

Minimum Terms of Call for 2010

Approved at the September 22, 2009, meeting of Presbytery

NOTE: Pastor and treasurer MUST report to the Board of Pensions any changes in the Total Effective Salary within 30 days (normally by January 31st) on the Board's form ENR-111. Failure to report changes to the Board of Pensions can result in lower pension benefits at retirement!

The Committee on Ministry **suggests** all pastors receive an increase of at least 2% of their Cash Salary.

Note: Amounts in Lines 1-5 can be changed as long as Line 7 does not go below the minimum.

	Manse	No Manse
1. Cash Salary (including <i>employee</i> contributions to 403(b)(9) plans, tax-sheltered annuities, salary reduction contributions to flexible health spending accounts and cafeteria plans)	\$30,750	\$30,750
2. Cash Housing, utility and furnishings Allowance	\$0	\$11,225 ¹
3. Church contributions to 403(b)(9) plans, tax-sheltered annuities, and equity allowances	optional	optional
4. Bonuses, unvouchered expenses (including travel), gifts from church, etc.	optional	optional
5. Other allowances (all other compensation not in Lines 1-4, including insurance premiums for additional insurance coverage for individual employees, Self-Employment Tax allowance in excess of 50% of estimated tax obligation, etc.)	optional	optional
6. Manse amount (non-cash) – at least 30% of Lines 1-5 if living in a manse	\$9,225	-----
7. Total Effective Salary (sum of Lines 1-6)	\$39,975	\$41,975

The Following Items are not included in Total Effective Salary but still REQUIRED in all Terms of Call

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| 9. Benefits Plan Dues (31.5% of Line 7) ² | \$12,592 | \$13,222 |
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10. \$2,352 Self-Employment Tax Allowance (only up to 50% of estimated tax obligation) or 7.65% of the Cash Salary, whichever is greater (based on an estimated cash salary of \$30,750)
11. Accountable reimbursement plans (vouchered church business expenses):
- a. \$1,200 Continuing Education Allowance (can accumulate for up to three years)
 - b. Mileage Allowance – use of personal automobile reimbursed at the IRS-allowed rate (\$0.55 for 2009), plus other appropriate transportation expenses
 - c. Business and professional expense allowances (specify each allowance by name and amount, i.e. books and subscriptions, computer and Internet, professional expenses)
12. Other vouchered allowances (specify each allowance by name and amount)
13. Spiritual Retreat time: one week including one Sunday
14. Vacation time: one month including four Sundays
15. Continuing Education time: two weeks including two Sundays (can accumulate for up to three years)
16. Moving Allowance: actual moving expenses at beginning of a new call

(See the Board of Pensions' publication *Understanding Effective Salary* for further information.)

Because the process of filling out the Board of Pensions' ENR-111 can be complicated, you are **urged** to call Tom Armstrong at the presbytery office (304-232-3490) for help in understanding the Board of Pensions' requirements.

Benefits Plan Dues for the Board of Pensions are based on the following percentages of a pastor's Total Effective Salary (Line 7 above):

Medical insurance	19.5%
Retirement	11%
Death Benefits	1%
Total	31.5%

¹ An estimate, and includes \$2,000 for utilities allowance

² Note that actual Benefits Plan Dues charged by the Board of Pensions will depend on how a pastor's Terms of Call are reported. Dues may end up higher if incorrectly reported to the Board of Pensions.