:

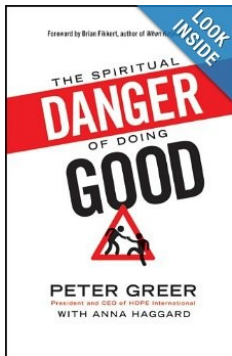
Recently I sent out an email to EC Pastors seeking sponsors for Bible Commentaries for Nepal pastors. Since that email went out two changes occurred: first the total number needed was amended to 21 and second, one of our local congregations offered to match the 21 donations to provide a second resource, a Bible Dictionary to each of the 21 ministers!

I will be traveling to Nepal in December for their Annual Conference and 10 year anniversary as a mission field. I need to send the funds for Rev. Janga to purchase these resources in the Nepalese language before I go. Currently there are 21 pastors and each commentary cost \$15. So we need to raise \$315. If you would like to sponsor a commentary for one of these Nepal ministers send a check to the EC Church Center (100 West Park Avenue, Myerstown, PA 17067) for \$15 payable to GMC and marked: "Nepal Commentary." Also, please feel free to send a short note of blessing with your first name and even a photo (no last names or contact information) to me either in the mail or via email and I will put it in the front cover of the book so your pastor can know who sponsored the book. Thank you in advance for your partnership in the Gospel of Jesus Christ through our fellows ministers in Nepal!



Read a great book lately?

Last month we provided a few books readers of the EC LEADER had found helpful to their spiritual growth and ministry. Here are a few more. We are not recommending each of these books but are providing some information for those who are looking for something to read. If you have a book or two you'd like to suggest please let us know. Email Brenda Long at Church Center (blong@eccenter.com). Thank you!



The Spiritual Danger of Doing Good by Peter Greer asks the hard question of what happens when Christian service and social justice lead to burnout, pride or worse? Peter Greer, CEO of HOPE International, uses stories from his own life and others in min-

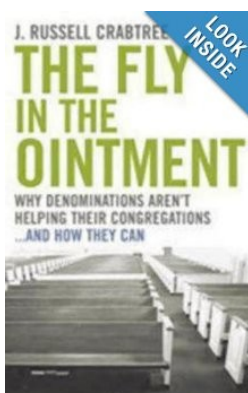
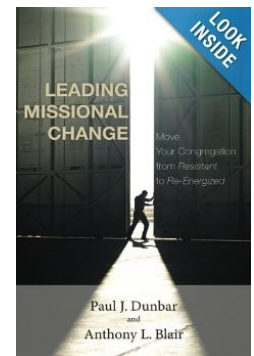
istry to help readers protect themselves from disillusionment and other dangers. He uses the Pharisees as a symbol of how something that starts off with the noblest of intentions can go off the tracks, and how to get back on again. This book serves as a compassionate warning

to everyone who works in ministry or charitable non-profits, from CEOs to weekend volunteers.

Leading Missional Change by Paul J. Dunbar & Tony L. Blair tells us that it seems that nearly everyone is talking about missional change for congregations. As a result, many church leaders are attempting to drive that kind of change for the ministries they lead. Some succeed. But many others hit a wall

of considerable frustration as they find that congregations resist the very change that is so needed. The reasons for this resistance are many, and they are explored in this volume. This book thus offers compelling first-person stories and congregational case studies alongside more generalized findings. *Leading Missional Change*

was written to support pastors and other church leaders who experience resistance, to share wisdom and experience that may lead to readiness, and to give hope and encouragement toward a re-energizing of your own congregation.



The Fly In The Ointment by J. Russell Crabtree is a resource that helps churches and church leaders begin to think about how to transform themselves into vital, flourishing organizations—transformation that requires deep, systemic change on the part of the bodies that are meant to help congrega-

tions live into the mission in the world. Mr. Crabtree is an active consultant with mainline Protestant denominations and non-profits, helping them address issues of coping with change and conflict in congregations and denominations in the face of American cultural change.



Many of our pastors have heard of the Exponential Conference. It began as a great conference for church planters. It is still that, but it really is a great opportunity for all pastors and church leaders. The conference has traditionally been held in Orlando, Florida during April. This fall they are launching an Exponential West Conference in Los Angeles. While you may not be able to travel to California to participate in person, technology and their desire to impact as many people as possible have led the Exponential to make much of the conference available to us all through a free webcast. You can watch the conference and hear the nationally known speakers by watching the free live webcast. It's a great opportunity to experience the main stage sessions. Go to www.exponential.org/webcast/ and register now so you can watch the live webcast on October 7-10, 2013. Did we mention it's FREE?

