

CONTACT

A Report from the Association of Unity Churches

November, 1967

QUESTIONS AND ANSWERS ON MONEY PURCHASE PENSION PLAN

Attached to this issue of CONTACT are questions and answers on the Money Purchase Pension Plan, which was approved in principle at our Conference in June.

All ministers and all Board presidents should have received the information regarding the plan some weeks ago. This information was prepared and mailed by Mr. Robert T. Graff, Jr. of the Financial Service Corporation of America. The questions and answers attached hereto were prepared by Grover Thornsberry, Robert Graff, and Harry Lamon, our attorney. If you have any further questions, these could be sent along to the AUC Office, where they will be dispatched to whichever of our experts could best answer them. If your center or church is interested in this program, send your application form and check to the AUC Office now.

EDUCATION LIAISON COMMITTEE

On October 24, the members of the Education Liaison Committee assembled at Unity School. They spent two days plus evenings in prayerful discussion in order to clarify their purpose and the recommendations they sought to make on our behalf to the Education Department of Unity School. It was determined that this Committee could well function as the body through which you in the field can transmit your suggestions, your recommendations, or your criticisms to the Education Department. If we are to function as a unified body, this Committee can be the voice of the AUC to your Education Department. It can also be the voice of the Education Department in communication with us in the field. The information that follows is that which this Committee did communicate for you at its recent meetings. If you have any questions or any suggestions or any criticisms, your Committee will appreciate them, but rather than directing them to the Education Department, would you please communicate directly with this Committee Chairman, Hal Rosencrans.

Three clear-cut, well thought out proposals were presented to the Education Department. They are: 1. An extension program. 2. A center internship program. 3. The matter of an AUC Education Chair.

1. AN EXTENSION PROGRAM. It has been proposed and accepted by the Education Department that credits in UICE can now be obtained in authorized Unity centers and churches. Credits will be given for LESSONS IN TRUTH and CHRISTIAN HEALING if the classes are operated in conjunction with the Unity Correspondence School. For those classes now in session in conjunction with the Correspondence School, LESSONS IN TRUTH credit will be given and application forms are now available in the Education Department and should be applied for now.

LESSONS IN TRUTH and CHRISTIAN HEALING (known as Series II) are the only portion of the Unity Correspondence Course that will, at this time, be required for Licensed Teacher recognition or completion of the ministerial program under SMRS.

For double credit both in UICE and the Correspondence School, each class must have a duration of twenty-four hours class time. All written work must be passed along to the Correspondence School for unified credit. For double credit to be received, all students must in advance be registered with the UICE (Education Department) and the Correspondence School. There is a \$5.00 fee for registration for each student. This fee covers the setting up of authorized course records in the UICE.

All member centers or churches of the AUC are authorized to offer these double credit classes. Classes must be taught in or in conjunction with an authorized Unity center, only by ordained Unity ministers or listed licensed Unity teachers. (It is recognized that teachers not yet licensed often teach LESSONS IN TRUTH or CHRISTIAN HEALING in our centers, but they will not be authorized to teach the double credit courses.)

Upon the completion of LESSONS IN TRUTH double credit classes, CHRISTIAN HEALING double credit classes can be given with the same requirements stated above. The questions for written work in CHRISTIAN HEALING will be forthcoming from the Correspondence School through the AUC Office.

Research work is now being done in two other courses, UNITY WITH ALL LIFE and LEADERSHIP COURSE to develop appropriate study material. This material will be presented to ten or more centers selected by the Education Department at an orientation class during Post-Conference week in 1968. These centers would then present pilot programs in the above mentioned courses to commence in the Fall 1968. The accumulated material and experience would then be shared through an orientation program for centers wishing to qualify to give this program. These four classes - LESSONS IN TRUTH, CHRISTIAN HEALING, UNITY WITH ALL LIFE and LEADERSHIP COURSE, would constitute toward the first year of UICE credit required for those wishing to qualify as a Unity teacher or those wishing to further qualify as a Unity minister through what has been called the alternate track for the ministry, now called Academy.

