Pray in May for Widows

“Give proper recognition to those widows who are really in need. The widow who is really in need and left all alone puts her hope in God and continues night and day to pray and to ask God for help.” — 1 Timothy 5:3, 5

PCA MINISTERIAL RELIEF IS ASKING OUR CHURCHES TO PRAY IN MAY FOR OUR WIDOWS. Ministerial Relief provides assistance to the widows of our pastors and missionaries in times of need. These women served in churches alongside their husbands in places where their service meant making financial sacrifices. The story of one such widow is recounted by her daughter.

“Mom and Dad grew up in the same small community in North Carolina and married in 1952. There are countless stories of struggles they faced in their journey in the ministry, and

Projected cost of care for our widows by 2035 will be $5 million yearly

(continued page 2)
of God's undeniable faithfulness and watch care over them.

It's an amazing story, and Mom was Dad's faithful partner through it all. I remember Dad's first pastorate in the mountains of NC. He was paid less than $5,000 a year and had to borrow money to live. Mom learned to garden to help feed us. She learned to sew and made most of our clothes.

Although Mom never had the opportunity to further her education, she taught herself to do everything possible to help my Dad and his ministry. She taught herself to play the piano and the organ so she could serve the church. She became Dad's secretary. Whatever was needed, Mom found a way to do it.

As Dad grew older, his favorite song became “Little Is Much When God Is In It.” I think that characterizes his and Mom's ministry. They never had much, sometimes nothing, but God was in control and He has always shown himself faithful to them.

Now Dad has gone to be with the Lord and Mom is struggling to make ends meet. We all look forward to seeing how God will meet her needs. We know He will, He always has.”

Your donation to the PCA Ministerial Relief fund is one way He is helping her Mom and other PCA pastor's wives like her. Thank you for praying for and caring for these widows who served so faithfully.

PLEASE PRAY IN MAY FOR OUR WIDOWS OF PCA PASTORS AND MISSIONARIES.

■ Pray for their loneliness and for new friends. Some of our widows feel forgotten by the churches where they served decades ago. Pray the PCA will not forget them in their time of need.

■ Pray for their health and well-being. Our widows struggle with limited financial resources and some with serious health issues.

■ Pray for our PCA churches to be generous and provide for the needs of our widows through the PCA Ministerial Relief Fund. And pray about your part in meeting their needs.

For more information or to make a donation go to http://pcarbi.org/pca-ministerial-relief/pca-ministerial-relief-offering/

Our PCA Widows have their own Facebook page! Come join the conversation at www.facebook.com/PCAWidows/
Widows hold a very special place in the heart of Jesus. He used as an example to the rich a widow when she gave from her poverty as they were giving from their wealth. He is a protector of the sojourner, the fatherless and the widow. He pleads the widow’s cause. In fact, widows are so important to Jesus, taking care of his widowed mother was the last thing He did on the cross before He died.

And because He cared for them while He was here on earth, He intended that we, as His community of believers, should continue to do so. How do we accomplish this? One way is through prayer and another is through caring for them at the local church level.

RBI Ministerial Relief has designated the month of May as “Pray in May for Our Widows.” Part of this includes praying, but it also means doing some practical things in your own community of believers.

Here are some ways to help you begin.

- Pray for them to establish a relationship with different people in the church and send them a card of encouragement. Very often widows feel both alone and invisible in their own church.

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What do you think about when you hear the word ‘estate’? My mind conjures up thoughts of a large stately home surrounded by mossy Live Oak trees, English gardens and acres upon acres of fertile land. These types of estates typically have a noble name like Tara, Monticello, or Laurel Hill associated to them. While I grew up mainly in the southeast, the plantation estate setting was largely foreign to me. My background is rather humble and my former homes did not have a name associated to them. I grew up in the modern suburban setting and my home was simply distinguished by its address. So why would someone like me need an estate plan? I have never owned or lived in an estate.

At first glance, estate planning appears to be an odd term. I imagine most of you have never owned an estate either, but don’t be quick to dismiss your need for an estate plan. When I use the word ‘estate’ I am not referring to a large manor. Instead I am referring to any type of tangible or intangible asset. If you own any asset, you have what is considered an estate. Your modest estate could be comprised of only a savings account at a bank. A more typical estate may include assets such as bank accounts, jewelry, an IRA, an employer retirement plan (Pension Plan, 401(k), 403(b), etc.), and life insurance proceeds.

