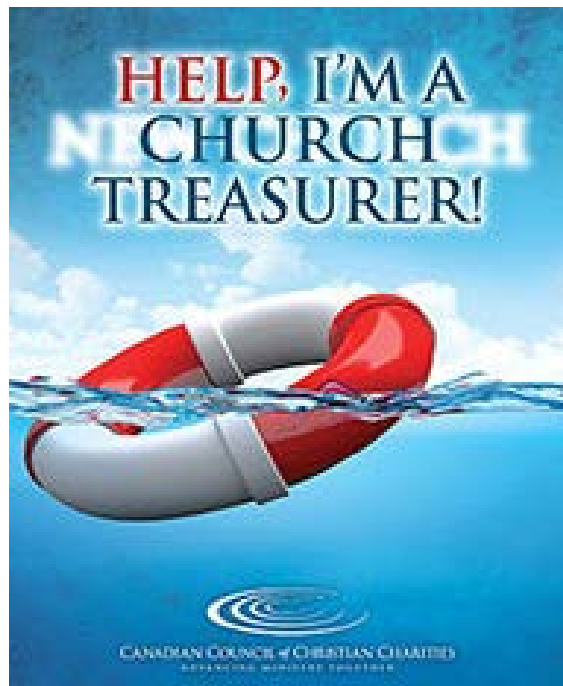


2018 Handbook
for
Church Treasurers



Produced by



**CANADIAN BAPTISTS
OF ATLANTIC CANADA**

Enabling the Church...as *CBAC*

Acadia Divinity College	\$70,000
Association Projects	75,000
Atlantic Baptist Mission Board	225,000
Baptist Historical Committee	14,000
Canadian Baptist Ministries	260,000
Crandall University	70,000
Pension & Benefits Board	50,000
Union of French Baptist Churches	25,000
Clergy Formation & Wellness	125,000
Council & Committees	106,200
Executive Minister's Office/Communications	312,000
Oasis	0
Intercultural Ministries	25,000
New Congregations & Church Renewal	501,000
Pastoral Ministry Department	87,000
Social Justice & Christian Cultural Engagement	19,700
Youth and Family Ministries	191,224
Administration	203,400

Total 2018 CBAC Budget \$2,359,524

Please encourage your church to contribute 10% of its total revenue to our *CBAC* Fund.

2025 Goals

- 1) Sixty-five new congregations birthed by 2025.
- 2) 80% of CBAC churches will demonstrate a missional culture.
- 3) Actively developing effective, healthy pastoral leadership
- 4) Identifying effective, strong churches and volunteers called to share resources with others.
- 5) Creating a Convention structure that adapts to changes but is sufficient to undergird the ministry of CBAC churches with required resources and help.

**Will you join God in changing Atlantic Canada
One Neighbourhood at a time?**

The Pension and Benefits Board

Providing services to staff of our CBAC churches, Convention office, faculty and staff of Acadia Divinity College, Crandall University and to the staff of the Atlantic Baptist Foundation

Canadian Baptist Pension Plan:

- work on a national level to ensure good services are provided to the participants;
- select and review performance of fund managers;
- develop/review investment policies;
- select and review performance of record keepers;
- provide Plan members with resources to assist with investment decision-making and retirement planning;
- Financial Planning Seminars offered at no cost to Plan members and their spouses, regardless of age.

Provision of Various Insurance and Health Plans:

- basic and optional life insurances;
- dependent life insurance;
- accidental death and dismemberment insurance;
- long term disability insurance;
- medical/dental coverage;
- Employee & Family Assistance Program (EFAP)
- Best Doctors
- Optional Critical Illness Insurance

Supplemental Pension Benefits:

- monthly supplements for those in financial need;
- life insurance premiums paid for retired ministry staff;
- subsidy to ministry staff or their widows/widowers residing in housing units/apartments owned by Atlantic Baptist Housing;
- medical/dental premiums paid for those receiving LTD benefits

FOREWORD

This handbook has been prepared to assist all those in the church who are responsible for the handling of money, and for recording and monitoring its usage. It is intended that this handbook, along with other relevant information, will be posted on our website at -

<http://baptist-atlantic.ca/our-convention/departments/pension-benefits/>

Should you have any suggestions as to the type of information you would like to see included in future issues, please write to:

Mr. Daryl MacKenzie, Director of Pension & Benefits Board
Canadian Baptists of Atlantic Canada
1655 Manawagonish Road, Saint John, NB E2M 3Y2
director.pbb@baptist-atlantic.ca

The information provided is by no means exhaustive. A number of publications are available from the Canadian Council of Christian Charities to assist Churches. We recommend churches become affiliate members in order to have access to the many resources which are available.

The ***Charities Handbook*** addresses issues routinely faced by fundraisers, boards, and financial record keepers. Affiliate members receive one free copy. The cost for non-members is \$85.00 for a hardcopy or \$75.00 for the E-book.

<https://www.cccc.org/store> - 20th edition

CCCC Bulletin Subscription provided free of charge to members - \$45.00 for non-members.

http://www.cccc.org/cart/view_item/bulletin_subscription

The Church at Work by John Pellowe, \$25.00 for members - \$30 for non-members. E-book - \$9.99

http://www.cccc.org/cart/view_item/church_at_work_book

Serving as a Board Member – DVD set. The cost for members is \$59 - \$89 for non-members

http://www.cccc.org/cart/view_item/dvd_board

Serving as a Board Member – Hardcopy \$17 for members - \$19 for non-members. E-book \$9.99

Online video version \$49 - \$79 for non-members

http://www.cccc.org/cart/view_item/serving_as_a_board_member

Affiliate members are given access to many online webinars, a fillable T3010 form, opportunity to speak and correspond with their team of experts, etc.

For further details, contact the Canadian Council of Christian Charities, 1-43 Howard Avenue, Elmira, ON N3B 2C9 Phone: 519-669-5137 Fax: 519-669-3291 Email: mail@ccc.org

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CANADIAN BAPTIST PENSION PLAN

THE CANADIAN BAPTIST PENSION PLAN is a defined contribution plan. The Canadian Baptist Ministries National Pension and Insurance Committee, which has representation from our Sister Conventions and Canadian Baptist Ministries, meets on a regular basis to review Plan regulations and performance. The Funds manager is GLC Asset Management Group Ltd. The record keeper for the Plan is Sun Life Financial. The Plan consultant is Proteus Performance Management.