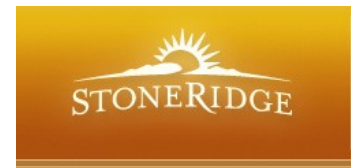
The 2013 Exponential conference theme "DiscipleShift" explores 5 key shifts for more effectively making and growing disciples. Each of the five Main Sessions at Exponential West 2013 will focus on one of these five shifts:

- ◆ From reaching to making
- ◆ From teaching to modeling
- ◆ From attending to participating
- ◆ From connecting to transforming
- ◆ From attracting to deploying



News from StoneRidge

StoneRidge Welcomes Helping Hands



Here we are! It's officially fall. The summer flew by and we are careening our way toward the holidays.

Now that kids are back in school and summer vacations are over, you may find a few hours in your day you might like to put to good use. StoneRidge Retirement Living is always looking for caring people to become volunteers to do any number of things.

Some of the tasks we would like to assign to volunteers are: visiting residents, leading a group-Bingo, or a game, filling water pitchers, playing cards or board games with residents, putting laundry away in the residents closets and collecting empty hangers for the laundry, escorting residents to and from activities/the beauty shop/therapy. There are more things on the list, but you get the gist of it.

StoneRidge Retirement Living has a wonderful dedicated staff of care givers and activity professionals, but new faces and helping hands are always appreciated. Give it some thought. Whatever your talent is there is surely something for you to do at StoneRidge. Groups are welcome too. You may want to bring your group to sing songs with the residents or play some games or have a monthly birthday party.

If you or your group are interested in becoming a volunteer at StoneRidge in Myerstown, you can contact Katrina Wagner (717-628-5513 or Katrina.Wagner@stoneridgeretirement.com) and she will be glad to give you all the details.

News from Benefits Corporation

We know that any increase in health insurance premiums is going to financially hurt some churches, but we have managed to minimize the increase to only a 5% increase over last year’s rates, with some changes to the prescription drug benefit. Last year the health insurance plan had a good year with non-drug healthcare related expenses and prescription co-pay reimbursement this year. The pharmacy portion of the plan did not have a good year, which was reflected in the high quotes received from Highmark and necessitated the change to the prescription benefit. Not changing the prescription benefit would have resulted in a double digit rate increase. The intent of the EC Benefits Trustees decision was to “share the pain” between the churches and the local pastor. Hopefully, those with high prescription cost can benefit from the \$1,800 co-pay maximum and a 5% increase on premium cost will not cause severe financial strain on the local church.

Effective January 1, 2014, the health insurance rates for the active pastors plan with Highmark will be increasing 5%. The new rates are below:

	2013 monthly	2014 monthly	Annual
Single	630.00	660.00	7,920.00
Couple	1,320.00	1,390.00	16,680.00
Family	1,710.00	1,800.00	21,600.00
Employee + child(ren)	1,100.00	1,160.00	13,920.00

The medical benefits remain the same, \$500 out of pocket limit, excluding non prescription co-pays, for covered medical services per family unit (single, couple or family). The HRA with PrimePay will reimburse any covered out of pocket costs, excluding non prescription co-pays, above \$500.

To keep the rates at a 5% increase changes were made to the pharmacy benefit; co-pays for non generic formulary, non formulary and specialty drug prescriptions will be increasing as well as a hard generic substitution provision was added. Formulary non generic prescription co-pays will be increasing \$10 per prescription from \$35 to \$45. Non formulary prescription co-pays will be increasing \$45 per prescription from \$50 to \$95.

members utilizing specialty drugs will now pay 25% of the cost up to a maximum cost of \$200 per prescription. Generic prescription co-pays will remain the same at \$8 per prescription.

Hard Generic Substitution—If a generic substitution is available for a brand name drug and the brand name drug is dispensed, the member will be responsible for the brand name drug co-payment plus the cost difference between the generic drug and the brand name drug. The additional cost will be paid regardless of physician orders.

Co-pays for the 90 day supply mail order prescriptions are also changing. Generic 90 day prescriptions are decreasing by \$4 per prescription from \$20 to \$16. Formulary 90 day prescription co-pay is remaining the same at \$90 per prescription. The non formulary 90 prescription co-pay is increasing by \$65 per prescription to \$190. And for 90 day specialty drug prescriptions, the member will pay 25% of the cost up to a maximum cost of \$400 per prescription.