An estate plan defines how you want your assets to be owned, managed, and preserved during your lifetime. It also directs how you want your assets disbursed after your death. For those with children, an estate plan can also decide who will have custody of your child(ren). Without an estate plan, the transfer of assets will be resolved by the courts and state law. Sometimes this may be in line with your wishes, but often it is not.

There are some important elements in a good estate plan. A typical estate plan...
At first glance, “estate planning” appears to be an odd term. You may have never owned a large manor or acres of land, but don’t be quick to dismiss your need for an estate plan.

should include a will, durable powers of attorney for financial affairs, durable powers of attorney for health care, advance directives (i.e., living will) and in some occasions a trust. Trusts are an invaluable tool that can eliminate probate court, reduce taxes, and restrict how an estate is managed after death. However, it can be expensive to create and in many occasions it is unnecessary. A competent legal advisor can advise whether your family will need a trust.

In the past, individuals only had one option in creating an estate plan. They would need to hire an attorney to draft these documents for them. This is still the ideal option but it often times comes with the highest price tag. A more cost-effective solution has been ushered in by the technology revolution. This is the same wave that brought you tax products like Turbotax, H&R Block, or TaxAct, and revolutionized the way Americans file their taxes. Companies have now created legal software (e.g. WillMaker Plus, RocketLawyer, Legal Zoom, etc.) that can be downloaded or used online to create estate planning documents for you. While these products are not optimal for everyone, they are designed for the average American at significantly lower prices.

For some people reading this article, there is a free solution! For those who are participating in either the PCA Standard, Enhanced or Dependent Term Life Insurance Plans, you and your spouse can get an attorney to draft a will and codicils as well as a testamentary trust at no cost. This service is offered by Hyatt Legal Plans, a subsidiary of MetLife. There are thousands of attorneys who have contracted with Hyatt Legal Plans to provide their services. If you are eligible and interested in having select estate planning documents created, please contact one of our service representatives at 1-800-789-8765. — Mark Melendez

What does a properly created state plan accomplish

- Timely transfer of assets
- Minimizes taxes and expenses
- Disburses assets as you intend
- Makes arrangements for incapacity
- Provides support and financial stability
- Directs caretaking for kids
Purchasing a home is both an exciting and stressful time. According to researchers, nearly 70% find it more stressful than having a baby, changing jobs, or getting married. The stress is understandable; it’s a big expense with big financial consequences. And there are many ways to make costly mistakes. Here are just a few of the common mistakes that you can avoid.

**Buying when you should rent.** Though home ownership has a strong emotional appeal, there are times when it is in your best interest to rent. A recent Chase survey reported that three out of four buyers don’t plan to stay long-term, but if you don’t plan to live in the house for at least five years, you should probably not purchase a home. Why? Because you will incur extraordinarily high transaction costs buying and selling the home. The rule of thumb is that your home must appreciate at least 12% for you to break-even. Moreover, home ownership also brings new responsibilities that introduce a higher level of stress and change to your lifestyle, including weekly lawn maintenance, repairs, decorating, and the burden of other unforeseen costs that will significantly constrain your budget. Know what you’re signing up for! Assistant Pastors with short tenures are especially vulnerable. So make this decision a matter of much prayer!

**Not saving enough for a down payment.** Slow down! Unlike the 1970s, inflation is under control, and buying a home to ‘get a foothold’ in the market as soon as possible is no longer as important. Take some time to save for a sufficient down payment. There is a cost incurred by making a small down payment. It includes higher interest rates, higher mortgage payments, more interest owed over the life of the loan, and the payment of unnecessary monthly Private Mortgage Insurance (PMI) premiums because of the increased risk to your lender. PMI of one percent on a $200,000 mortgage costs an additional $166.66/month—a cost that can be avoided altogether by putting 20 percent down. Saving these PMI premiums alone for five years at a 5% return would net an additional $11,334 toward a down payment. And additional time might also be helpful if you need time to get your credit in order. How much you put down matters. If you take your time, you can avoid unnecessary costs.

