

2019 Handbook

for

Church Treasurers

Produced by



**CANADIAN BAPTISTS
OF ATLANTIC CANADA**

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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:

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Interim Director of Finance
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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** (20th Edition) 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>

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

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

OUR GOALS:

- 1) 65 new congregations
- 2) 75 emerging pastor-leaders with a total of 150 new pastor leaders.
- 3) 300 mission-edge neighbourhood churches.

2019 CBAC BUDGET

Acadia Divinity College	\$	70,000
Association Projects		75,000
Atlantic Baptist Mission Board		221,000
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
Administration		197,635
Clergy Formation & Wellness		128,500
Council & Committees		106,200
Executive Minister's Office/Communications		330,100
Intercultural Ministries		30,560
New Congregations & Church Renewal		499,940
Pastoral Ministry Department		88,490
Public Witness & Social Concern		24,700
Youth and Family Ministries		<u>189,650</u>
Total 2019 CBAC Budget	\$	<u><u>2,356,125</u></u>

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

THE PENSION AND BENEFITS BOARD

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

Canadian Baptist Pension Plan:

- works on a national level to ensure good services are provided to the participants;
- selects and review performance of fund managers;
- develops/reviews investment policies;
- selects and reviews performance of record keepers;
- provides Plan members with resources to assist with investment decision-making and retirement planning;
- provides 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

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

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) a full-time leadership person, ordained or otherwise (such as Pastor, Assistant Pastor, Pastor of Visitation, Pastor of Youth or Pastor of Music), who is employed by a church or agency of the Canadian Baptists of Atlantic Canada (CBAC); such employees are eligible to join the Plan upon date of hire, or
- b) a permanent full-time or part-time employee of a church or agency of the CBAC (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 employees must earn a minimum of 35% of the Yearly Maximum Pensionable Earnings (\$58,000 in 2018, which is \$20,300). Employers may wait for up to one year after the date of hire before they are required to offer Plan participation, or they 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.

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

Employees working a minimum of 20 hours per week are eligible to be enrolled in all of the insurances and medical/dental plan. Churches are required to offer these benefits to their eligible employees. If the employee is already enrolled in another group medical plan this portion of the benefits may be waived upon proof of insurance, however the remaining insurances still apply. The premiums for these benefits are invoiced 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 506-635-1922 or karen.gunn@baptist-atlantic.ca for further details.

BASIC LIFE INSURANCE

Each member is insured for \$60,000, at a cost of \$13.05 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. As this is optional, if any premiums should be deducted from the member's payroll. 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

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 and 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 our Benefits Coordinator, Karen Gunn, at karen.gunn@baptist-atlantic.ca or phone 506-635-1922 for further details.

If there is any possibility the disability could become severe and prolonged the member needs to apply as soon as possible for Long Term Disability through Karen Gunn, Benefits Coordinator, and for the Canada Pension Plan disability pension. These 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 \$2.23 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 \$74.33.

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. As this coverage is option, the premiums should be deducted from the member's payroll. Please contact our Benefits Coordinator, Karen Gunn, at 506-635-1922 for further details.

CONFIDENTIAL INFORMATION SHEET

The Confidential Information Sheet must be completed annually as soon as 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** that an accurate record of the member's salary plus housing benefit for the year be submitted 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).

The Confidential Information Sheet may be found online at:

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

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, effective January 1, 2019, are as follows:

	Regular Plan With Dental	Retired With Dental Coverage No Drug Coverage
Single Coverage	\$ 138.00	\$ 80.00
Family	326.00	155.00

Paramedical services will continue to 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. Plan members who have their prescriptions filled at Costco, will have 100% of their prescription covered with only a small dispensing fee of \$4.49. Regular maintenance medications can be mailed free of charge when you order a three month supply each time. Plan members do not need to be hold a Costco membership to use their pharmacy.

ADMINISTRATION FEE

In addition to the premiums charged above, the Pension and Benefits Board also charges an administration fee of \$6 per month (retirees pay \$3 per month) to help offset some of the operating costs.