ELIGIBILITY

PLEASE NOTE: If the employee meets the eligibility rules the employer MUST offer the benefits.

Any person is eligible to enroll in the Canadian Baptist Pension Plan, provided he\she has not attained the age of 71 years at the time of making application, is not enrolled in any other Group Pension Plan, and is serving as either:

- a) (Upon date of hire) a full-time leadership person, ordained or otherwise (such as Minister, Assistant Minister, Minister of Visitation, Minister of Youth or Minister of Music), who is employed by a church of the Convention;
- b) (Upon date of hire or up to one year after) a permanent full-time or part-time employee of a church of the Convention (such as secretary, administrator, custodian or childcare worker) who works a minimum of 700 hours per year in either Nova Scotia or Prince Edward Island. In New Brunswick and Newfoundland/Labrador employees must earn a minimum of 35% of the Yearly Maximum Pensionable Earnings (\$58,000 in 2018, which is \$20,300). Employers may elect to waive the waiting period and enroll the employees upon date of hire.

Further details on the Plan are available at the following website – http://baptist-atlantic.ca/wp-content/uploads/2012/03/Canadian_Baptist_Pension_Plan_-_Plan_Text_2006.pdf. You may also wish to contact our Benefits Coordinator, Karen Gunn, at karen.gunn@baptist-atlantic.ca or phone 506-635-1922, ext. 108.

INDIVIDUAL ACCOUNT

An individual account will be established for each member and credited with contributions by the member and the employer on his\her behalf. These contributions will be credited with investment returns from the date the contributions are received by Sun Life Financial.

BASIC CONTRIBUTIONS

The pension premium is 12% of the member's salary, *including the value of housing provided*, whether it be the fair rental value of the parsonage plus utilities, or the amount of the housing allowance. Each member will contribute, by payroll deduction, 6% of earnings and the employer will contribute an equal amount on his\her behalf.

Pension payroll deductions and matched contributions must be forwarded on a monthly basis as soon after the end of each month as possible, in order to reach the offices of Sun Life Financial on or before the 10th day of the following month. Employers may set up pre-authorized debits on their bank accounts to ensure timely remittance of contributions. These pre-authorized debits will not be "automatically" deducted, as monthly authorization by the church treasurer is required in order for the amount to be deducted.

Each treasurer should have a step by step guide in sending in pension contributions.

CANADIAN BAPTIST PENSION PLAN (Cont.)

INVESTMENT FUND OPTIONS

The Canadian Baptist Pension Plan has five pension fund investment options for members, **Retirement, Conservative, Moderate, Balanced** and **Aggressive** Funds. A **money market fund** is available for those who wish to put their pension funds in a low interest, low risk account for a short time. As the names would imply, the investment risk associated with them is different with each Fund. Members are asked to choose the Fund they are most comfortable with, based upon the level of risk they are willing to accept. Members are encouraged to reevaluate their risk tolerance on a regular basis. For more details, please contact Sun Life Financial at 866-733-8613. Members are also able to access their account information online. You may also download an App to your smartphone entitled "my Sun Life".

ADDITIONAL CONTRIBUTIONS

It is possible for the member to pay additional voluntary contributions up to the yearly maximum, as permitted under the provisions of the Income Tax Act for contributions to a Registered Retirement Plan. **This must be done through the member's payroll.**

INDEPENDENT RETIREMENT ASSISTANCE

Our pension plan consultant, Proteus Performance Management, is available to assist all members of the pension plan, who are within six months of retiring, with all of the paperwork that needs to be completed in order to start drawing their pension. If this applies to you, please contact Tei Binesh at readytoretire@proteusperformance.com or phone 877-360-6363, ext 225.

INSURANCES and MEDICAL COVERAGE

PLEASE NOTE: Employers are required to offer the insurances and Medical/Dental Plan.

Employees working a minimum of 20 hours per week are eligible to be enrolled in all of the insurances, medical/dental plan and other benefits. If he\she is already enrolled in another group medical plan this coverage may be waived upon proof of insurance. The premiums for these benefits will be billed to the church on a monthly basis. There is an option to have this payment directly withdrawn from the church's bank account on the 15th of every month. Please contact Karen Gunn, Benefits Coordinator, at karen.gunn@baptist-atlantic.ca or phone 506-635-1922, ext. 108 for further details.

BASIC LIFE INSURANCE

Each member is insured for \$60,000, at a cost of \$14.50 monthly. If this premium is paid by the church it represents a taxable benefit to the member and must be reported on the member's T4 slip.

OPTIONAL LIFE INSURANCE

Members are encouraged to purchase additional coverage for themselves and\or their spouse. Maximum coverage is \$500,000. The monthly rates for each unit of \$25,000 coverage is as follows:

<u>Age</u>	<u>Male</u>	<u>Female</u>	<u>Age</u>	<u>Male</u>	<u>Female</u>
Under 30	\$0.75	\$0.75	45 -- 49	\$3.75	\$ 2.50
up to 35	1.00	0.75	50 -- 54	6.50	4.50
35 -- 39	1.25	1.00	55 -- 59	10.25	7.00
40 -- 44	2.25	1.50	60 -- 64	15.00	10.25

INSURANCES and MEDICAL COVERAGE (Cont.)

SPOUSAL & DEPENDENTS LIFE INSURANCE

Under this coverage the member's spouse is insured for \$10,000 and each dependent child for \$4,000, at a cost of \$2.44 monthly. If this premium is paid by the employer it represents a taxable benefit to the member therefore it must be reported in Box 14 and Box 40 of the T4 slip.

ACCIDENTAL DEATH AND DISMEMBERMENT

This coverage provides \$25,000 benefit in the event of the accidental death of the member. The monthly cost of \$0.43 is paid by the employer and is a taxable benefit to the member. It must be reported in Box 14 and Box 40 of the T4 slip.

EMPLOYEE & FAMILY ASSISTANCE PROGRAM

The EFAP service provides confidential counseling to members and their families. The monthly cost is \$4.76 and is paid by the employer.

SHORT-TERM DISABILITY

Short-Term disability insurance coverage is not currently available to members. However, should a member become disabled while employed, such that he\she is unable to perform his\her duties for an extended period of time, it is recommended the church establish a Supplemental Unemployment Benefits (SUB) Plan. This Plan will allow the church to top up the member's salary while receiving Employment Insurance sick leave benefits, for up to four months. Please contact Karen Gunn, at karen.gunn@baptist-atlantic.ca or phone 506-635-1922, ext. 108 for further details.

