Theologically Informed Finance

It is in times like these that living by faith calls us to trust in God’s sovereign care of His children.

For I do not do the good I want, but the evil I do not want is what I keep on doing... wretched man that I am! Who will deliver me from this body of death? Thanks be to God through Jesus Christ our Lord!... There is therefore now no condemnation for those who are in Christ Jesus.” — Romans 7:19, 24-25; 8:1

What a hopeful transition! As a campus minister and pastor I regularly took people to these words of Paul when they became discouraged, even despondent, about the slowness of their own sanctification. It is a section that I take great personal comfort in when the “snap shot” of my growth in grace seems so far from what I long for today. What is your response when someone in your congregation comes to you feeling this way? I suspect that you encourage them to avail themselves to the means of grace, prayer, the reading of scripture, corporate worship and fellowship. You remind them that it is for this reason that Christ has come and encourage them to repent and believe the gospel. And you point out that the scriptures teach that spiritual growth is gospel transformation over a lifetime. We are not into quick fixes but want to examine change over decades not moments. By the work of the Holy Spirit, time is our friend.

With all the volatility (continued page 2)
Theologically Informed Finance continued from cover

in the financial markets this summer, it has led many people to become anxious. What is happening in the economy? Is the market going to experience a 30% drop like it did in 2008? Am I going to lose 30% of what I have saved for retirement? [Incidentally, since the low in February 2009, the S&P is up 159%. From the peak before the crash of 2008, the S&P is up 27%. If you left your investments alone over the past decade, the S&P is up 57%.] I often hear the same despondency in people’s voice as when I sat with parishioners discouraged about their spiritual state. This is where putting our theology to practice with regards to our view of investing and the markets can be very helpful. Here’s how:

1. **Like making use of the means of grace over time leads to growth in grace over decades, saving bit by bit over years is the way to build a nest egg adequate to meet your financial needs in your later years.**

2. **We call them the means of grace for a reason—they are most effective when working together. When it comes to saving for retirement, this is called diversification. There is no silver bullet for sanctification or saving for retirement.**

3. **In the same way that making time for the means of grace costs you something, the discipline of saving bit by bit over the years will cost you . . . literally.**

4. **In the same way the Lord only calls us to be faithful with today, saving in order to provide for your wife and family when you are gone is an act of financial faithfulness.**

5. **We will not make much progress in sanctification accidentally—we need to be active participants. So too with planning for retirement.**

Now some of you are thinking, “That sounds great but I don’t have much time left to save. I can’t afford another 2008.” To which I respond, this is why we rolled out our Target Funds through Investment Refresh last year. If you are near retirement or in retirement, you have limited exposure to the current market volatility.

Regardless of whether you are near retirement or just starting out, it is in times like these that living by faith calls us to trust in God’s sovereign care of his children. As I have reminded students and congregants through the years, we are not responsible for the outcome of our churches (and in our case, our retirement account)—that is the Lord’s responsibility. In light of His sovereign care and grace, he invites us to seek to be faithful with what he has entrusted to us and to trust in his care for us. We can believe that God is at work, even when we can’t see it “in the moment.” After all isn’t that where God’s sovereign responsibility is at work? It is only after he has entrusted to us and to trust in his care for us.

The **PCA Life Insurance** policy allows those who are current PCA Enhanced Life participants to increase their existing coverage by $10K each year during Annual Enrollment with no Statement of Health (SOH) required. The yearly increase is only available to those who are currently enrolled below the Guaranteed Issue (GI) level of $100K. Note: any new coverage elected during Annual Enrollment will be effective 1/1/2016 unless an SOH is in process. Coverage requiring an SOH will be effective on the first of the month following the approval by MetLife.

If your employer offers **PCA Dental** or **PCA Vision**, you may change participation between the Core and Buy-Up plans during Annual Enrollment.
Where to find HEALTH INSURANCE

While employers with 50 or more full time employees are required to provide health insurance, the vast majority of PCA employers have fewer than 50 employees. Indeed, most PCA employers have fewer than five employees of any kind.

The authors of the Affordable Care Act generally assumed either employers would provide group coverage or that their employees would have to find their own. In truth what happened was a mixture and much confusion. Some plans were cancelled, some were extended and many had to search to find resources.

While larger PCA groups have a number of options, smaller PCA employers that are not required to provide insurance have options as well.