SENIOR PASTOR'S SALARY RECOMMENDATIONS

The following are minimum salary guidelines, intended to assist a church in setting the salary package of a Pastor 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>\$36,595</u>																								
Step 2	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 35%;">Budget</th> <th style="width: 30%;">% Added to Base Salary</th> <th style="width: 35%;">\$</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">\$0 - \$59,999</td> <td style="text-align: center;">0%</td> <td style="text-align: right;">0</td> </tr> <tr> <td style="text-align: center;">\$60,000 - \$99,999</td> <td style="text-align: center;">5%</td> <td style="text-align: right;">1,830</td> </tr> <tr> <td style="text-align: center;">\$100,000 - \$149,999</td> <td style="text-align: center;">7.50%</td> <td style="text-align: right;">2,745</td> </tr> <tr> <td style="text-align: center;">\$150,000 - \$249,999</td> <td style="text-align: center;">10%</td> <td style="text-align: right;">3,660</td> </tr> <tr> <td style="text-align: center;">\$250,000 - \$299,999</td> <td style="text-align: center;">15%</td> <td style="text-align: right;">5,490</td> </tr> <tr> <td style="text-align: center;">\$300,000 - \$349,999</td> <td style="text-align: center;">20%</td> <td style="text-align: right;">7,320</td> </tr> <tr> <td style="text-align: center;">\$350,000 and above</td> <td style="text-align: center;">25%</td> <td style="text-align: right;">9,150</td> </tr> </tbody> </table>	Budget	% Added to Base Salary	\$	\$0 - \$59,999	0%	0	\$60,000 - \$99,999	5%	1,830	\$100,000 - \$149,999	7.50%	2,745	\$150,000 - \$249,999	10%	3,660	\$250,000 - \$299,999	15%	5,490	\$300,000 - \$349,999	20%	7,320	\$350,000 and above	25%	9,150	
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Sub-Total																										
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 Pastor's total salary package on the completion of a major educational program, such as a Doctor of Ministry degree.

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

Churches may be paying less than the amount indicated by the table. Attempts should be made to increase the Pastor'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 Pastor a higher figure.

When a pulpit committee is prayerfully considering the calling of a new Pastor, 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.

EXAMPLE OF A PASTOR'S SALARY PACKAGE

Basic Salary		46,410.00
Housing*		16,000.00
Total Salary Package		62,410.00
Amount Deducted for Pension – 6% of total salary		3,744.60
Life Insurance Premiums paid by the Church		191.04
- Basic	156.60	
- Dependent	29.28	
- AD&D	5.16	
Amount subject to income tax deductions		42,856.44
- Total salary	62,410.00	
- Less: clergy residence deduction (assumes receipt of completed and approved T1213)	(16,000.00)	
- Less: pension deduction (employee portion only)	(3,744.60)	
- Add: insurance benefit (as per above)	191.04	
Amount subject to EI premiums (max EI contributions in 2019)		53,100.00
Amount subject to CPP premiums		43,101.04
- Total salary	62,410.00	
- Less: clergy residence deduction	(16,000.00)	
- Less: personal exemption	(3,500.00)	
- Add: insurance benefit (as per above)	191.04	

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

* Example only. Actual clergy residence deduction is determined by assessed value of home, plus utilities.

CANADIAN BAPTIST PENSION PLAN

The church contributes 6% of the Pastor's total salary package, with the Pastor 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.** See pages 8-9 for further information.

HOME OWNERSHIP SAVINGS PLAN

Where the Pastor 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.

VACATION

The church is to provide for an annual vacation with pay for a recommended minimum of four weeks, including appropriate Sundays, provided the Pastor has been employed there for a minimum of one year. Should the church permit vacation to be used in advance of one full year of employment, it should be prorated for the number of months employed.

CBAC ASSEMBLY ALLOWANCE (OASIS)

It is recommended the church fully reimburse the Pastor 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 Pastor 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

It is recommended that the church provide the Pastor with at least a basic monthly internet plan.