2. CENTER INTERNSHIP. It was recommended and immediately accepted that a program be set up in which second year students would be required to take a one month in-center training under the immediate and constant direction of center leadership.

It has long been recognized that a way should be found for our student ministers to get the practical kind of instruction that could only come through an internship program. The Education Department has been trying for many months to find an adequate way to accomplish this. Second year students will be sent for a four week internship to centers extending an invitation to them through this office. Unity School will continue whatever financial arrangement it has with each student. The AUC will provide roundtrip transportation for the student, and the local center or church will be asked to provide room and

board, plus whatever love offering may seem warranted. The minister will be expected to work closely with the student allowing him to observe the routine activities of center ministry - funerals, weddings, classes, board meetings, staff meetings, etc. It is expected that these students will be free for this purpose from May 18 to June 9.

3. AUC EDUCATION CHAIR A detailed proposal in the form of a recommendation has been made to the Education Department and accepted by them regarding the filling of the AUC Education Chair. Since this recommendation requires the ratification of our Board of Trustees, its presentation will have to wait for a later edition of CONTACT.

A REMINDER! When it was first available, did you order your copy of the Special Services Manual? These can still be ordered through the AUC Office for \$4.50. You have a choice of a black or white binder and additional binders may be ordered for 75¢ each.

"THE TITHE INSCRIPTURE" Last spring, Catherine Ponder shared with the Great Lakes ministers, information about a book entitled, "The Tithe Inscripture" by Henry Lansdell. At that time she mentioned that it was soon to be republished. Catherine has asked us to share with you this information that it is now available from Baker Book House in Grand Rapids, Michigan. Catherine says, "It is great on tithing...contains lots of prosperity ammunition...every Unity minister should know about it, have it, and be using it..."

IN MEMORIUM You will want to join with us in extending very special loving blessings to our beloved co-worker, J. Karl Wagner, who made his transition on July 11, 1967. His beloved wife, Ruby, is continuing in her great service to Unity in Tampa. Our special blessings enfold her that she might know the strength of Spirit so needed at this time.

LICENSED TEACHER CERTIFICATE AND AUC MEMBERSHIP CARDS To all Licensed Unity Teachers the annual certificate and membership card has been posted. The membership card for Ordained Unity Ministers is enclosed with this CONTACT. We are not sending out membership certificates to Ordained Ministers, as it was felt that this would no longer be required. A membership certificate for each member center or church will be forthcoming in the not too distant future.

UNITY SCHOOL'S PRAYER GROUP - GOD FIRST For several years a prayer group of Unity School employees has met regularly in prayer. This committee produces what is known as "God First" cards. The Editorial Department of Unity School has made these available for our use in the field. You will find enclosed your copy for the month of November.

"DYNAMICS FOR LIVING" STUDY GUIDE As we mentioned in the October CONTACT, the study guide for "Dynamics for Living" is available. This has been prepared by the AUC having been written by Warren Meyer, the compiler of Unity's newest book. We mentioned that the AUC is able

to provide the study guide on a love offering basis. We have received a number of inquiries as to the cost of the study guide. It has cost us approximately 25¢ a copy to produce, but we feel it should still be made available to you on a love offering basis. Orders can be filled immediately if sent to the AUC Office.

MID-YEAR COUNCIL OF COMMITTEES Our mid-year Council of Committees will be held at Unity School during the week of January 22. Mary L. Kupferle, our president, is in communication with the committee chairmen. Each chairman, in discussion with the members of his committee, will determine whether or not it is necessary for them to meet in January. The committee meetings will be held on Monday and Tuesday, January 22 and 23. Committee members not on the Board of Trustees or the Licensing and Ordination Committee, which will be interviewing student ministers, will be free to leave Wednesday morning. The Board of Trustees will meet in session the last of the week. Reservations for attendance at the mid-year Council of Committees can be sent along to the AUC Office as soon as your plans are confirmed. It would be appreciated if along with your reservation you could share with us your approximate time of arrival and departure.