- Provide group medical coverage. If employers have at least two employees, a group medical plan can be provider. Employers can contact a local group health insurance agent. Noted website www.ehealthinsurance.com can offer assistance as well.
- Healthcare Reimbursements. Please review “5 Roads for Healthcare Reimbursements by Churches and Ministries” that is available on the RBI website.
- Cancel group coverage and increase the taxable salaries of all full time employees so these employees can find their own coverage (note: the increase cannot be contingent in any way on the employee actually obtaining health insurance).

If a PCA employer cancels coverage, employees have options:

- Find individual coverage with an individual agent or private website like ehealthinsurance.com.
- Buy a plan on the ACA marketplace exchange (healthcare.gov), potentially receiving premium tax credits which can offset the increase in taxable income.
- Purchase group insurance through the spouse’s employer.
- Join a medical sharing cooperative like Christian Care Medi-share or Samaritan’s Ministries.
- Pay the federal tax penalty and remain uninsured.

“Let us remember that, as much has been given us, much will be expected from us, and that true homage comes from the heart as well as from the lips, and shows itself in deeds.” — Theodore Roosevelt

Theodore Roosevelt’s quote resonates with Katelyn Rogers, the newest member of the RBI team, as demonstrated by her love of the church universal. “I love the Church! That may seem like a strange thing to say, but I do. I am incredibly thankful to be able to serve the body of Christ through the ministry of RBI. I have had a heart for ministry for a long time and the Lord has given me many opportunities to not only be a part of PCA churches, but also serve on staff a number of times. It was during this time I developed my love for the church. Additionally, my previous position at a benefits communication company provided a foundational level of knowledge regarding the benefits administration world, which allows me to serve PCA pastors and church staff, who I greatly love and respect, while using the knowledge and skills I gained working in the corporate world.”

Katelyn believes the most rewarding part of her job is the ‘behind the scenes’ work she does when planning her team’s financial planning seminars. “Taking care of all the planning details allows our team of financial planning advisors to interact with our ministry partners at the local church level. They then assist the church servants in planning their retirement futures which allows them more time to minister to those servants in the pews. It is the body of church working together within the covenant community as Jesus intended.”

When asked what she thought sets RBI apart from other businesses of the same type, she answered without hesitation. “Coming from a corporate background immediately caused me to notice something different during my first week at RBI. We approach our work with an awareness of ‘doing all work heartily, as for the Lord and not for men.’ Serving Jesus is at the core of everything RBI does and it shows. Every meeting and every task is conducted with the goal of answering the question, ‘how will this better support our ministry partners?’ Yes, we do the everyday business, but it is done with a desire to serve and shepherd our ministry partners for the sake of the gospel.”

“I also believe RBI goes above and beyond to ensure our ministry partners are not only heard, cared for, and understood, but are also in the best possible position financially for their retirement future. This can sometimes require delivering hard advice, nevertheless it is advice which will benefit them the most in the future.”

Katelyn’s heart for service extends to her new role of bride to a PCA pastor whom she ministers alongside at one of the local churches in Atlanta. Katelyn feels she is fulfilling the purpose God designed her for. We are so thankful He included her as part of the RBI team!
PREMIUM TAX CREDITS (Affordable Care Act)

We understand PCA church and ministry employees have health insurance from many different sources. Some of you have group insurance through your employer, some have insurance through a spouse’s employer, some have individual insurance through the marketplace exchange and others may use a sharing ministry such as Medi-Share or Samaritans. Regardless of the sources, there are many challenges in understanding how the plans work. For those using an exchange plan, a recent Supreme Court ruling concluded that Premium Tax Credits were valid regardless of the state in which you reside. Regardless of your feelings about the ruling, many individual are impacted because of their use of exchange plans. If you are one of the many using an exchange plan, the summary below gives more information about Premium Tax Credits (source: IRS.gov/aca. Publication 5120).

If you get your health insurance coverage through the Health Insurance Marketplace (healthcare.gov or your state exchange), you may be eligible for the Premium Tax Credit. This tax credit can help make purchasing health insurance coverage more affordable for people with moderate incomes.

The Department of Health and Human Services administers the requirements for the Marketplace and the health plans they offer. For more information about your coverage options, financial assistance and the Marketplace, visit HealthCare.gov.

Eligibility
You may be eligible for the credit if you meet all of the following:
- buy health insurance through the Marketplace;
- are ineligible for coverage through an employer or government plan;
- are within certain income limits;
- do not file a Married Filing Separately return; and
- cannot be claimed as a dependent by another person.