GIFTS

A gift (either in cash or in kind) to a Pastor is a benefit derived during or because of employment. A cash or near cash gift (which includes a gift card) of any amount is deemed by CRA to be a taxable benefit. A church may give numerous non-cash gifts to the Pastor 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 Pastor at Christmas time, and the amount is not be included in the income or expenses of the church, and those members do not receive an official receipt for their gift, the amount would not need to be reported as part of the Pastor's income. Such gifts would not be given in recognition of pastoral services rendered by the Pastor, but in recognition of the personal relationship that develops between the Pastor and the church members. It is preferable that such gifts be given by the members directly to the Pastor.

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 designated Church Board on salary levels. The designated board 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 Pastors' 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.

CLERGY RESIDENCE DEDUCTION

A member of the clergy is allowed a deduction on their income tax for the fair rental of their accommodation. While this used to be referred to in Baptist circles as “Housing Allowance”, it is now more appropriately called Clergy Residence Deduction (CRD).

In order to qualify the pastor must meet both a status and a function test:

- Status – is a member of the clergy (i.e. has been ordained or is in process, is a commissioned worker, or has been commissioned to a pastoral position by the local congregation)
- Function – is in charge of or ministering to a congregation or is engaged in full-time administrative service by appointment of the denomination

When the Church provides a parsonage

Where the housing (i.e. a parsonage or apartment) is provided by the church to the eligible employee, all amounts that are included in the employee’s income in respect of the housing provided may be deducted by the eligible employee. The church should obtain a “fair rental” appraisal from a qualified realtor every three to five years to ensure that the amount included in income is fair. Utilities (heat, light, water and sewer) should be included in the fair rental value.

When the Pastor provides own accommodation

Where housing is not provided, the eligible employee is entitled to claim the fair rental value of the principal residence or accommodation occupied, up to an amount not to exceed the employee’s remuneration for the year from qualifying sources.

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 or
 - 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 or
 - b) one-third of gross remuneration.

Employer certification

The employer is required to certify, on a prescribed form, that the employee meets the “status” and “function” tests in respect of the employed activities for the eligible individual to claim the deduction. The form T1223 is available by download from the CRA website at <https://www.canada.ca/en/revenue-agency/services/forms-publications/forms/t1223.html>. Form T1223 is to be completed on an annual basis and needs to be sent with the Pastor’s income tax return. If the Pastor files his/her return electronically, the form does not have to be sent in but must be kept on file for audit purposes.

Withholding deductions

In most churches it has been common practice not to withhold income tax on that portion of the salary previously called “housing allowance”. The Income Tax Act in fact indicates that pastors should apply to receive relief from tax deductions at source. This applies to situations where the pastor provides their own accommodation. To have the reduction in income tax done at source (ie. At the time the payroll is processed), the eligible individual is required to complete form T1213 – Request to Reduce Tax Deductions at Source which can be found on the CRA website at <https://www.canada.ca/en/revenue-agency/services/forms-publications/forms/t1213.html>.

To request the reduction at source, Pastors will be required to include, with their T1213, a copy of Form T1223 and a copy of their job description as supporting documents. It is recommended that the T1213 be completed at least 60 days before December 31st each year to receive permission for the following year. If the Pastor decides not to do this, the treasurer is required to deduct income tax and CPP on the Pastor's total salary and the Pastor can make a claim to receive the income tax back by way of the Form T1223 when completing their Income Tax Return. The reduction at source cannot occur until the employee has provided the approval letter from CRA indicating the amount of the residence deduction permitted to his/her employer.

In the case that the church provides accommodation, the church itself will determine the amount of the deduction and the request does not need to be made to CRA.

The amount to be claimed as Clergy Residence Deduction is not pensionable for CPP purposes. In addition to reducing the amount of income tax deducted from a Pastor's pay, CPP premiums will be reduced. Since EI premiums are based upon the total salary package, there will be no reduction in those premiums.