THANKSGIVING TIME IN UNITY We join in a spirit of thanksgiving at this traditional time of Thanksgiving, especially for you who make possible this ministry. A day never goes by but what we are privileged to have yet another reason for which to express our thanksgiving. At this time when all Americans are expressing thanksgiving to God, we say, "Thank you Father for our Unity ministers, teachers and co-workers". We know that you too join with us in special thanksgiving for all of our co-workers at Unity School and for the spirit of love and fellowship that we share in this great Unity ministry!

QUESTIONS AND ANSWERS ON ASSOCIATION OF UNITY CHURCHES'
MONEY-PURCHASE PENSION PLAN

1. Q. How can a Center get out of this Plan when it wants to?

A. Article IV of the Adoption Agreement gives the Center the right to terminate the Adoption Agreement. Therefore, the Board would pass a resolution terminating the existing Adoption Agreement. (In the event the Center terminates the Plan, all employees would be fully vested.)

2. Q. What would happen to my share if the Center terminated the Plan?

A. Each individual would receive the total amount in his account. He would have the option of receiving the entire share in a lump sum, and paying ordinary income taxes on it, leaving the share in trust compounding tax-free and taking distribution at some later date, of freezing his share until he is transferred to a Center that has adopted the Plan, or taking a paid-up annuity.

3. Q. When must the Center make its payments for the employees?

A. The Center may make the payments at any time it is convenient; monthly, quarterly, semi-annually, or annually.

4. Q. When must the employees make their payments?

A. The employees' 3% contribution should be deducted from the payroll monthly, for the convenience of the employees.

5. Q. Is it true that the individual pays no income tax on the investment increase until he retires and draws from the plan?

A. Yes, that is true. The trust fund, itself, compounds tax-free, and this is, of course, one of the primary advantages of this type program.

6. Q. Can we continue to sponsor both plans by the AUC?

A. Yes. The Banker's Life Tax-Sheltered Annuity Program is a program relating to the individual minister and can be continued for him; however, the Center may elect to also participate in the Money-Purchase Pension Plan on behalf of all its employees.

7. Q. If I join the new Plan, will all the money I have in the Banker's Life Plan be immediately returned to me?

A. No, the Banker's Plan will not be returned to you, unless you ask for it. It can remain with them, as a paid-up annuity, or you may transfer it to the New Plan without paying income tax. You may elect to draw the money you have in the Bankers' Life Plan, and if you do this, you would pay ordinary income taxes on that money, when you receive it.

8. Q. I have the Old Plan, and I intend to join the New Plan. What should I do?
- A. You should now send to AUC your Adoption Agreement, indicating your desire to join the New Plan, but at this time, take NO action concerning the Old Plan. You should wait until The New Plan takes effect, and then because of the various options, and the possible tax consequences, let your tax advisor review your specific case and give you his opinion as to the best way to handle your situation.
9. Q. What happens if I am not in the Plan at the end of one year for any reason?
- A. You will always receive your personal contributions back. The 8% the Center contributed on your behalf would go to reduce the Center's subsequent contributions for other employees.
10. Q. What happens to my share in the event of my death?
- A. In the event that you die, regardless of the length of time you have in the Pension Program, your beneficiaries would receive the total amount credited to your account. (This includes your 3% contribution, the Center's 8% contribution, any voluntary contributions you may have made, and all the growth on this.) In addition, your share passes estate-tax free to your named beneficiary.
11. Q. If I should be transferred within one year, or leave to go to another Center for any reason, and the new Center does not have the Plan, would I lose the money put into the Plan?
- A. The monies contributed for you could remain compounding tax-free within the trust until you rejoin the Plan at a participating Center, or retired, or became disabled, or died. One of the unique features of this Pension Plan is the "portable pension concept" which allows you to transfer your pension from Center to Center without penalty.
12. Q. Who is eligible to participate in this Pension Plan?
- A. All permanent, regular, full-time employees, licensed teachers or ministers are eligible to participate if their Center adopts this Pension Program. (If they are over 25 years of age and have completed at least one year's continuous service with the Center.)
13. Q. What is a full-time employee?
- A. The Internal Revenue Service does not consider an employee who works less than 20 hours per week as an employee. In addition, the IRS does not consider seasonal employees---namely, those who work less than 5 months in any one calendar year---as a full-time employee.