What is household income?
For purposes of the premium tax credit, your household income is your modified adjusted gross income plus that of every other individual in your family for whom you can properly claim a personal exemption deduction and who is required to file a federal income tax return. Modified adjusted gross income is the adjusted gross income on your federal income tax return plus any excluded foreign income, nontaxable Social Security benefits, and tax-exempt interest received or accrued during the taxable year. It does not include Supplemental Security Income (SSI).

It’s your choice
If you are eligible for the credit, you can choose to:
- Get it now: have some or all of the estimated credit paid in advance directly to your insurance company to lower what you pay out-of-pocket for your monthly premiums during the year; or
- Get It Later: wait to get the credit when you file your tax return.

Claim the credit
Whether you choose to get the credit now or later, you must claim it by filing a federal income tax return. When you file your tax return, you will subtract the total of any advance payments you received during the year from the amount of the premium tax credit calculated on your tax return. This may affect your tax refund or balance due. If you are entitled to more credit than you have already received, this will either increase your refund or lower your balance due. Find out more about the Premium Tax Credit at IRS.gov/aca.

2016 Tax Preparation Guide
For 2015 returns and Federal Reporting Requirements for Churches

Coming January 2016, PCA Retirement & Benefits, Inc. will provide a link to an electronic copy of the 2016 Tax Preparation Guide for 2015 Returns. The document will assist PCA ministers in preparing their income tax returns as well as tax planning, and church administrators with their federal reporting requirements. The Tax Preparation Guide is prepared by Richard R. Hammar and Christianity Today International. Mr. Hammar, one of the nation’s leading authorities on legal and tax issues for church and clergy, strives to provide churches with the most current and comprehensive information available.

The first section of the guide is designed as a supplement to the Form 1040 instruction booklet and other publications of the Internal Revenue Service. Whether pastors prepare their own income taxes or delegate to an accountant, this guide will provide assistance for complying with federal laws and avoiding unnecessary tax payments.

Also included is a section entitled the Federal Reporting Requirements for Churches. This contains valuable information for church business administrators, treasurers and financial secretaries to ensure church compliance with federal requirements for submitting tax payments and reports as well as preparing W-2 forms for church employees.

Please visit our website www.pcarbi.org in January 2016 to view the latest Tax Preparation guide or to print your copy.
Supplemental Benefits

If you participate in one or more PCA Insurance plans, did you know there are additional benefits available to you as bonus, “add-on” or supplemental features? These benefits are available at no cost and are included in the group plans provided by the insurance carriers (MetLife, Unum, Ameritas and Blue View Vision).

To access the supplemental benefits, you need to be enrolled in the plan and level of coverage that offers them. To confirm whether you are covered, log into your SmartBen account (www.smartben.com) or call the RBI office at 1-800-789-8765 or email rbi@pcanet.org or insurance@pcanet.org. Once you confirm participation, there are phone numbers, flyers and websites available to you through the plan materials, the SmartBen website, or by calling or emailing the RBI office.

### PCA Life Insurance Plans – MetLife

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<thead>
<tr>
<th>Service</th>
<th>Must be Enrolled In</th>
<th>Benefit</th>
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<tbody>
<tr>
<td>WILL PREPARATION</td>
<td>PCA Group Term Life Insurance</td>
<td>An employee and his or her spouse may use this benefit to have a will prepared at no cost through the MetLife affiliate per the guidelines in the plan certificate.</td>
</tr>
<tr>
<td>TRAVEL ASSISTANCE</td>
<td>PCA Group Voluntary Accidental Death &amp; Dismemberment Plan</td>
<td>An affiliate of MetLife will assist you with your travel needs that include: medical assistance, lost documents, credit cards or luggage, language assistance or becoming a victim of identity theft.</td>
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Available to participants free of charge without filing a life insurance claim

### PCA Long Term Disability Plan – Unum

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<tr>
<th>Service</th>
<th>Must be Enrolled In</th>
<th>Benefit</th>
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<tbody>
<tr>
<td>WORLD TRAVEL ASSISTANCE</td>
<td>Enrollees in PCA LTD insurance</td>
<td>Available to participants free of charge without filing a disability insurance claim</td>
</tr>
<tr>
<td>WORK LIFE BALANCE</td>
<td>Enrollees in PCA LTD insurance</td>
<td>Available to participants free of charge upon LTD claim approval</td>
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### PCA Dental Plan – Ameritas

