

TO: PASTORS & TREASURERS OF CBAC CHURCHES

Greetings in Christ Jesus our Lord!

I am writing to inform you of the recommendations for salary increases for 2018 and the cost of benefits.

For 2018 we are recommending a cost of living adjustment of 2%. Attached you will a worksheet which can be used to determine your pastor's salary, taking into account the church budget, the experience of the pastor and the value of housing in your area. If you are unable to open the attached Excel spreadsheet you should be able to open the pdf file, also attached.

The following are the rate changes for benefits:

	2017 Rates	2018 Rates
Basic Life Insurance	14.40	14.50
Spousal & Dependents Life Insurance	2.44	2.44
Accidental Death & Dismemberment insurance	1.25	0.43
Employee & Family Assistance Program	4.37	4.76
Medical/Dental Coverage - Individual	127.00	135.00
Medical/Dental Coverage - Family	296.00	320.00
Long-Term Disability	\$1.87 per \$100	\$2.23 per \$100
Administration Fee	5.00	6.00

The following is an example of how to determine what the Long-Term Disability would be:

Pastor's total salary, including housing = \$60,000  
LTD benefit would be 67% of total salary = \$40,200  
Annual premium =  $0.0223 \times \$40,200 = \$896.46$   
Monthly premium =  $\$896.46/12 = \$74.71$

Overall, the cost of all benefits combined will be increasing by approximately 10% in 2018.

**Minister's Travel Expense** – For 2017, we recommend that the Minister be compensated on the basis of 42¢ per kilometre.

**Clergy Residence Deduction** – Ministers who own their homes are reminded to complete the CRA form T1213 this fall if they do not wish to have taxes taken on the Fair Market Value of their home, commencing in January 2018. Written authorization from CRA must be received by the treasurer, otherwise the treasurer is required by law to withhold taxes according to the Tax Tables.

We will be issuing the 2018 Handbook for Church Treasurers early next month.

God Bless!



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## MINISTER'S SALARY RECOMMENDATIONS

January 1, 2018

Base Salary 35,700

Annual Church Budget	% Added to Base Salary	\$	
\$0 - \$59,999	0.00%	-	
60,000 - 99,999	5.00%	1,785	
100,000 - 149,999	7.50%	2,678	
150,000 - 249,999	10.00%	3,570	
250,000 - 299,999	15.00%	5,355	
300,000 - 349,999	20.00%	7,140	
350,000 and above	25.00%	8,925	<u>                    </u>

# of Years Ordained	% Added to Base Salary	\$	
0 - 4	0.00%	-	
5 - 9	10.00%	3,570	
10 - 14	15.00%	5,355	
15 - 19	20.00%	7,140	
20 - 24	25.00%	8,925	
25+	30.00%	10,710	<u>                    </u>

Sub-total                     

Add value of housing & utilities                     

Total Minimum Salary Package                     

In addition to the above a minimum of 2.5% should be added to the Minister's total salary package upon the completion of a major educational program, such as a Doctor of Ministry Degree.

Associate Ministers, Youth Ministers, etc. should be compensated appropriately, taking into consideration the salary package of the Senior Minister.

Churches may be paying less than the amount indicated by the table. Attempts should be made to increase the Minister's compensation package as the church is able to do so.

In some cases, churches may be paying a salary package which exceeds the minimum recommended by the table. In each situation there can be a number of circumstances which will justify paying the Minister a higher figure.

When a pulpit committee is prayerfully considering the calling of a new Minister, its task must be to first determine if a candidate possesses the gifts needed to do the ministry. The negotiation of a salary package should always be secondary.

**Please support the goals of the CBAC to plant new churches  
and help existing churches become more missional  
by giving to our Denominational Fund. Thank you!**