Highmark will be sending a letter to employees explaining the changes in the prescription plan.

To offset the potential for increased out of pocket cost for the pastor the HRA will reimburse the family unit (single, couple or family) for prescription co-pays above \$1,800 per year. The same procedure will be followed for prescriptions as with medical costs; submit all pharmacy receipts to PrimePay. PrimePay will record and track the prescription expenditure and reimburse any costs above \$1,800. EOBs are not needed for submitting prescriptions to PrimePay, the receipt from the pharmacy with the drug name, quantity dispensed and cost will be accepted.

The Affordable Care Act

It has been determined that the EC Church is a small employer. A small employer status relieves the EC Church from onerous record keeping, eliminates the health insurance mandate and eliminates offering health insurance to employees working at least thirty hours a week. The reasoning for declaring ourselves a small employer is based on the Group Rulings for churches in the Internal Revenue Code. For many reasons, the governing body of the Internal Revenue Service has never defined how a group of churches should be treated in the tax code. That section of the Internal

Revenue Code is blank. It is up to the group of churches to reasonably define themselves for a particular situation. Since there is no official answer, a reasonable determination was made that we are a small employer. There is precedent and legal standing for classifying the EC denomination as a small group employer.

The not so good news about being a small employer is that the local church becomes the employer and is responsible for all the employer requirements of the Affordable Care Act. The first employer requirement was the distribution of the Insurance Marketplace Notice to all employees. This notice was sent to all the churches by EC Benefits Corp. at the end of September for distribution by October 1, 2013. Please follow the instructions in the cover letter. Distribution of the Insurance Marketplace Notice is mandated by federal law. While there are not financial penalties for noncompliance with the current notice, future required notices will have financial penalties for noncompliance. Compliance or noncompliance and any financial penalties associated with noncompliance are the responsibility of the local church.

Local churches are encouraged to determine and define who is an employee of the church. In simple terms, anyone who performs a regular service for the church and receives compensation is considered an employee, e.g. pastors, secretaries, custodians, organist, etc. All employees should receive a W-2 Wage and Tax Statement at the end of the year with appropriate taxes withheld and remitted by the church.

Please do not take your responsibilities lightly. The legal requirements placed on employers by the Affordable Care Act have not been fully determined. EC Benefits will be the conduit of information to the local church for employer requirements under the Affordable Care Act.

While being a small group employer does not require the EC Church to offer health insurance, health insurance will continue to be offered for the foreseeable future and the health insurance mandate remains in effect.

The health insurance marketplace is offering some very attractive rates and coverage options for uninsured Americans. But, do not get too excited. The experts are predicting that health insurance rates in the marketplace will be similar to the health insurance rates of

employer sponsored group plans.

There are still many pieces of the Affordable Care Act that have yet to be implemented and nobody knows what the end product is going to look like or how it is going to operate. The old adage of not buying the first year when a new model of automobile is introduced applies to the health insurance marketplace. Be patient, and, if you can, wait for a few problems to be discovered and solved before jumping into the health insurance marketplace.

The EC Benefits Corp. does not want to stand in the way of anyone receiving health insurance in the marketplace that currently does not have health insurance. Please contact Dave King or Kevin Henry before applying for health insurance through the insurance marketplace. We can provide resources that can assist with completing the application and provide counsel on the coverage options available.

Highmark Freedom Blue

The retiree Medicare supplemental plan, Highmark Freedom Blue, is increasing \$17/month to \$188 per person per month, effective January 1, 2014, with minor changes in coverage. Retirees that qualify for the cost sharing plan with the denomination will not see a change to the percentage of the premium that the denomination pays. For example, if the denomination pays 50% of your currently monthly premium the denomination will pay for 50% of the increased premium.

Please remember to submit all of your deductible and coinsurance claims to PrimePay on a timely basis. PrimePay will track all of your covered out of pocket healthcare expenses, including the first \$500 that is the responsibility of the pastor. Timely submission of claims helps EC Benefits monitor and assess the cost efficiency of the health insurance plan. Also, covered deductible and coinsurance claims must be incurred by September 30, 2013 and submitted to PrimePay for reimbursement ninety days from the end of the plan year which is December 29, 2013.

Please contact Dave King, dking@eccenter.com or Kevin Henry, khenry@eccenter.com or 1-800-866-7581, with questions.

Kevin Henry
Controller

David King
Benefits Administrator