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<th>Service</th>
<th>Must be Enrolled In</th>
<th>Benefit</th>
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<tbody>
<tr>
<td>RX DISCOUNT SAVINGS</td>
<td>Enrollees in the PCA Group Dental Plan</td>
<td>Available to participants free of charge upon LTD claim approval</td>
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### PCA Vision Plan – Blue View Vision (EyeMed)

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<th>Service</th>
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<th>Benefit</th>
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<tbody>
<tr>
<td>800 CONTACTS</td>
<td>Enrollees in the PCA Group Vision Plan</td>
<td>Available to participants free of charge upon LTD claim approval</td>
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Automatically enrolled by RBI at time of retirement

- **RETIRED PASTORS**
  - Honorably Retired Teaching Elders enrolled in PCA Group Basic Life Insurance
  - All Honorably Retired PCA teaching elders, who participated in the PCA Group Life Insurance while an active pastor, will receive a $5,000 Basic Life plan free of charge.

- **PCA Long Term Disability Plan – Unum**
  - Available to participants free of charge without filing a disability insurance claim
  - Service: WORLD TRAVEL ASSISTANCE
    - Must be enrolled in: Enrollees in PCA LTD insurance
    - Benefit: This program helps you obtain quality medical care when you have a health emergency while traveling 100 miles or more from home or while in another country. The program arranges and pays for services such as doctor referrals, hospital admission, filling lost or forgotten prescriptions, emergency medical evacuation, care of minor children and more.

- **PCA Dental Plan – Ameritas**
  - Available to participants free of charge upon LTD claim approval
  - Service: RX DISCOUNT SAVINGS
    - Must be enrolled in: Enrollees in the PCA Group Dental Plan
    - Benefit: This program provides significant savings on prescription medications at any Walmart or Sam's Club pharmacy nationwide. The discount may be applied for all covered dependents (even pets).

- **PCA Vision Plan – Blue View Vision (EyeMed)**
  - Available to participants free of charge upon LTD claim approval
  - Service: 800 CONTACTS
    - Must be enrolled in: Enrollees in the PCA Group Vision Plan
    - Benefit: 800 Contacts is in network with BlueView Vision. You can save on all of your contact lens needs by taking advantage of this service.
The Shortcomings of a LUMP SUM APPROACH to COMPENSATION

Many churches in the PCA create call packages using the “Lump Sum” approach. A church taking this approach will provide a lump sum dollar amount to their new minister (often greater than or equal to the lump sum given to the previous minister). A minister is then responsible to determine how that money is spent on him and his family. While the lump sum approach may appear gracious at first glance, we believe it may be harmful to our PCA ministers.

The lump sum approach for many of our churches is really more of a payment method than a true compensation approach. If it were a compensation approach, churches would use appropriate methodologies to formulate the lump sum amount. Taking the time to create a thorough compensation package is not an easy task! An exhaustive approach may take into consideration local living expenses, tax rates, housing cost, schooling of children, the cost of benefit plans, and more. Because of the complexity, many churches resort to the lump sum approach. Rarely does this approach serve the best interest of our ministers.

So, what is specifically wrong with this compensation approach? First, the “Lump Sum” approach may create a larger tax liability for PCA ministers. A minister may be paying for benefits on an after-tax basis, resulting in the payment of unnecessary taxation. Instead, the church should directly pay the benefits, wherever possible, on a pre-tax basis, thus avoiding this tax expense.

Secondly, the “Lump Sum” approach can be unintentionally misleading to both ministers and Sessions. The confusion centers on the difference between “total compensation” (i.e. lump sum amount) and “salary.” A salary figure refers to the base pay an employee receives in exchange for their work. This is the amount people quote when a person asks them how much they earn. Compensation, on the other hand, refers to monetary and non-monetary pay a person receives for performing their job, such as salary, benefits (i.e. medical, retirement, life insurance, long term disability insurance), bonuses and perks. Salary is only one of several components included in a person’s compensation. While most people are familiar with their salary figure, many do not know the dollar value of their total compensation.