**Underestimating the total cost of home ownership.** The purchase and on-going annual costs of home ownership are significantly higher than many realize. Purchasing involves loan origination fees, transfer taxes, doc and recording fees, escrow costs, title insurance, inspections, and perhaps real estate commissions and flood insurance, just to name a few. But there are other monthly and annual costs. There are furnishings, property taxes, home owner insurance premiums, Home Owner Association dues (HOA), PMI premiums, lawn maintenance, remodeling, and regular repairs and maintenance costs (floor-
ing, paint, roof, HVAC, water tanks, appliances, plumbing and electrical issues) that can add up to thousands of dollars. Lawn maintenance alone may cost $100/mo. And HGTV recommends that you budget a minimum of 1–3% of the home value annually as a reserve for maintenance and repairs (at 1% that’s an additional $167/mo. for a $200,000 home). Know the costs before you buy or build.

**Overestimating what you can afford.** Thirty-seven percent of home owners are technically ‘house poor.’ To live comfortably within your means, you must know what you can afford. And the mortgage loan amount that you can qualify for isn’t always what you can afford. For pastors, knowing what you can afford is perhaps the biggest problem. Realtors, financial planners, and lenders all use rules of thumb like—mortgage principal and interest (PI) payments should not exceed 28% of your gross monthly salary. Or, no more than 32% if you include property taxes and home owner’s insurance (PITI); or, no more than 36% of monthly income for all debt repayment combined. But these rules are often unhelpful. Most pastors with convoluted compensation packages don’t really know the accurate amount of their gross salary. And even if you do, gross is not net. ‘Net pay’ is unique to your situation. It varies depending upon whether you tithe, what you pay for health, dental, life, long-term disability insurance, and how much you contribute toward retirement. Other issues include how far you commute, the number of cars you own and transportation costs, and how many children you have and the costs unique to their stage of life (including private schools). Your total indebtedness must also be taken into consideration if you have school loans, auto loans, and unpaid credit cards. Simply relying on a rule of thumb is a sure way to get in over your head quickly! The only way to know for certain whether you can afford a particular home is to build a budget that reflects your ability to pay for all of your necessary expenses. If you don’t already have a monthly budget like this, develop one.

**Letting your emotions rule.** Emotions blind us and often lead to bad financial decisions. Emotional attachment will cause you to minimize significant problems, disregard your established budget, and downplay obvious and costly issues. Avoid falling in love with a house. Clark Howard says that “if you gotta have this house . . . ,” you will probably overpay for it.

There are many ways to make costly mistakes when purchasing a home, but you can avoid many of these pitfalls.

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**David Anderegg**
As spring turns to summer, one of the first events on the calendar for many of us in the PCA is attending General Assembly (GA). Here at RBI our mission is to prepare and protect our ministry partners in Christ by providing products and guidance in retirement, insurance, relief and other services. We believe that can only take place through trusted relationships with you...and relationships take time. GA is a great opportunity for us to begin, develop and deepen those relationships by spending time with each of you. For any good and redemptive relationship to thrive there needs to be time spent on things that are heavy as well as light.

The Light: Time of Fun & Fellowship

For the past 12 years RBI has hosted the RBI Golf Tournament. Harry Cooksey started this project and in December of last year he retired from RBI to pursue other ministry opportunities. However, the annual RBI Golf Tournament, or the Cooksey Classic as some of us like to call it, remains a hallmark of RBI’s GA activities. On the morning of Tuesday, June 13th Bryan Park Champions Course will host our tournament. The course is just a short drive from downtown Greensboro and is rated 4 Stars by Golf Digest.

As in the past, this has been a great op-
portunity to enjoy a morning with friends old and new. If you want, come a little early to hit some balls at the driving range or practice your short game before our shotgun start at 8 am. Following 18 holes, RBI will provide lunch and award prizes to the winners of the various competitions (longest drive, closest to the pin, etc.). This event often fills up quickly so sign-up, invite your friends to join you and enjoy a morning walk in the woods. It will be a morning of fun with fellow Pastors, Ruling Elders and PCA employees. Call the RBI office at 800-789-8765 if you are interested in joining us for this great event. Our goal is for you to have fun, walk away with some gifts and be encouraged.