If there is any possibility the disability could become severe and prolonged the member needs to apply as soon as possible to the federal government for the Canada Pension Plan disability pension. For Long Term Disability benefits the member needs to contact Karen Gunn. The LTD benefits commence from the fourth month after the member is deemed to have become disabled.

LONG-TERM DISABILITY INSURANCE

This insurance provides a monthly benefit equal to 67% of the member's pre-disability income. This benefit begins four months after the member has been deemed to have become disabled. The premium is \$2.24 for every \$100.00 of benefit coverage. For example, if the member's total salary package is \$60,000, he\she would have benefit coverage of \$40,200 (67%), and the monthly premium would be \$75.04.

The Long-Term Disability Insurance is contracted nationally with Great West Life as an employer-provided benefit. **As such, the employer is required to pay the full premium.**

OPTIONAL CRITICAL ILLNESS COVERAGE

Optional Critical Illness insurance provides a lump-sum benefit in the event a person is diagnosed with a critical illness. Coverage is available in units of \$10,000, to a maximum of \$250,000. This coverage is available to members and spouses. Please contact our Benefits Coordinator, Karen Gunn, at 506-635-1922, ext. 108 for further details.

INSURANCES and MEDICAL COVERAGE (Cont.)

CONFIDENTIAL INFORMATION SHEET

<http://baptist-atlantic.ca/our-convention/departments/operations/attachment/Confidential-Information-Sheet-2017/>

The Confidential Information Sheet must be completed annually as soon as the new salary information is available. One copy is returned to the Pension and Benefits Board, with copies retained by the member and the treasurer. This information is used to determine the amount of the member's Long-Term Disability Insurance coverage. Therefore, **it is extremely important** we have an accurate record of the member's salary plus housing benefit for the year to ensure coverage is adequate.

Please do not include benefits other than those listed on the Confidential Information Sheet (i.e. do not include car allowance).

MEDICAL\DENTAL PLAN

It is recommended the employers pay 100% of the cost for this coverage.

Premiums collected are placed in a resource pool from which claims plus the administration costs are collected. Future premiums are based upon claims experience. The monthly premiums are as follows:

	Regular Plan With Dental	Retired With Dental Coverage No Drug Coverage
Single Coverage	\$135.00	\$78.00
Family	320.00	152.00

Effective Jan. 1st, 2018 premiums have been increased due to increases in claims. In addition, **all paramedical services now have an 80%/20% co-pay**. This includes Physiotherapy, chiropractic and massage treatments. The yearly maximums are unchanged, at \$1,000 for physiotherapy and \$500 for all other paramedical services.

Each member is asked to use the plan wisely in order to keep costs down. We have been advised by Great West Life that Costco's pharmacy is not restricted to their members only and their dispensing fee is \$4.49. Furthermore, if your prescription is filled at Costco they will cover 100% of the cost of the prescription. Regular maintenance medications can be mailed free of charge when you order a three month supply each time.

ADMINISTRATION FEE

In addition to the premiums charged above, the Pension and Benefits Board also charges an administration fee of \$6 per month to help offset some of the operating costs. **Effective Jan. 2018 retirees are charged an administration fee of \$3 per month.**

MINISTER'S SALARY RECOMMENDATIONS

January 1, 2018

The following are minimum salary guidelines, intended to assist a church in setting the salary package of a Minister who is the sole employee of one or more congregations. Additional compensation should be considered for a multi-staff church and a church located in a high cost of living area. For multi-point charges, the total church budgets should be used.

Step 1	Base Salary	<u>\$35,700</u>																								
Step 2	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 40%;">Budget</th> <th style="width: 30%;">% Added to Base Salary</th> <th style="width: 30%;">\$</th> </tr> </thead> <tbody> <tr> <td>\$0 - \$59,999</td> <td style="text-align: center;">0%</td> <td style="text-align: right;">0</td> </tr> <tr> <td>\$60,000 - \$99,999</td> <td style="text-align: center;">5%</td> <td style="text-align: right;">1,785</td> </tr> <tr> <td>\$100,000 - \$149,999</td> <td style="text-align: center;">7.50%</td> <td style="text-align: right;">2,678</td> </tr> <tr> <td>\$150,000 - \$249,999</td> <td style="text-align: center;">10%</td> <td style="text-align: right;">3,570</td> </tr> <tr> <td>\$250,000 - \$299,999</td> <td style="text-align: center;">15%</td> <td style="text-align: right;">5,355</td> </tr> <tr> <td>\$300,000 - \$349,999</td> <td style="text-align: center;">20%</td> <td style="text-align: right;">7,140</td> </tr> <tr> <td>\$350,000 and above</td> <td style="text-align: center;">25%</td> <td style="text-align: right;">8,925</td> </tr> </tbody> </table>	Budget	% Added to Base Salary	\$	\$0 - \$59,999	0%	0	\$60,000 - \$99,999	5%	1,785	\$100,000 - \$149,999	7.50%	2,678	\$150,000 - \$249,999	10%	3,570	\$250,000 - \$299,999	15%	5,355	\$300,000 - \$349,999	20%	7,140	\$350,000 and above	25%	8,925	
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Add Value of housing and 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 on 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.

Some 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.

MINISTER'S SALARY RECOMMENDATIONS (Cont.)

EXAMPLE OF A MINISTER'S SALARY PACKAGE

Basic Salary	\$46,410.00
Housing (*)	+16,000.00
Total Salary Package	\$62,410.00
Amount Deducted for Pension (6% total salary)	\$3,744.60
Life Insurance Premiums Paid by the Church	
Basic	\$174.00
Dependent	29.28
AD&D	<u>5.16</u>
	\$208.44

Amount subject to income tax deductions:

Total Salary	\$62,410.00
Less Housing	-16,000.00
Less Pension	- 3,744.60 (Employee's share)
Plus Insurance	<u>+208.44</u>
	\$42,873.84

Amount subject to EI Premiums:

Total Salary (Max EI contribution)	\$51,700.00
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Amount subject to CPP Premiums:

Total Salary	\$62,410.00
less Housing	-16,000.00
less personal exemption	-3,500.00
Plus Insurance	<u>+208.44</u>
	\$43,118.44

PLEASE NOTE: The CRA tax tables take into account the annual \$3,500 personal exemption.

* Example only. Actual Housing determined by assessed value of home, plus utilities.

CANADIAN BAPTIST PENSION PLAN

The church contributes 6% of the Minister's total salary package, with the Minister paying 6% by payroll deduction. Included in the total salary package is the fair rental value of the parsonage plus utilities, or the amount of the housing allowance.