When a minister is quoted a lump sum figure by a church, he often misconstrues it to be the amount of his “salary.” This is understandable given that most new hires are quoted a salary figure and not a total compensation dollar amount. This is the root of the problem. The lump sum figure tends to give our ministers the false impression that they have more in discretionary income than the call may actually provide. Often, this leads to budgeting mistakes. For example, ministers who purchase and finance a home based on the lump sum amount may quickly discover that they are “house poor,” with insufficient income to adequately maintain their home, save for retirement, or provide other important benefits for their families. And ministers are not the only ones to think lump sum figures are synonymous with salary figures. Church leaders often confuse these terms as well and mistakenly conclude that their minister’s salary is more than sufficient when that might not be the case.

Thirdly, when calls are approved by the congregation, “Lump Sum” amounts are stated publicly. Understandably, most congregational members also conclude that this figure is the minister’s salary. This creates a difficult, uncomfortable, and unfair situation for the minister, and may potentially hinder his ministry with individuals who erroneously conclude that he is “overpaid.” Because this issue is so widely misunderstood, we urge leaders to carefully consider how to most effectively communicate the call package. The congregation must approve the financial details of the call in order for those details to be presented to Presbytery. This cannot be avoided. But leaders ought to avoid the written or verbal use of a “Lump Sum” amount when publically presenting the call package to the congregation. Whether package details are printed in a handout or shown on an overhead screen, the call should be verbally presented in a summary manner focusing on the individual components of compensation being provided—cash salary & housing allowance, employee benefits, and vacation.

There are several resources available for ministries and churches needing assistance in structuring compensation packages within the PCA. A good resource is the Call Package Guidelines, and a copy can be found on our website www.pcarbi.org. Please give us a call at 800-789-8765 if you need assistance in crafting a call or revising one.
As I approached my car I saw her standing under a tree in the church parking lot with a puzzled and worried look on her face. Five little girls hovered around her, and I imagined she was the mother. As I walked by, I wondered if I should say anything. I reached my car and asked, “Do you need some help?” With an upset expression, she explained she could not find her car! The church parking lot is enormous, and as a first time visitor, she had no reference point for locating her SUV. I told her I could help, so we all piled in my car and off we went looking for her missing car!

At times we may all feel like this lady, puzzled, fearful and worried about life and the problems that arise. God enters the scene and tells us He can help! Not only can He help, but He showers us with such gifts that we marvel at the wonder and beauty of His love for us.

The writer of Psalm 103 makes an attempt to describe the rich blessings of God. In verse two he calls them “benefits.” This term is also used to describe the employer perks given to us in the PCA—the extras that go above and beyond our salary. As important as our work benefits are, they have no comparison to the sacrificial benefits (we did not work for) lavished on us as God’s beloved children. Let us take a moment to thoughtfully observe these heavenly blessings offered from the heart of God!

The Psalmist prompts us first to bless the Lord, a joyous and worshipful opening response, and then he commands us not to forget God’s benefits. He then lists four blessings, beginning with the pronouncement of pardon from our iniquities. This language resembles a courtroom statement from a judge, who tells the criminal he is released from responsibility of his wrongdoing. If this were the end of God’s blessings, it would seem incomplete because pardoning is not a removal of guilt. However, the next blessing is the “healing of all your diseases,” a cleansing from the guilt of our sins. Following is the third benefit: the promise of redemption from the punishment, the sentence of hell (the pit). These three benefits are the expression of our justification by the cross of Christ and our resurrection to new life.

The third benefit in verse three (redemption from the pit) carries a “here and now” blessing. The pit can refer to those abysmal places in our lives that we “fall into” that seem inescapable. The Old Testament tells us pits were used as a prison or a trap to capture some unsuspecting person. Joseph was placed in a pit by his jealous brothers (Genesis 37:23, 24) and then sold into slavery. We sometimes fall into “pits” or circumstances that lead us into depression, anxiety and hopelessness. We have all experienced such, and may be even now. However, God promises in Psalm 103 that He rescues us from those places. We may not know how He will deliver us, but in His Sovereign power and gracious love, He intervenes, bringing us back into the abundant life He planned for us.

The final benefit is really a combination of the crowning of His lovingkindness and compassion on our lives, which then satisfies us as we experience His goodness. These words tell the truth of life for all humanity: only God can actually satisfy the deep longing of our souls. We may seek the pleasures of the world—fame, riches and glamour—but after all these fail, we realize complete contentment only is found in Jesus!