The Heavy: Financial Conversations

In addition to encouraging our partners with an enjoyable outing, we want to serve your desire to steward your resources well. Historically RBI has had a prominent booth in the exhibit hall where you could come by, sit down and rest your feet, meet with one of our financial planners and/or get information on products designed to help you. This year you will find us both in the exhibit hall and in the hall outside the main doors to the convention center. TE Dave Anderegg, CFP® and TE Ed Dunnington, CRPC® will both be available to talk about retirement planning, financial planning, structuring call packages and other finance questions. If you would like to meet one-on-one with either of these men, feel free to email or call our office (krogers@pcanet.org or 678-825-1192) to make an appointment. We would love the opportunity to provide guidance on financial matters so that you are freed to focus on the coming year’s ministry initiatives.

We pray that as we come alongside you and your ministry, we might enable and encourage you to be more focused on ministry knowing that we have your back. So join us for the relationally light time, the relationally heavy or both this year at GA. We look forward to seeing you in Greensboro.

— Ed Dunnington
To help our ministry partners steward God's financial resources with wisdom and compassion.

On December 13, 2016, President Obama signed the 21st Century Cures Act ("Act") into law. The Act allows qualified small employers to offer a new type of health reimbursement arrangement (HRA) to help employees pay for their medical expenses, effective January 1, 2017.1 The new arrangement is called a "qualified small employer health reimbursement arrangement" (or a "QSEHRA"). QSEHRAs will not be considered "group health plans" under the Patient Protection and Affordable Care Act ("Affordable Care Act"), so market reform requirements will not apply to QSEHRAs.

Eligible qualified small employers will be allowed to pay or reimburse employees’ eligible medical care expenses through a QSEHRA on a pre-tax basis. Employers are eligible to offer a QSEHRA if they (i) are not applicable large employers as defined under the Affordable Care Act,2 and (ii) do not offer a group health plan to any of their employees.

A QSEHRA must meet the following requirements:

- All employees of the employer must be covered by the QSEHRA, unless they have not completed 90 days of employment, are under the age of 25, are part-time or seasonal employees, are covered under a collective bargaining agreement that does not provide for coverage under the QSEHRA, or are nonresident aliens with no U.S. source income.

- The QSEHRA must be provided on the same terms to all eligible employees. An employee’s permitted benefit under the QSEHRA is allowed to vary in accordance with the variation in the price of an insurance policy in the relevant individual health insurance market, based on the age of the eligible employee and covered family members, or the number of family members of the eligible employee covered.

- The QSEHRA must be funded solely by the eligible employer; no employee salary reduction contributions are allowed.

- The QSEHRA must provide for the payment of, or reimbursement of, eligible medical care expenses (as described in section 213(d) of the Internal Revenue Code) incurred by the eligible employee or the eligible employee’s family members (including premiums for individual health coverage), but only after the employee provides proof of health coverage or expense. The Act does not describe the types of proof that are considered acceptable.3

- The employer must ensure that, in 2017, annual payments or reimbursements from the QSEHRA to an eligible employee do not exceed $4,950 ($10,000 if family members are covered under the QSEHRA).4 If an individual is not covered under a QSEHRA for the entire year, this dollar limitation is prorated for the number of months the individual is covered by the QSEHRA.

Notice Requirement. An eligible employer funding a QSEHRA must provide an annual written notice to eligible employees not later than 90 days before the beginning of the year (or, in the case of an employee who is not
eligible to participate in the QSEHRA as of the beginning of a year, the date on which the eligible employee is first eligible to participate in the QSEHRA. The Act also includes transition relief for 2017 under which an employer will not be treated as failing to provide a notice as long as the notice is provided no later than 90 days after enactment of the Act (that is, by March 16, 2017). The notice must contain the following information:

- The amount of the eligible employee’s permitted benefit under the QSEHRA for the year.
- A statement that the eligible employee should provide information regarding the amount of the employee’s permitted benefit to any health insurance exchange to which the employee applies for advance payment of a premium assistance tax credit.
- A statement that, if the employee is not covered under minimum essential coverage for any month, the employee may be subject to tax under the individual mandate requirement of the Affordable Care Act, and that reimbursements from the QSEHRA may then be includible in gross income.