INSURANCES

Basic & Dependent Life, Accidental Death and Dismemberment, Long-Term Disability Insurances, Medical/Dental Plan and EFAP are provided through the Pension and Benefits Board to each pension plan member employed for at least twenty (20) hours per week, the cost of which is invoiced to churches. It is recommended the church pay at least 50% of the life insurances and 100% of the Medical/Dental Plan as a benefit for the member. **The church is required to pay 100% of the Long-Term Disability premiums.**

HOME OWNERSHIP SAVINGS PLAN

Where the Minister is provided with a parsonage it is recommended that, in addition to the above-mentioned salary package, a minimum of 2% of his\her salary package (\$62,410 in the example above - \$1,248) be contributed into an RRSP in his\her name. The intention would be that these funds would eventually be used to pay the down payment toward the purchase of a home.

MINISTER'S SALARY RECOMMENDATIONS (Cont.)

VACATION

The church is to provide for an annual vacation with pay for a minimum of four weeks, including appropriate Sundays, provided the Minister has been employed there for a minimum of one year. **Vacation Pay Year** is defined as the period from the first of July to the last day of June then following.

CONVENTION ASSEMBLY ALLOWANCE (OASIS)

It is recommended the church fully reimburse the Minister for all costs to attend the annual CBAC Assembly, known as 'Oasis'.

CONTINUING EDUCATION

It is recommended the church allow for continuing education annually through:

1. up to 10 days, in addition to annual vacation;
2. \$500 tuition and/or books;
3. both could be accumulated.

SABBATICAL

In ministry situations where the Minister has given many years of service and his/her ministry has resulted in a healthy growing church, the church may wish to consider granting a sabbatical to encourage spiritual and physical renewal, academic study and reflection, or to allow participation in a special ministry assignment resulting in significant personal growth. A well-designed sabbatical experience can result in increased ministry effectiveness in the future years.

COMPUTER ALLOWANCE

Due to the increasing use of the internet as a research and communication tool, we recommend the church provide the Minister with at least a basic monthly internet access.

GIFTS

A gift (either in cash or in kind) to a Minister is a benefit derived during or because of employment. A cash or near cash gift of any amount is deemed by CRA to be a taxable benefit. A church may give numerous non-cash gifts to the Minister as long as the total value is less than \$500 annually.

Should a church follow the practice of collecting personal gifts from individual members of the congregation for the Minister at Christmas time, and the amount not be included in the income or expenses of the church, and those members not receive an official receipt for their gift, the amount would not need to be reported as part of the Minister's income. Such gifts would not be given in recognition of pastoral services rendered by the Minister, but in recognition of the personal relationship that develops between the Minister and the church members. It is preferable that such gifts be given by the members directly to the Minister.

MINISTER'S SALARY RECOMMENDATIONS (Cont.)

SETTING SALARIES

Authority should be given to a committee of 3 or 4 to inquire into all the circumstances relating to church staff salaries and come up with a recommendation to the Deacons Board on salary levels. The Deacons can question the committee and discuss the recommendation, but when they have come to a decision, this should be reported to the church business meeting but should not be debated by that body.

The matters that should be taken into account when setting salaries are:

- the recommendations of CBAC for Ministers' salaries (refer to page 6 of this handbook)
- the hours of work;
- level of education and years of experience;
- comparable salaries in the community (similar education\experience);
- cost of living increases since the last raise.

MINSTER'S HOUSING

The legislation to implement the clergy residence deduction provisions was passed into law on June 14, 2001. Members of the clergy, regular Ministers and members of religious orders, who also meet the function tests described in the Canada Revenue Agency Interpretation Bulletin IT-141R, may now claim a maximum deduction equal to the fair rental value of the home occupied PLUS the cost of utilities. Assuming a full year of employment, the deduction is as follows:

- 1) For eligible individuals whose gross remuneration from the qualifying employer, including all taxable allowances, is \$30,000 or less per annum, the claim is the lesser of
 - (a) \$10,000 and
 - (b) the total of the fair rental value PLUS the cost of utilities.
- 2) For eligible individuals whose gross remuneration from the qualifying employer, including all taxable allowances, is greater than \$30,000 per annum, the claim is the lesser of
 - (a) the fair rental value PLUS the cost of utilities, and
 - (b) one-third of gross remuneration.

Fair Rental Value is the estimated monthly amount the accommodation can be rented for, without heat or utilities supplied. Usually a local real estate agent can give the church a written estimate of the fair rental value. If an agent is not available, an estimate can be made by the church trustees, based upon the size and condition of the home and in comparison with other rented properties in the area.

Utilities, as understood by the Canadian Council of Christian Charities, will include electrical, heating, water and sewer expenses. Other expenses, such as telephone, cable and internet costs, are NOT included under the definition of "utilities". In situations where there is a phone in the parsonage but there isn't one in the church, the phone costs, other than personal calls made by the Minister's family, should be seen as an expense of the church and not a taxable benefit to the Minister. If, however, the Minister is provided with a phone and there is also a phone in the church (different phone number), then the cost for the parsonage phone would be seen as a taxable benefit to the Minister.

MINSTER'S HOUSING (Cont.)

In addition to reducing the amount of income tax deducted from a Minister's pay, CPP premiums will be reduced as well. Since EI premiums are based upon the total salary package, there will be no reduction in those premiums.

The Minister is required to complete the CRA Form T1223 on a yearly basis. A copy of this form must be sent with the Minister's income tax return. If the Minister files his/her return electronically the form does not have to be sent in but must be kept on file for audit purposes.

Form T1223 - <http://www.cra-arc.gc.ca/E/pbg/tf/t1223/README.html>

Anyone who owns their home and claims the clergy residence deduction is required to complete and send in CRA Form T1213 - Request to Reduce Tax Deductions at Source. This form must be filled out and submitted to the local tax office as soon as possible for approval. Ministers will be required to include a copy of Form T1223, along with their job description as supporting documents. The job description should indicate the percentage of time per week for each duty. Form T1213 will have to be filled out annually in the Fall in order to receive permission for the following year. If the Minister decides not to do this, the treasurer is required to deduct income tax and CPP on the Minister's total salary and the Minister can make a claim to receive the income tax back by way of the Form T1223 when completing their Income Tax Return.

A Minister who lives in a parsonage does not complete the Form T1213.

