

by Conferences for future retired lay workers, ministers and their spouses.

The General Synod recommends that the Council of Conference Executives explore the implications of this policy for retired clergy already receiving health insurance premium assistance from some Conferences and the possibility of a uniform policy at a level comparable to existing practices provided out of Conference funds.

9. PENSION SUPPLEMENTATION

Mr. Jones referred the delegates to Advance Materials, Section II, pages 33 and 122, and to Section IV, page 9 and moved the adoption of the revised Overture on Pension Supplementation. He called on the Rev. David B. Cooper (MI) to speak to the Overture. Mr. Cooper indicated that this Overture deals primarily with pension supplementation for ministers and their spouses and recommends the level of supplementation for 1980. There was discussion, and it was

79-GS-67 VOTED: The Twelfth General Synod adopts the revised Overture on Pension Supplementation.

Overture: Pension Supplementation

WHEREAS, the United Church of Christ and its constituting denominations and fellowships have long been concerned with providing adequate pensions for retired ministers and spouses, and for surviving spouses of retired ministers; and,

WHEREAS, supplementation for smaller incomes has been provided by the Pension Boards through denominational allocation; and,

WHEREAS, the Executive Council has recommended that by 1981, subject to available funds, the income level upon which supplementation is based be increased to \$7,200 for a retired minister and spouse and to \$4,320 for a surviving spouse; and,

WHEREAS, the accepted figure for the surviving spouse is fixed at 60% of the income of a retired minister and spouse, and the amount \$4,320 is low,

THEREFORE BE IT RESOLVED, that the Twelfth General Synod raise the income level upon which pension supplementation for the minister is based to at least \$7,200 effective January 1, 1980.

BE IT FURTHER RESOLVED, that the Twelfth General Synod instruct the Executive Council to continue the eligibility amount of personal net assets, exclusive of personal residence, that may be owned by a minister or spouse at a maximum amount of \$50,000, and,

BE IT FURTHER RESOLVED, that the Twelfth General Synod recommends that the Executive Council, as soon as possible, raise the income standard for the surviving spouse to an amount in excess of 60% but not more than 75% of the specified income level of the minister.

BE IT FURTHER RESOLVED, that the Twelfth General Synod recommends that the Executive Council further raise the pension supplementation limit, effective January 1, 1981, for ministers who do not own their own home.

BE IT FURTHER RESOLVED, that the Twelfth General Synod recommends to the Executive Council that in view of inflation a determination be made as to whether or not

the recommended annual payment to the Pension Boards of 11% of the minister's salary basis will provide an adequate retirement income above the supplemental level, especially for clergy receiving low salaries.

10. GUIDELINES FOR EMPLOYMENT OF LAY WORKERS IN THE UNITED CHURCH OF CHRIST

Mr. Jones referred the delegates to Advance Materials, Section II, pages 30-32, and moved the adoption of the revised Resolution on Guidelines for Employment of Lay Workers in the United Church of Christ. Mr. Jones called on the Rev. Daniel Horn (FL) to speak to the resolution. Mr. Horn said that this is an opportunity for the General Synod on behalf of the Church to vote guidelines for lay workers that parallel the style of programming for clergy in the United Church of Christ.

The Rev. Rudolf J. Stohler (KO) was recognized and moved to amend the resolution by adding to the title of 2b the phrase "and Unemployment Compensation Insurance." It was agreed to include this as a part of the resolution. There was discussion, and it was

79-GS-68 VOTED: The Twelfth General Synod adopts the resolution on Guidelines for Employment of Lay Workers in the United Church of Christ as amended:

Resolution: Guidelines for Employment of Lay Workers in the United Church of Christ

A. The Church's struggle for economic and social justice in the society must include fair wages and benefits for its own workers, including decent working conditions. In order to accomplish this, it is recommended:

1. *A fair salary – with annual salary review*

An employee of the Church should be paid a salary commensurate with the work performed, in line with the going community rate. Regular review of compensation and working conditions should be conducted with an annual salary review. Paid vacations, holidays and sickness policies should be dealt with clearly and fairly.