If the employer fails to provide the required written notice (unless it can be shown the failure is due to reasonable cause and not willful neglect), the employer is liable for a penalty equal to $50 per employee per incident of failure, up to a total amount of $2,500 per calendar year.

HIPAA. Although unclear, a QSEHRA probably will be considered a covered entity (a health plan) and therefore be subject to HIPAA privacy and security rules. However, if less than 50 employees participate in the QSEHRA, and the QSEHRA is self-administered, then the QSEHRA is not subject to HIPAA rules.

COBRA. QSEHRAs are not subject to federal COBRA continuation coverage requirements.

Coordination with premium tax credit/marketplace subsidy. Amounts paid or reimbursed under the QSEHRA for any coverage month will reduce the amount of premium tax credit/marketplace subsidy available to an eligible employee by 1/12 of the employee’s permitted benefit available to be reimbursed under the QSEHRA for that month. If the QSEHRA provides affordable coverage, employees will not be eligible for a marketplace subsidy.

Taxability of QSEHRA payments. As discussed above, an employee must have minimum essential coverage for the month in which the medical care is provided in order for the payment or reimbursement from a QSEHRA for medical care expenses described in section 213(d) of the Code to be tax-free to the employee.

W-2 Reporting. The employer must report the total amount of permitted benefit for the year under the QSEHRA on employees’ Forms W-2.

Transitional Relief Extended. The Act also extended transitional relief provided under Treasury Notice 2015-17 to employer payment plans for plan years beginning on or before December 31, 2016. This means that the excise tax under Code section 4980D will not be imposed for any failure to satisfy the market reforms by employer payment plans of small employers (i.e., those that are not applicable large employers) that pay, or reimburse employees for, individual health policy premiums or Medicare Part B or Part D premiums. Such employers are not required to file IRS Form 8928 solely as a result of having such an arrangement for plan years beginning on or before December 31, 2016. Please note that this relief does not extend to stand-alone HRAs or other arrangements to reimburse employees for medical expenses other than insurance premiums.

For more information or footnotes to this article, go to https://employer.pcarbi.org/benefit-plans/employee-benefit-plans/health-insurance/
begin writing this report with great thankfulness in my heart for God’s blessing of healing in my life this past year. You may have heard I was treated for Chronic Lymphocytic Leukemia (CLL) during the year. Given advances in cancer treatment, chemotherapies are now very effective at entirely eliminating CLL leukemia cells from a patient’s bone marrow. This has been my experience and I am grateful to report that I am now cancer free. Many of you prayed for me during my treatment and your prayers resulted in an experience for me that was relatively comfortable and uneventful. I am a very blessed man!

The year 2016 in general produced a happy list of returns for most investors. The notable exception to our “happy” list was the important sector of fixed income securities (bonds). As many of you know, bonds as individual securities make regular, semi-annual interest payments. These regular payments along with measurably less historic price volatility than stocks might feel boring at times. Adding to this feature, the generous returns of stocks relative to bonds leaves many investors feeling like they didn’t quit get their money’s worth from bonds. Yes, returns for bonds last year were a lot less than most stock market indexes. But . . . consider the following:

- First, bonds over the long run have almost always been a stabilizing anchor in investor retirement portfolios because of their lower volatility and predictable sequential payments.
- Second, while bonds alone produced lower returns than stocks in 2016, they are normally used in partnership with higher returning stocks in order to lower the volatility of the total portfolio.

When the mix between stocks and bonds is appropriate (like in the PCA Target Retirement Funds), this creates a harmonious arrangement, especially when the downside risk of stocks comes into play. Chasing investment returns typically leads to higher investment risk. My suggestion? Don’t chase investment returns! (Buying last year’s winning investment.) And please call us if you need guidance.