Form T1213 - <http://www.cra-arc.gc.ca/E/pbg/tf/t1213/>

COMPLETING THE T4

The following information is given to assist the Treasurer when completing the T4 form for all employees of the church.

BOX 14 – EMPLOYMENT INCOME BEFORE DEDUCTIONS

- < basic salary
- < housing allowance or value of housing provided (including utilities)
- < life insurance premiums paid by the church. For 2016 the premium for Basic Life was \$172.80, for Spousal and Dependents Life was \$29.28 and for AD&D was \$13.20. Do not include any part of the premium that was paid by the employee.
- < RRSP contributions paid by the church for the employee

Do NOT include the following:

- < car allowance, if it is a true reimbursement
- < education and book expenses if they are reimbursed
- < employer contributions to the Canadian Baptist Pension Plan
- < employer contributions to the Medical\Dental Plan, LTD Insurance or EAP.

BOX 20 – REGISTERED PENSION PLAN CONTRIBUTIONS

Record the total amount of contributions, including voluntary contributions, which were deducted from the **Employee's** salary and remitted to his/her Canadian Baptist Pension Plan account. **Do not include the Employer's contributions.**

COMPLETING THE T4 (CONT)

BOX 30 – HOUSING, BOARD AND LODGING

- < Fair Rental Value of the Minister's housing, where a parsonage is provided (do not include housing allowances)
- < cost of utilities provided

BOX 40 = OTHER TAXABLE ALLOWANCES AND BENEFITS

- < life insurance and AD&D premiums paid by church
- < RRSP contributions paid by church

BOX 50 – REGISTERED PENSION PLAN NUMBER

The Registration Number for the CBM Pension Plan is **0345769**.

BOX 52 – PENSION ADJUSTMENT

- < Report the total (employee plus employer) contributions, plus voluntary contributions, which were made to the employee's pension plan during the previous year.

BOX 85 – MEDICAL PREMIUMS

- < Report the total premiums which have been paid by the employee during the previous year.

MINISTER'S TRAVEL EXPENSE

The Minister's travel allocation must be based upon actual kilometres traveled on behalf of the employer. Therefore, churches may do one of the following:

1) Pay the Minister a Regular Monthly Travel Allocation

The amount of the travel allocation should be based upon previous travel experience and upon any anticipated changes which could affect the amount of travel. The Minister is required to keep a log of his\her travel on behalf of the church. At the end of the year the Minister must provide the Treasurer with a letter, stating the total number of kilometres he\she traveled on behalf of the church. **For 2018, we recommend that the Minister be compensated on the basis of 42¢ per kilometre.** The travel allocation is a reimbursement for expenses and is not recorded on the Minister's T4 slip.

Should the Minister be overcompensated for travel, Canada Revenue Agency (CRA) requires that the overpayment must be returned to the employer.

If the Minister is under compensated for his\her travel, this would be unfair to the Minister and the amount of the travel allocation would not correctly reflect the requirements of the church.

2) Monthly Reimbursement for Travel

Have the Minister submit an expense claim to the Treasurer on at least a monthly basis for reimbursement. Again, we recommend that the Minister be paid 42¢ per kilometre.

3) Not provide the Minister with a Travel Allocation

The Minister's salary level would be increased appropriately and the Minister would be responsible to keep a detailed record of all costs relating to the operation of his\her own vehicle. He\she would then file a more detailed income tax return. It is important to note that if the church chooses to pursue this option, it will mean increasing the Minister's income tax deduction, CPP, EI and Canadian Baptist Pension Plan contributions. The church would need to increase its CPP, EI and Canadian Baptist Pension Plan contributions as well.

DEDUCTIONS

TUITION FEES

Only the Minister is entitled to claim a deduction for his\her tuition fees paid. If tuition fees are paid for by the church, the Minister is not allowed to claim a deduction, nor is this benefit taxable to the Minister.

MOVING EXPENSES

Any costs of moving from one place of employment to another may be deducted by the Minister from his\her earned income, as long as he\she has not been reimbursed by the church. Where the church pays the reasonable moving costs of the Minister, the amount paid by the church is not treated as a taxable benefit to the Minister, and no amount is deductible by the Minister in respect of the reimbursed costs.

DEDUCTIONS NOT ALLOWED

The Income Tax Act does not allow the Minister to deduct expenses such as books and periodicals, entertainment costs (church meetings, etc.), clerical vestments, babysitting (while engaged in carrying out church duties), etc. However, it shall be noted that if the church paid for the expenses on behalf of the Minister, this is not seen as a taxable benefit to the Minister. Receipts for purchases must be given to the Treasurer.

INTERIM MINISTERS

A church without a Minister does not have to pay out as much as when there is one. The cost for pulpit supply is usually quite a bit less than the salary paid to a Minister, but this difference should not just be lost in the decrease of operating expenses. The money should be set aside in a separate account and used to pay for the travel and expenses of Ministers who are brought in with a view to the ministry.

It will also be useful to defray the cost of moving expenses of the new Minister, which can be substantial. If there is anything left over after meeting these expenses, it can be used to help pay for the raise which the Minister will be getting in due course. A savings account should be opened and the amount saved by not paying a regular Minister should be deposited into it until needed.

NOTE - If the church calls an interim Minister to serve on a regular part-time or full-time basis until a permanent Minister is found, and the interim Minister is a member of the Canadian Baptist Pension Plan, pension contributions and payments for benefits need to be made by the church on his\her behalf.

VISITING MINISTERS

Decide in advance on the policy you intend to adopt regarding the payment of visiting Ministers. When someone comes to preach, he\she deserves a preaching fee, as this is his\her livelihood, but you may decide not to pay members of your congregation who act as supply. Whatever your policy is concerning preaching fees, it is only polite to offer traveling expenses. For 2018 we recommend the Minister be paid 42¢ per kilometre.

The method of payment is also important. The task that is being performed is a dignified one and the payment should be done in a dignified manner. Have a cheque prepared in advance (complete with all necessary signatures!) and hand it to the Minister, preferably with a short note of thanks, in an envelope.

CBAC STAFF

The Executive Minister, Associate Executive Ministers and Directors are willing to conduct seminars and workshops, to speak at induction and ordination services, and preach at Sunday services. Churches are not asked to reimburse the **CBAC** for the time taken by staff to prepare messages and to speak at the events because these are some of the services **CBAC** provides. Churches are asked to reimburse the **CBAC** for the travel expenses involved. Cheques may be made payable to **Canadian Baptists of Atlantic Canada**.

