

## ST. JOHN LUTHERAN CHURCH TASK FORCE INFORMATION

### FINANCES

AREA OF COMPARISON	ELCA	LCMS	WELS	LCMC	CORE
Employee Benefits and Insurance	<p>Provides full range of benefits for full-time and part-time pastors and lay employees, including retirement plans, short/long-term disability plans, survivor benefits, and group life insurance. Also covers accidental death and dismemberment.</p> <p>Group medical insurance offered for both current employees and retirees. Dental insurance is also offered.</p> <p>What is offered is sponsored and paid for by the congregation. HRA (Health Reimbursement Arrangement), and FSA (Flexible Spending Account) also offered</p> <p>Lay employees are eligible to enroll if scheduled to work at least 20 hours/week for six or more months per year.</p>	<p>The Synod pays 100% of monthly premiums for all full-time, non-percentaged employees and 75% of costs for employee's dependents. The health plan is a PPO through Blue Cross/Blue Shield and includes dental care and membership in a discount vision care plan.</p>	<p>Information is unavailable.</p>	<p>Provides full range of benefits for employees working 30 or more hours per week, including retirement plans, long term disability plans, and life insurance (which must be purchased with long-term disability). Also covers accidental death and dismemberment.</p> <p>Long term disability is not available if an individual has waited Social Security benefits. Short-term disability is not provided.</p> <p>Group medical insurance is Blue Cross/Blue Shield of MN. Dental insurance is also offered.</p> <p>HAS is also offered.</p> <p>It is unclear whether this same coverage applies to lay leaders.</p> <p>Paid for by pastor and congregation.</p>	<p>NALC has not yet published information in this area.</p>
Pension	<p>The ELCA Board of Pensions offers a number of retirement options, including a defined benefit pension plan that guarantees retired pastors a specific benefit upon retirement.</p> <p>New employees to the ELCA may be able to transfer their former employer's retirement plan balance over to the ELCA,</p>	<p>LCMS contributes to an employees retirement plan.</p>	<p>Information is unavailable.</p>	<p>Individual control of pension fund administered through Edward Jones. Pastors have a great deal of control over their individual pension fund.</p> <p>Congregation participation is optional.</p> <p>New employees cannot transfer prior balances.</p>	<p>NALC has not yet published information in this area.</p>
Disability	<p>Offers paid disability benefits beginning two months after disability begins, continuing for length of the disability through full retirement age. Provides: monthly income; contributions to ELCA retirement fund; health &amp; survivor benefits.</p> <p>Short-term disability is paid by congregation for two months.</p>	<p>Offers paid disability benefits beginning 14 days after an illness or injury begins and will pay 20% of an employee's salary for up to 12 weeks.</p>	<p>Information is unavailable.</p>	<p>Short-term disability is not provided.</p> <p>Long-term coverage begins after 60 days, with health and survivor benefits only.</p>	<p>NALC has not yet published information in this area.</p>

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AREA OF COMPARISON	ELCA	LCMS	WELS	LCMC	CORE
Continuing Education	Offers multiple continuing education opportunities for pastors and congregational members. Also provides grants to support the cost of continuing education in certain circumstances.	After 6 mos. of employment an employee is eligible for tuition reimbursement each calendar of 75% of tuition up to \$4,000 for undergraduates and up to \$6,000 for graduate or unlimited financial assistance for schooling at an LCMS college or seminary. The employee must remain employed for 1 year.	Information is unavailable.	None offered through LCMC directly. Individual congregations and districts use own discretion regarding how much to budget for continuing education (e.g., sabbaticals, seminarian internships, annual leadership conferences, etc.)  Annual leadership conference is hosted by LCMC.	Theological education for laity and clergy will be a priority for NALC. NALC will work with existing Lutheran and non-Lutheran seminaries and with newer theological education initiatives such as The Institute of Lutheran Theology.
Property	Control of property, including control of property in event of a split in the congregation, is determined by congregational constitution. St. John maintains it's own property per the constitution.	Control of property remains with the congregation. If a congregation dissolves, all property must be disposed of to pay the debts of the congregation. Any surplus and all rights connected to the church become the property of the congregation's synod.	Information is unavailable.	Except otherwise agreed in writing between LCMC and one or more member congregations, each congregation retains its own property/assets.	Congregations of the NALC and Lutheran CORE will own their buildings and property.
Benevolence	While the ELCA establishes recommendations for benevolence of 10% of the congregational budget, each congregation is responsible for establishing their own benevolence.  There is no specific sanction for failure of a congregation to do so.  Benevolence to the ELCA supports many synodical and global ministries that no one church alone can carry out alone, i.e., World Hunger Relief, Disaster Response, etc.)	Benevolence/stewardship is required, but there is not information available as to guidelines established by the Synod.	Information is unavailable.	LCMC does not dictate giving, nor do they set any guidelines for benevolence. Rather, congregations are encouraged to tithe 10% of budget.  Congregations are not required to give to LCMC, but many voluntarily donate a portion of their benevolence to LCMC.  Funds are administered by congregation, who are encouraged to use some funds locally and some globally. Benevolence is to include not just sending funds, but congregational involvement.  LCMC does not administer any benevolence and has an annual national operating budget of \$300K.	A budget for the operation of the NALC will be submitted to the convocation with an estimate of the percentage of congregational income needed to meet the budget. Congregations will decide the level of financial support that they provide to the NALC.