Economically speaking, this past year was filled with thrills. The first quarter of 2016 was marked with extreme volatility brought on by investor concerns about falling oil prices and slowing growth in China. The second quarter was marked by another volatility-inducing event now known as “Brexit.” This new word in our vocabulary was designed to describe the vote by British voters to pull out of the European Union. After two days of Brexit losses, financial markets turned around rapidly and subsequently achieved new highs. As we pushed on through the third and fourth quarter of the year, the financial markets continued to plug along despite one more additional event that completed our trifecta of financial eruptions. Of course that was the November elections which resulted in the election of our new president. The collective fears of equity investors evaporated rapidly after the election allowing them to achieve further gains by the end of the year.

With respect to the election, I’m feeling a little like I did when I was a resident in the state of Missouri (the “Show Me” state). I’m hopeful our newly-elected president will surround himself with those who will give him wise economic counsel. I certainly am pleased with some of the proposed poli-
cies that would encourage healthier business results and job creation. On the other hand, I’m quite concerned about moving the United States toward protectionism policies which have long term negative consequences. That said, protectionism is not always wrong. America’s Founding Fathers for instance employed taxation of foreign made products in order to build a national manufacturing base. Protectionism is also good at protecting manufacturing from foreign producers who are dumping product at prices well below international norms. But longer term protection policies will likely do great harm to world economic growth. The real world example of a bad protection policy can be found in the enactment of the Smoot-Hawley Tariff Act in June of 1930. This Act began by protecting the U.S. farming industry. It didn’t take long before other industries piled on. Soon other countries retaliated which abnormally raised prices for all countries engaged in the practice. The resulting period of the “Great Depression” was certainly exacerbated by these growth limiting economic policies.

Turning to a brighter note, the economic results achieved by the U.S. this past year continues to build on advancements since the Great Recession. For instances, broad measures of employment indicate that we have returned to employment levels in place before the start of the recession. You could even argue that the situation might even represent an improvement for workers since it is taking employers longer to fill positions now than before the recession. This improvement in job creation has served to drive consumer spending which is strengthened by gains in household income and wealth.

Despite this good news, the Federal Reserve remains concerned that the overall growth rate of the U.S. economy has been restrained. There are a collection of reasons for this modest growth rate which include “slow productivity growth, weak growth abroad, and lingering headwinds from the financial crisis”. The Fed believes these factors will continue to hold down growth which will call for only moderate interest rate increases.

Based on the above observations we are hopeful that this economic recovery will continue its steady improvement resulting in reasonable returns for our PCA Retirement Plan participants. Clearly the news from Washington DC would indicate we will experience at least the same potential for volatility in the markets. A focus on the longer term is a sound strategy for everyone seeking to grow retirement account balances. If you feel uncertain about your plan for saving and/or spending in retirement, please give your ministry partners at RBI a call. We are staffed to assist you and your call would be joyfully welcomed.

We are thankful to report that our ministry to the PCA continues to expand. Most

Economically speaking, this past year was filled with thrills. The first quarter of 2016 was marked with extreme volatility brought on by investor concerns about falling oil prices and slowing growth in China. (continued page 15)
Health Savings Accounts (HSAs)

A Health Savings Account (HSA) is a tax-exempt trust or custodial account you set up with a qualified HSA trustee to pay or reimburse certain medical expenses you incur. You must be an eligible individual to qualify for an HSA.

No permission or authorization from the IRS is necessary to establish an HSA. You set up an HSA with a trustee. A qualified HSA trustee can be a bank, an insurance company, or anyone already approved by the IRS to be a trustee of individual retirement arrangements (IRAs) or Archer MSAs. The HSA can be established through a trustee that is different from your health plan provider.

What are the benefits of an HSA? [You may enjoy several benefits from having an HSA.]

- You can claim a tax deduction for contributions you, or someone other than your employer, make to your HSA even if you don’t itemize your deductions on Schedule A (Form 1040).
- Contributions to your HSA made by your employer (including contributions made through a cafeteria plan) may be excluded from your gross income.
- The contributions remain in your account until you use them.
- The interest or other earnings on the assets in the account are tax free.
- Distributions may be tax free if you pay qualified medical expenses.
- An HSA is “portable.” It stays with you if you change employers or leave the workforce.

Qualifying for an HSA. [To be an eligible individual and qualify for an HSA, you must meet the following requirements.]