CHURCH DISCOUNTS

MOBILE PHONE

Recognizing the necessity of smartphones in the work of the ministry, we have negotiated a mobile phone package with Bell Mobility for all staff of churches affiliated with Canadian Baptists of Atlantic Canada. Nadine Barnett of Audacity Wireless will be able to provide the details on this plan. Phone (506)851-9502 or nbarnett@audacitywireless.ca.

FURNACE OIL

Irving Oil Limited has established special pricing on furnace oil for churches that are affiliated with Canadian Baptists of Atlantic Canada, which is 9.9 cents per litre over the New York Harbour pricing. If you are an existing Irving customer you may verify your rate by phoning our Irving representative, Ms. Tiffany Hamilton, at 506-202-6991.

BLANKET PROPERTY AND LIABILITY INSURANCE

Approximately 380 churches are part of the blanket property and liability insurance which is carried by the Ecclesiastical Insurance Company, through Palmer Atlantic, of Hartland, New Brunswick.

For further information on this plan and the current pricing, contact Tina Belyea at Palmer Atlantic, 538 Main Street, Unit 1, Hartland, NB, E7P 2N5.
Email tbelyea.palm-01@insuremail.net . Phone Number: 1-800-267-8006

CHARITABLE RECEIPTS

An individual may claim the appropriate tax credit for a gift made to a registered charity only if the amount of the gift is proven by filing a receipt issued by the charity which contains the prescribed information. Such receipt is referred to in part 3500 of the Income Tax Regulations as an official receipt. An official receipt issued by a charity must contain the following information:

1. the statement "an official receipt for income tax purposes";
2. name and address of the organization as recorded with CRA;
3. the registration number assigned by CRA;
4. the serial number of the receipt;
5. the place or locality where the receipt was issued;
6. where the donation is a cash donation, the date the donation was received;
7. where the donation is a gift of property other than cash:
 - the day in which the donation was received;
 - a brief description of the property;
 - tax cost of a gift other than a cash gift if the property was acquired by the donor within three years, or as a tax shelter, and
 - name and address of the appraiser of the property if an appraisal is done;
8. the day on which the receipt was issued, where the day differs from the day the charity received the donation;
9. the name and address of the donor, including, in the case of an individual, his\her first name and initial;
10. the amount that is:
 - the amount of the cash donation, or;
 - where the donation is a gift of property other than cash, the amount that is a fair market value of the property at the time that the gift was made;
11. the following wording - "For information on all registered charities in Canada under the *Income Tax Act* please contact Canada Revenue Agency <https://www.canada.ca/en/services/taxes/charities.html>.
12. the signature of an individual authorized by the charity to acknowledge donations.

Receipts should contain only the required information. Where a gift is designated by the donor for a particular purpose, i.e. for the support of the ministry of a particular individual, this designation should not be shown on the official receipt.

DONATION SOFTWARE

Those responsible for tracking donations and issuing official receipts for income tax purposes will be interested in the software program entitled "Donation". For further information please follow this link: <http://www.software4nonprofits.com/home.htm>

DESIGNATED GIFTS

Gifts may be given to the church, designated for programs and missionaries of other Canadian Charities, subject to the approval of the church body. Gifts may not be given which are designated for the personal benefit of any individual or family, i.e., gifts of money for Christmas or birthdays, a family experiencing a crisis, etc. Contributions may be received in such situations as long as the donor does not receive a charitable receipt.

Gifts may **not** be given through the church directly to an individual serving as an independent missionary, unless all of the following criteria are met:

1. The church must, at a business meeting, accept the project and the missionary as an agent of the church who would be engaging in the project. When the project is too big and requires the support of a number of charities, one church should be named as the key church.
2. Using the phraseology of CRA, the church must demonstrate "supervision, direction & control". Correspondence from the missionary must contain more than just prayer requests; letters should also contain requests for guidance from the church from time to time, and the missionary should be required to report back to the church when on furlough.

RECEIPTING GIFTS FROM OTHER CHARITIES

An official receipt is only required where a gift is made to a charity and the donor wishes to claim a deduction for tax purposes for such a gift. An official receipt should not be given for a gift received from another registered charity. CRA has confirmed that an official receipt is not required in these circumstances.

LOST RECEIPTS

Where a receipt is lost and a new one is issued by the charity, the replacement receipt must be clearly identified as a replacement receipt and must show the serial number of the receipt it replaces. An official receipt which is spoiled must be marked "Canceled" and both the original and the duplicate must be retained by the Charity as part of its records. Where the amount of the donation, the day the donation was received, or the year during which the donation was received is incorrectly or illegibly entered on an official receipt, the receipt cannot be corrected, it must be canceled.

DISHONORED CHEQUES

Where a charity receives a cheque to cover a gift and the cheque is not honored by the donor's bank on presentation, the charity should immediately communicate with the donor and request a replacement cheque. If a cheque is promptly replaced and the replacement cheque is honored on presentation, we understand that the gift would be considered to have been made when the original cheque was mailed or given, provided the donor, in good faith, believes that such cheque would be honored. Where a charity is unable to have a dishonored cheque made good and an official receipt has already been issued, the charity should request the return of the official receipt for cancellation. If the charity is unable to recover the receipt, it should advise CRA that the particular official receipt was issued, was not recovered, and is invalid. This would generally be done with the filing of the charity's Annual Return.

GIFTS IN KIND

CRA has issued a booklet entitled "Gifts In Kind". If you have any questions regarding issuing receipts that concern gifts to charitable organizations, contact your local district tax office.

HARMONIZED SALES TAX (HST)

The Atlantic Provinces agreed with the Federal Government to combine the GST and Provincial Sales Taxes into a blended or harmonized tax (HST). The rate is 15% in all four Atlantic Provinces.

Registered Charities are entitled to a 50% rebate on all HST paid. Church treasurers are required to keep a record of each purchase which includes a payment of the HST and they have to file for a rebate on at least an annual basis.

NOTE – In PEI 50% rebate is granted on the GST component and 35% rebate is granted on the provincial part of the HST. As such, the following simplified calculation method will not apply.

Churches are eligible to use the Simplified Method of claiming HST rebates. You no longer have to identify the HST payable on each invoice. Instead, you only need to add the total amount of your HST-taxable purchases at the appropriate rate and multiply that total by a factor of 15/115. You are also able to claim HST rebate on the amount spent for the Minister's travel allowance and travel expense claims. **NOTE:** This method may not be used to calculate rebates in respect of real property.