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 2018 the premium for Basic Life was \$174.00, 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 EFAP.

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.**

BOX 24 – EI INSURABLE EARNINGS

Include all taxable income provided to the employee.

BOX 26 – CPP INSURABLE EARNINGS

CPP is to be reduced for the clergy residence deduction only if a T1213 Request to Reduce Tax at Source was submitted by the employee and authorized by CRA.

BOX 30 – HOUSING, BOARD AND LODGING

- Fair Rental Value of the Pastor'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. **Do not include premiums paid by the employer.**

PASTOR'S TRAVEL EXPENSE

The Pastor'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 Pastor 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 Pastor is required to keep a log of his/her travel on behalf of the church. At the end of the year the Pastor must provide the Treasurer with a letter stating the total number of kilometres he/she traveled on behalf of the church. **For 2019, we recommend that the Pastor be compensated on the basis of 42¢ per kilometre.** The travel allocation is a reimbursement for expenses and is not recorded on the Pastor's T4 slip.

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

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

2. Monthly Reimbursement for Travel

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

3. Not provide the Pastor with a Travel Allocation

The Pastor's salary level would be increased appropriately and the Pastor 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 Pastor'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

The Pastor is only entitled to claim a deduction for his/her tuition fees which he/she has personally paid. If tuition fees are paid for or reimbursed by the church, the Pastor is not allowed to claim a deduction, nor is this benefit taxable to the Pastor.

MOVING EXPENSES

Any costs of moving from one place of employment to another may be deducted by the Pastor 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 Pastor, the amount paid by the church is not treated as a taxable benefit to the Pastor and no amount is deductible by the Pastor in respect of the reimbursed costs.

DEDUCTIONS NOT ALLOWED

The Income Tax Act does not allow the Pastor 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 Pastor, this is not seen as a taxable benefit to the Pastor. Receipts for purchases must be given to the Treasurer.

INTERIM PASTORS

A church without a Pastor 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 Pastor, 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 Pastors 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 Pastor, 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 Pastor will be getting in due course. A savings account should be opened and the amount saved by not paying a regular Pastor should be deposited into it until needed.

NOTE - If the church calls an interim Pastor to serve on a regular part-time or full-time basis until a permanent Pastor is found, and the interim Pastor 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 PASTORS

Decide in advance on the policy you intend to adopt regarding the payment of visiting Pastors. 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 2019, we recommend the Pastor 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 Pastor, 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, a mobile phone package has been negotiated with Bell Mobility for all staff of churches affiliated with Canadian Baptists of Atlantic Canada. For more information on this plan, please contact Andrew Myers at the CBAC Office by calling (506) 635-1922 or emailing andrew.myers@baptist-atlantic.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. the name and address of the donor, including, in the case of an individual, his/her first name;
7. where the donation is a cash donation:
 - the date the donation was received
 - the amount of the cash gift
 - a description of the advantage, if any, in respect of the gift given and the amount of that advantage
 - the eligible amount of the gift
8. where the donation is a gift of property other than cash:
 - the day on which the donation was received
 - a brief description of the property
 - name and address of the appraiser of the property if an appraisal is done
 - the amount that is a fair market value of the property at the time the gift was made
 - a description of the advantage, if any, in respect of the gift given and the amount of that advantage
 - the eligible amount of the gift
9. the day on which the receipt was issued, where the day differs from the day the charity received the donation;
10. the name and website address of the CRA “Canada Revenue Agency – canada.ca/charities-giving”
11. 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.

RESTRICTED GIFTS

Donors may attach conditions to their gifts to ensure they are used for a specific purpose or project. Restricted donations are permitted but should be consistent with the purpose of the church and not violate any laws or public policies.

It is recommended that restricted gifts be received with a more general restriction rather than a specific restriction. For example, the donation is restricted "for the reparation of the roof" versus "for repairs and maintenance of the facilities".