- You are covered under a high deductible health plan (HDHP).
- You have no other health coverage (with few exceptions).
- You aren’t enrolled in Medicare.
- You can’t be claimed as a dependent on someone else’s 2016 tax return.

<table>
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<th>Contribution and Out-of-Pocket Limits for Health Savings Accounts and High-Deductible Health Plans</th>
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| HSA contribution limit (employer + employee) | Self-only: $3,400  
Family: $6,750 |
| HSA catch-up contributions (age 55 or older)* | $1,000 |
| HDHP minimum deductibles | Self-only: $1,300  
Family: $2,600 |
| HDHP maximum out-of-pocket amounts (deductibles, co-payments and other amounts, but not premiums) | Self-only: $6,550  
Family: $13,100 |

* Catch-up contributions can be made any time during the year in which the HSA participant turns 55.
Recently, our advisory services to families participating in the PCA Retirement Plan has helped many sort through the challenges of retirement planning. We have further ramped up our advisory services to our teaching elder families by offering regional financial planning seminars across the U.S. ServantCare Ministries, a confidential and low cost counseling resource is now available to PCA presbyteries for pastors and their wives. Our hope is to encourage these families through a partnership with Christian Counseling and Education Foundation. Every year we produce a new edition of the PCA Call Package Guidelines. Many presbyteries have used this document as a resource for establishing call packages presented to the presbytery for approval. We believe that through this resource church leaders are better equipped to understand the financial needs of PCA pastors and their families.

Thank you for your support of PCA Retirement & Benefits, Inc. Through your participation in the Retirement Plan, Group Insurance products and Ministerial Relief, we are able to sustain programs that encourage and support our churches and employees. — Gary Campbell

2016 President’s Report continued from page 13

Updated version of the Call Package Guidelines ready for use

PCA Retirement & Benefits, Inc. (RBI) recently produced the 2017 version of the Call Package Guidelines. Through this document RBI is attempting to provide best practice guidance regarding the content and structure of ministerial call packages for ordained clergy. Also included are discussions on a number of topics like opting out of Social Security, a minister’s dual tax status, and challenges in preparing ministers’ tax returns. The final section contains forms and policies that are helpful to pastors and churches.

It is our hope that this document will be a valuable reference for ministers, churches, Sessions, Presbyteries and PCA-related organizations. In writing this booklet, every attempt has been made to create broad-based support by inviting compensation experts from all Presbyteries to participate in creating this document. We pray that God would use this valuable resource for the edification of His Church and the propagation of the Gospel.

To obtain a copy of the latest version of the Call Package Guidelines, please visit www.pcarbi.org and move your cursor over the ‘Forms & Resources’ bar. Next click on the ‘Publications’ page, which appears on the dropdown menu screen. You will see the Call Package Guidelines listed on the RBI Publication page. — Mark Melendez
Pure Religion  continued from page 3

- Sit with a widow during church service and then take her to lunch or invite her to your house. A widow eats almost all of her meals by herself.
- Pray for her loneliness and for her to make new friends. Or be a friend to her yourself. Most widows will lose 75% of their circle of friends when their spouse dies. And one-third of those will happen in the first month of widowhood.
- Pray for her health and her finances. If she needs help with her finances, offer to help her or find someone qualified to help. Many widows lack the confidence to handle the financial and legal matters widowhood has thrust upon them, resulting in them being one of the most preyed upon demographic groups.

PCA Ministerial Relief cares for almost 200 widows of PCA pastors on a monthly basis. We not only offer financial assistance but encouragement as well. However, there are things we can’t accomplish long distance. We need your help at your local church. Do you currently have in place a widows’ ministry? If not, do you need ideas on how to start one? If so please call 800.789.8765 ext 1280 to order your free publication: Compassionate Widowcare: A Biblical Model.

Are you taking an offering for the Ministerial Relief Fund? We are solely funded by donations. And we need help at the local church with this too. It is through this fund we are able to offer financial assistance to the widows we care for. Because of gifts to this fund, we can say ‘yes’ to them when they need help. — Vicki Poole

We care for almost 200 widows a year. And these are the ones we know about currently. Do you know a widow of a teaching elder who might not be on our list? Email us at vpoole@pcanet.org to let us know.