Just follow these steps:

1. Add together all purchases that are HST-taxable. DO NOT include amounts such as: expenses for which you have not paid HST, such as salaries, insurance payments, interest, and other exempt and zero-rated purchases; purchases made outside Canada which are not subject to HST; purchases from a non-registrant; and refundable or rebatable provincial sales taxes.
2. Multiply your total taxable expenses as calculated in 1. above by the appropriate factor.
3. Multiply this amount by the rebate factor of 50%.
4. Complete the HST Rebate Application for Public Service Bodies, Form GST66.

If you use the simplified method to claim rebates, you no longer have to identify the HST paid from each purchase invoice. However, you have to keep documentation to substantiate claims for audit purposes.

Tax Tip – HST Rebate

When calculating the total amount of the HST rebate don't forget to include the tax that is included in your Minister's travel. In order to determine the amount of the rebate, use this simplified calculation –

Amount of travel expense x 15/115 = Total HST

Claim 50% of total HST.

Example = Minister claims \$1,000 travel expense

\$1,000 x 15/115 = \$130.43

Claim 50% of \$130.43, which is \$65.22

RETENTION OF RECORDS

Each registered charity is required to keep records and books of account, including a duplicate of each official receipt it issues, to enable CRA to verify gifts made to the charity that are available for deduction or tax credit.

DUPLICATE OFFICIAL RECEIPTS

Duplicate official receipts (other than an official receipt issued for a gift where the donor directed that the funds be held for at least ten years) **must be retained for at least six years after the end of the calendar year to which the receipt relates**. Any records necessary to verify such receipts must also be retained for the same period.

RECORDS RELATING TO TAX WITHHOLDING

Records and supporting documents necessary to verify income tax which the charity is required to withhold from salaries, wages and amounts paid to non-residents must be retained for at least six years from the end of the taxation year to which the records relate. The Canada Pension Plan and the Employment Insurance Act also require employers to retain records and supporting documents for at least six years from the end of the year to which they relate to enable CRA to verify contributions and premiums required to be withheld from salaries or wages under these statutes.

PERMANENT RECORDS

A number of records and documents must be kept for six years after the registration of the charity is revoked. These are:

1. Minutes of meetings of members and the governing board of the charity;
2. All documents and by-laws governing the charity;
3. Duplicate official receipts and records relating to gifts made to the charity where the donor directed that the funds be held for at least ten years.

GOVERNMENT REPORTING FORMS - T3010

Each year your church must complete and file an Annual Information Return within six months of the charity's year end. The government supplies the reporting form "T3010B" for this purpose. Failure to file this return on time results in the church being de-registered. The cost to become re-registered is \$500.00.

DISBURSEMENT QUOTA

The disbursement quota for charitable organizations is 80% of the aggregate of gifts received by the organization in the preceding year for which it has issued official receipts, excluding:

- a) gifts received from other registered charities;
- b) gifts received by way of bequest or inheritance out of the capital of an estate;
- c) gifts received which are subject to a direction by the donor that the gift be retained by the charity for at least 10 years ("Ten Year Gift").

All gifts from registered charities, whether an official receipt is issued or not, are excluded from the disbursement requirement.

GOVERNMENT REPORTING FORMS - T3010 (Cont)

CARRY-OVER PROVISION

The Income Tax Act contains carry-over provisions for disbursements in excess of charities disbursements quota. Such excess may be carried back one year and forward five years. These carry-over rules are available to all charities and permission from CRA is not required.

PERMISSION TO ACCUMULATE FUNDS

The Income Tax Act contains a provision allowing the charity to accumulate property for a particular purpose. The charity must seek the approval of CRA to utilize this provision. There is no prescribed form for this purpose. The request should be in the form of a letter setting out the purpose for the accumulation, the approximate amount to be accumulated, and the period over which it is to be accumulated. This procedure may be used by a church to accumulate funds for a new building, an extension for an existing building, or for extensive renovations to an existing building. Generally, permission is only granted for the acquisition or improvements of tangible property and permission would not be granted to accumulate funds to be held as a reserve. CRA may impose certain conditions on the accumulation and will specify the period over which the funds may be accumulated.

Generally, a charity should only seek permission to accumulate funds if it would be unable to accumulate such funds without failing its disbursement quota.

QUALIFIED DONEES

Gifts made by a charitable organization to any qualified donee, which is defined to include any registered charity in Canada, are considered to be a devotion of these resources to charitable activities carried on by the organization itself, provided that the aggregate of such gifts (excluding gifts to associated charities, but including specified gifts) does not exceed 50% of the charitable organization's income for that year.

Income for the year for this purpose would include the aggregate of:

1. income, net loss from property (investments) and from any business activities (fees for services less related expenses) determined under the general rules in the Income Tax Act for computing income for the year from a source;
2. taxable capital gains (net of allowable capital losses) on the disposition of property in the year (i.e., 75% of the gain or loss);
3. gifts received in the year, including amounts received from other charities, but not including:
 - a) a gift of capital received by way of bequest or inheritance;
 - b) a gift received which must be held by the charity for at least 10 years;
 - c) a gift received from a non-charity where the donor was not allowed a deduction for the gift as a charitable donation or where no portion of the donor's income for the year was subject to tax in Canada; for example, governments, most non-residents, non-profit organizations, etc.;
 - d) a gift from a charity out of its capital or that is designated as "Specified Gift" by the donor charity.

QUALIFIED DONEES (Cont)

The following is a list of some of the "Qualified Donees" to which your church might send gifts:

NAME	REGISTRATION NUMBER
• Crandall University	10673 6150 RR0001
• Acadia Divinity College (ADC)	11877 6723 RR0001
• Canadian Baptist Ministries (Including CBV and Partners in Mission)	10684 3436 RR0001
• Canadian Baptists of Atlantic Canada	11927 6228 RR0001
• Atlantic Baptist Mission Board	86318 2135 RR0001
• United Baptist Woman's Missionary Union	10815 1812 RR0001
• Union of French Baptist Churches	10814 9956 RR0001

The CBAC sends out statements of church contributions on a quarterly basis to the church treasurers. These statements should be checked against the church records. If there appears to be a discrepancy the CBAC office should be contacted. **At year end church contributions should be sent to the CBAC office as quickly as possible in order to be included in the 2016 record of contributions. Please ensure all contributions are mailed no later than January 24, 2017.**

REMITTANCE OF CONTRIBUTIONS

Treasurers are asked to use the appropriate remittance forms when forwarding contributions to the CBAC Office.