It is also recommended that every church have a restricted gift policy and make donors aware of the policy whenever accepting restricted funds. The policy should state that the funds are being accepted on the condition they will be used for a specified purpose but may be reallocated, by the board, to a different charitable purpose should the original purpose or project be completed. A donation received without the donor agreeing to this policy, at the time the gift is made, may not be able to be used for a different purpose in the future without going through an expensive court process to have the purpose of the gift changed.

Gifts may also 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 should not be given for a gift received from another registered charity.

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, it is understood 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)

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.

The rate for HST is 15% in all four Atlantic Provinces.

Simplified Method for Calculating the HST Rebate

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 Pastor'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 Pastor'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 = Pastor 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 two 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 charity 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

As per the CRA website at <https://www.canada.ca/en/revenue-agency/services/charities-giving/charities/operating-a-registered-charity/annual-spending-requirement-disbursement-quota.html>, the disbursement quota is the minimum amount a registered charity is required to spend each year on its own charitable activities, or on gifts to qualified donees (for example, other registered charities). The disbursement quota calculation is based on the value of a charity's property **not** used for charitable activities or administration.

The disbursement quota is calculated as follows:

Charitable organizations

If the average value of a registered charity's property **not** used directly in charitable activities or administration during the 24 months before the beginning of the fiscal year exceeds \$100,000, the charity's disbursement quota is 3.5% of the average value of that property.

A registered charity can use **line 5900** in Schedule 6 of the T3010 return it completes for the fiscal year to calculate its disbursement quota for that period.

If a registered charity wants to calculate its disbursement quota at the **start** of the fiscal year, it can use the amount from **line 5910** in Schedule 6 (if completed) of the return it will complete for the fiscal year that just ended.

If the charity has permission to accumulate property, it must subtract the amount accumulated plus any income earned on this amount from the amount at line 5900, before multiplying by 3.5%. To determine the amount that should be subtracted from line 5900, the charity can use the amounts entered at line 5500 minus any amounts entered at line 5510 for all the returns to date covered by the permission to accumulate property.

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

Contributions made to qualified donees, which include any registered charity in Canada, are considered a charitable use of resources for the purposes of the organization provided they do not exceed 50% of the charitable organization's income for that year. Contributions to qualified donees must be identified on Line 5050 of the T3010 Charity Information Return.

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, Partners in Mission and Sharing Way)	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 2018 record of contributions. Please ensure all contributions are mailed no later than January 10, 2019.**

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-CBAC organizations are to be sent directly to them.

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>

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.

PASTORS' SUPPLEMENT FUND

The Pension and Benefits Board administers a Supplement Fund which is used to supplement the income of Pastors 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 Pastors, or to the spouses of deceased Pastors, where there is a financial need. During the year, this fund is used to provide emergency financial assistance to Pastors and their families.

SAFETY DEPOSIT BOX

For a nominal sum, a church can rent a safety deposit box at its 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 it is not expected that those who have been given positions as treasurers or tellers would attempt to misappropriate church funds, it is wise for churches to protect these people from suspicion should any discrepancies in cash occur.

It is recommended that there be at least 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 at 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 or purchased 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

Savings Accounts with Ministry Benefit

Seeking to Join God in our Neighborhoods, many times, requires financial considerations and commitments which may include buildings used for ministry.

Members and adherents of CBAC churches have the opportunity to utilize the following financial services offered by the Atlantic Baptist Foundation:

- Savings Accounts
- Trust Fund Administration
- RRSP/RIF

In addition to receiving a competitive interest rate, depositing with the ABF allows the financing for new construction, renovations, and other projects by CBAC churches and agencies in the form of mortgage and note loans.

The ABF was founded in 1961 and continues to be a non-profit agency of the CBAC, serving members, adherents, council, churches and agencies belonging to the CBAC.

For more Savings or Mortgage information, please contact:

www.baptistfoundation.com

10 Atlantic Baptist Avenue, Moncton, NB E1E 4N3

Phone: 506-857-9482

Fax: 506-852-4378

Toll Free: 1-888-263-1444

Email: baptistfoundation@rogers.com