To conclude, I return to the lost car story. The seven of us drove around the enormous church parking lot and soon found the missing SUV. Anxiety and fear were replaced by relief and thankfulness. As we daily think of how Jesus Christ came to our rescue, let us bless the Lord with thankful hearts and daily remind ourselves of the completeness of His loving call upon us and the benefits of His grace!
During a recent office study of Philippians, I thought about the role played by Epaphroditus in supporting the Great Commission work of Paul. My thoughts then ran to the other saints in the churches in Macedonia who provided funds for Paul’s mission work. It must have taken many more people to solicit and collect the funds, track down where Paul was and travel many miles and days to deliver it. This led me to realize there were many people in both the Old and New Testament, most of them unnamed, who played an important part in the advancement of the Kingdom of God.

As I reflected on this two things came to mind. First, no matter how you serve the church, you are playing an important role in carrying out the Great Commission. Whether you are directly proclaiming the Good News or providing the services which enable those who are, your role is precious to the Lord and vital to His Kingdom advancement.

Secondly, my thoughts turned to the role PCA Retirement and Benefits, Inc. plays in advancing the Great Commission. There is an old saying, “An army travels on its stomach.” It means a soldier, without a capable group of people supplying his needs, is unable to devote his full energy and time to the cause before him. RBI’s role is to provide important needed services to you, our church servants, enabling you to devote more of your gifts and energy to the important role you play in the cause of Christ.

Here are some of the services we provide for our church servants:

- **Insurance programs designed for our church servants that allow you to sleep a little better each night knowing you and your family are well taken care of.**
- **A retirement plan for church servants, with the options you need for wise retirement planning.**
- **Dedicated financial planners to help you understand and manage your personal financial needs.**
- **Call Package guidelines to allow churches to address true needs of pastors and their families.**

As members of the greater church, you are our brothers and sisters in Christ. It is our delight to provide for your family like we provide for our own because we are all part of one body, one Spirit, and one hope.

**SmartBen**

PCA Retirement & Benefits, Inc. (RBI) has enhanced the way insurance enrollment, billing and customer service is managed, now using a web-based solution named “SmartBen.”

SmartBen is an online benefits management and education system. We designed and preloaded the system with all of the PCA benefits in which PCA pastors and employees are enrolled. With this new system, those with insurance benefits offered by RBI will be able to:

- **View current levels of PCA insurance coverage on record**
- **Change address and contact information**
- **Change beneficiary information**
- **Request ‘life event’ (marriage, birth, death, etc.) changes to insurance coverage**
- **Review and download policy certificate information**
- **Review educational videos about various insurance products**
- **View other PCA insurance benefits (as available through your employer)**
- **Enroll in PCA benefits (as available through your employer)**

If you are currently enrolled in PCA group insurance plans, you have a SmartBen account. You may log into SmartBen by using your User ID (your SSN with no dashes included) and a password. If this is your initial login, your password is your six-digit date of birth (MMDDYY with no dashes or slashes). You may reach SmartBen by visiting the RBI website (www.pcarbi.org) and selecting “login” or by going directly to the SmartBen site (www.smartben.com).

You may continue to visit and use the RBI website at www.pcarbi.org. We will continue to have information available on the RBI site on all plans as well as news and updates. However, by visiting SmartBen, you can play a more active role in reviewing your insurance information at any time.
Somehow, October has become National Pastor Appreciation Month. While I hope you took the time to show your appreciation for those who pastor your church, I want to ask you to consider showing your appreciation for our past pastors and their wives.

The PCA has a growing number of retired pastors and widows of pastors, some of whom are struggling financially in retirement and, especially, in widowhood. The PCA Ministerial Relief Fund honors their sacrificial service by providing financial assistance in their time of need. It is funded only by gifts and donations from grateful churches and believers who give to the Relief Fund. Your gift tells them they are not forgotten and are appreciated for their service in the Kingdom of God.

You may give through your church, directly to Ministerial Relief, or online. I thank you for them.

Bob Clarke
Director of PCA Ministerial Relief
www.pcarbi.org/pca-ministerial-relief/
(Sto “Donate” on Relief Menu)

RBI Strategic Planning Input Requested

RBI is in the midst of writing our strategic plan to guide us for the next five to seven years. Select staff members have been engaged in a multi-month review of our vision, mission, values and support services as well as our overall ministry to our ministry partners throughout the PCA. As we draft our plan and prepare to share it with our board for review and refinement, we would welcome any suggestions from you. Are there areas of ministry we should consider? Products or services that need to be modified? Certain areas you believe we should avoid? We solicit and will appreciate your input. Please contact us if you wish to discuss in more detail.

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