2. *Employee Fringe Benefits*

All employees of the Church, both clergy and lay workers, should receive adequate fringe benefits. While recognizing that not all employees need all benefits, the committee urges that those who do not otherwise have adequate retirement, health, life and disability protection should be covered in these plans as a part of their employment. Plans in which employees should participate include:

a. *Provision Made for Inclusion in Retirement Fund for Lay Workers*

Recommended 11% dues should be paid by the employer on all lay workers' total salaries, whether full or part-time. (Part-time workers need to acquire benefits at all positions held in order to acquire adequate total pension benefits for retirement.) If a house is provided to a lay worker as part of the compensation, its fair rental value is taxable and should be added to the cash salary to determine total salary.

b. *Social Security and Unemployment Compensation Insurance*

The Church should elect to cover its employees under Social Security and unemployment compensation insurance. Payments should be made on behalf of lay workers in the Church to assure both active and retirement benefits. (Ministers are required to file their own Social Security Tax return and to make the required payments.)

c. *Group Health Insurance*

Coverage should be provided by the employer for full-time workers. The denominational plan is available in most Conferences; others offer similar plans. Call your Conference office for details and assistance.

d. *Group Disability Benefits coupled with Group Term Life Insurance*

Full-time employees should have protection against possible disability, and death benefits to provide for their families in the event of death. Coverage in the Family Protection Plan for Lay Workers offered by the denomination will assist in meeting this need. Recommended: the premium of 1% of total salary should be paid by the employer.

3. *Reimbursement of Business Costs*

Actual expenses to meet the cost of automobile operations, if required by the job, out-of-pocket expenses, and other business costs should be met by the employer (commuting costs excluded).

4. *Working Conditions*

Employees should be able to work in comfortable, safe surroundings, with adequate equipment.

11. RESOLUTION ON SUPPLEMENTATION FOR RETIRED LAY WORKERS

Mr. Jones referred the delegates to Advance Materials, Section II, pages 30-32, and moved the adoption of the revised resolution on Supplementation for Retired Lay Workers. In response to a question about the disposition of the Overture submitted by the Westmoreland Association of the Penn West Conference, Ms. Sara Sawtell indicated that this Overture had been referred directly to the Pension Boards. There was discussion on the resolution on Supplementation for Retired Lay Workers, and it was

79-GS-69 VOTED: The Twelfth General Synod adopts the Resolution on Supplementation for Retired Lay Workers:

Resolution: Supplementation for Retired Lay Workers

BE IT RESOLVED, the Twelfth General Synod of the United Church of Christ establishes a Pension Supplementation plan for retired workers and their spouses based on length of service and need effective as of January 1, 1980, subject to the availability of funds within the basic support allocation to the Pension Boards.

1. Length of service shall be determined on the basis of dues paying membership in the Retirement Fund for Lay Workers; the service requirement should be met completely by 30 years of such dues paying service.
2. The need for supplementation would be determined by the relationship of the total of all regular pension income and social security benefits of a lay worker annuitant

and spouse, to a specified minimum total from such sources. There would be no supplementation if net worth exceeds a specified maximum amount, exclusive of a personal residence.

3. The specified amount of minimum pension and social security income and maximum net worth would be determined by the General Synod for each biennium in the light of economic conditions and the amount of money available for supplementation. The specified amount of minimum pension and social security income and maximum net worth utilized in the supplementation plan for lay workers shall be the same amounts determined by General Synod with respect to the supplementation plan for minister's annuity.
4. The determination of a specified minimum income and net worth by the General Synod would be made in the light of a recommendation of the Pension Boards, and with full realization that if the minimum income or net worth is set high there will not be sufficient funds to make the payments to all eligible annuitants.
5. The income standard for surviving spouse would be raised to an amount in excess of 60% but not more than 75% of the specified income level of the lay worker.
6. Determination of total income for the current year from all regular pensions and all Social Security benefits would be based on the rates in effect at the beginning of the year. For annuitants not receiving Social Security benefits, the minimum amount of Social Security benefit each individual would have received, had he or she participated in Social Security shall be added to the annuitant's pension income in arriving at the total income.
7. Supplementation would work this way: if an annuitant lay worker with 30 years of dues paying service and spouse have an annual income of \$1,000 from all regular pensions and \$4,000 from all Social Security benefits and the minimum annual income were fixed at \$6,000, the supplement would be \$1,000. If the lay worker annuitant dies having completed 30 years of dues paying service, and leaving a surviving spouse, the minimum annual income would be \$3,600 (60% of \$6,000); if the spouse's total annual income from all regular pension and Social Security benefits were \$2,500, the supplement would be \$1,000. If the lay worker had completed only 15 years of dues paying service and was receiving the same income (\$1,000 from pensions and \$3,000 from Social Security) the supplementation amount would be \$1,000, or 15/30 of \$2,000.
It is expected that pension income would remain constant from year to year except for Social Security which has a published increase. Further, it is anticipated that individuals beyond retirement age would be unlikely to generate material increases in their personal assets. Accordingly, an information form at retirement with periodic confirmation (3 to 5 years) would be sufficient for the determination of rights to annual supplementation.
8. In light of inflation, it is recommended that the Executive Council make a determination as to whether or