Remittances may be sent to the CBAC office for credit to the following:

Acadia Divinity College (ADC)	Saint John-Kings Hospital Chaplaincy
Crandall University	Halifax Hospital Chaplaincy
Canadian Baptist Ministries (CBM)	Union of French Baptist Churches
December Communion Offering Fund (DCO)	Canadian Baptists of Atlantic Canada (CBAC)

Donations to non-Convention organizations are to be sent to them directly.

Attach to the remittance form your church's cheque for contributions to the above accounts, payable to: **Canadian Baptists of Atlantic Canada**. An electronic version of the remittance form is available at the following location:

<http://baptist-atlantic.ca/wp-content/uploads/2017/10/CBAC-Monthly-Remittance-Form-Fillable.pdf>

2. In the following cases, cheques must be made payable to **Atlantic Baptist Mission Board**:

- Payments on loans from funds administered by the Board,
- Payments to **Atlantic Baptist Mission Board** payroll,
- Contributions for the work of the Board,
- Contributions to the "New Churches Fund".

GASOLINE EXCISE TAX

Gasoline excise tax is paid at the manufacturing level on all gasoline used in internal combustion engines. The tax is not levied on diesel fuel or heating fuels. The tax will be refunded to registered charities.

Refunds may be sought by filing the proper form within two years of the date the gasoline was purchased. The form application for refund of federal excise tax on gasoline (Form XE8) can be obtained from any excise, customs, taxation or post office. An information booklet is supplied with the form. You may also obtain the form online at <http://www.cra-arc.gc.ca/E/pbg/ef/xe8/> . Refund claims for amounts less than \$200 must cover a 6-month period, ending June 30th or December 31st, and these claims may be submitted at any time, after the end of that period. Refund claims of \$200 or more may be submitted at any time, subject to a maximum of one claim per month. As noted above, the claim must be filed within two years of the purchase period.

It is not necessary to enclose purchase invoices or receipts with the application, although adequate documentation must be retained for audit purposes. Ideally, purchase receipts should indicate the number of litres purchased.

A congregation which has reimbursed travel expenses has two options. It can attempt to retain documentation on gasoline purchases and claim the standard amount per litre or, if the reimbursement is on the basis of kilometres travelled, the congregation may claim \$0.0015 per km. or \$0.015 per litre.

MINISTERS' SUPPLEMENT FUND

The Pension and Benefits Board administers a Supplement Fund, which is used to supplement the income of Ministers and their families, based upon their financial circumstances. Only the Benefits Coordinator, Director of Finance and Chair of the Pension & Benefits Board are aware of the individuals receiving a supplement.

Should you be aware of a person who would come under one of these categories and is experiencing financial hardship, please contact Karen Gunn, Benefits Coordinator for the Pension and Benefits Board.

DECEMBER COMMUNION OFFERING

Churches are asked to remit their December Communion Offering to the CBAC Office. These funds are used at Christmas time to send a monetary gift to our disabled or retired Ministers, or to the spouses of deceased Ministers, where there is a financial need. During the year this fund is used to provide emergency financial assistance to Ministers and their families.

SAFETY DEPOSIT BOX

For a nominal sum a church can rent a safety deposit box at your bank. This should be used to keep copies of insurance policies, inventory of equipment and any other valuable documents such as leases, mortgages, certificates of title or investment certificates. The small outlay will prove invaluable in the case of a fire or burglary.

CASH CUSTODY AND SAFEGUARDING

Churches are advised to follow standard precautions when entrusted with the donations of church members. Although we do not expect that those who have been given positions as treasurers or tellers would attempt to misappropriate church funds, it is wise for us to protect these people from suspicion should any discrepancies in cash occur.

We recommend that there be three tellers to count church offerings. If only two are available, they should not be related to each other.

Wherever possible, once the offering has been properly accounted for, a deposit should be made through the night depository at the bank where the church operates its accounts. Cash should not be kept on the church premises.

We recommend that two signatures be required on cheques written on the church's account. Cheques should not be issued without proper documentation to support them.

CRA - CHARITIES DIRECTORATE

You may call the Charities Directorate of the Canada Revenue Agency and ask questions regarding registration guidelines, departmental policies and other administrative and legislative matters.

This bilingual service is available from 9:00 a.m. to 5:30 p.m., Monday to Friday.
Tel: 1-800-267-2384.

VIDEO COPYRIGHT

Do you show videos in your ministry, during the worship service, Sunday School or in a children's/youth program? If so, you may be violating copyright laws and may be liable to prosecution under the federal law.

Most motion picture studios place a restriction on where and how videos are to be shown. Movies that are rented from the local store can only be shown in homes for family entertainment. These restrictions are seen at the beginning of the video as it is played.

There are companies which provide annual site licenses to permit public viewings of these movies. However, you should note that not all movies are included in this license.

CVLI Church Video License provides legal coverage for churches and other ministry organizations to show motion pictures and other audiovisual programs intended for personal, private use only. Coverage includes playing just a few seconds of a movie all the way up to showing the full-length feature. Please go to the following website for more information:

<http://canada.cvli.com/about/>

Atlantic Baptist Foundation

Providing opportunities for members and churches to earn a very competitive interest on savings, while at the same time allowing withdrawals of all or a portion of your funds at any time, without penalty.

Direct Deposit service is available.

Paying a very competitive interest rate, calculated semi-annually. Interest may be collected semi-annually or allowed to accumulate and compound until needed.

Savings Accounts * Trust Funds * Term Deposits

*** Retirement Savings Plan (RRSP)**

- Package may be printed from <http://www.baptistfoundation.com>

Retirement Income Fund (RIF, RRIF, LIF)

- Package may be printed from <http://www.baptistfoundation.com>

Monthly Savings & Income Plan * Special Grants

Church financing for new construction, renovations and other projects is restricted to Churches and Agencies affiliated with Canadian Baptists of Atlantic Canada.

Contact Information:

10 Atlantic Baptist Avenue, Moncton, NB E1E 4N3

Office Phone: 506-857-9482

Office Fax: 506-852-4378

Emails:

Manager, Accounting - Mary McAfee - baptistfoundation@rogers.com

Manager, Client Services – Lisa Lewis - baptistfoundation2@rogers.com

Chief Administration Officer – Bob Martin - Marwood1@nbnet.nb.ca

website: www.baptistfoundation.com

Toll Free: 1-888-263-1444