14. Q. Do all of the employees of a Center have to participate?

A. No. As long as the Center adopts the program and at least ONE eligible employee agrees to participate, the Center could have the program. However, it should be noted that all qualifying employees must be given the opportunity to participate.

15. Q. How does an employee elect not to participate, even though the Center adopts the Program?

A. The employee simply does not sign the Enrollment Agreement, agreeing to contribute 3% of his compensation.

16. Q. Can a Center adopt this Pension Plan if they have no eligible employees?

A. If you have an employee interested, but ineligible because of the waiting period or age, you could adopt the program, so that when the employee meets the eligibility requirements, he can participate, but the IRS will not give the Center a determination letter until at least one employee is participating.

17. Q. What is the best way to present this Program to my Board?

A. Suggest that your Board appoint a committee to study this Program and let this committee make the presentation at the next Board meeting. (This relieves you of the embarrassing situation of having to ask for what might be construed as a pay-raise for yourself and the other employees.)

18. Q. Why should my Board adopt this Pension Program?

A. This Program was not designed just for the ministers, but for all the employees. Your Board is being asked to adopt this Program not just for you, the minister, but because the AUC movement needs this type program to strengthen it. Past experience indicates that a formal retirement program can be beneficial to the Center by providing an orderly and planned retirement for their ministers, which relieves the Center of feeling obligated to have an informal, or pay-as-you-go type of retirement program to assist a retiring minister who does not have adequate income. The AUC is competing in the same labor market with other religious movements and industry and for this reason, very definitely needs a formal program. It is a necessity or will become a necessity, for the individual Centers in order to attract competent replacements for their retiring ministers. Along these lines, sometimes an informal program that has to be looked at as a charitable donation is more difficult for an older minister to accept. In retirement years, one doesn't want to consider himself an object of charity, but should be able to look toward a formal program that he has, in fact, earned for himself by giving years of service. Yours is the lowest-paid profession in the country and you deserve this program of additional benefits.

19. Q. Could a minister contribute if the Center did not adopt the Plan?
- A. No.
20. Q. Is housing allowance or rent-free use of a parsonage included in compensation?
- A. No. (Only if received in cash. Total compensation as reported for income tax purposes.)
21. Q. How will I know how my account is doing?
- A. You will receive annual statements breaking down the Center's 8% contribution, your 3% contribution, any voluntary contributions that you have made, any decrease or increase in funds investments and your ending-year balance.
22. Q. Am I too old to join this Program?
- A. No. Since no insurance is involved, age makes no difference. Any amount contributed for you will help supplement your retirement income. Even if you are 62 or 63 years old, and will be in the program only a few years, it will still be a wonderful opportunity to have a few years' contributions growing tax-free for you until you do retire. Another point is that you do not have to retire at age 65, but may continue employment as long as your health permits and your Board approves. (A further point, and probably the primary issue here is that this program is not only for you, but for all employees of the Center, and will assist the Center in retaining dedicated, long-service employees.)

REMEMBER: Unity School of Christianity has had a formal retirement plan for its employees for a number of years. Why shouldn't the Association of Unity Churches move forward to provide reasonable retirement benefits for the ministers, licensed teachers and full-time employees of the Centers?

***** GOD FIRST *****

We invite you to join us in putting GOD FIRST in all things and in using this
prayer for the month of December.

A new understanding of the law
of increase is born in us.
We apply the law and
we are prospered.

Unity School Prayer Group