



“From Where I Sit ...”

“A Pastor is Converted ... to the CME Retirement Plan!”

In the Church we often think of conversion in just one form. We think of it as the initial act or awareness of a person who comes to know Christ as their personal savior and for us this is true. But the term conversion is not just limited to a religious experience. It may also be applied to a person whose former ideological position has been totally changed to a different perspective. This was again, for me, the case during a recent visit to the Oakland District Conference of the Northern California region held in Fairfield, CA. I say “again” because this has happened on many other occasions during my 10-year tenure as General Secretary of the Board of Personnel Services.

Let me explain what happened and how it happened. Presiding Elder Thurston Callier III invited me to present a workshop at his district conference on Friday, February 1st. It was his desire that, as a result of a workshop on the CME Retirement Plan delivered by the General Secretary, both the clergy and laity in attendance would have a greater appreciation of the importance and the benefits of the Plan and the path would be easier for more of the Pastors to enroll and fully participate in the Plan. As planned, I presented the workshop which included the obvious benefits of a retirement plan along with the immediately available benefits of life, disability and dismemberment insurance. I also shared the more recent benefits of the emergency travel assistance plan and the newly minted life insurance benefits after retirement program where the premiums are paid on behalf of the CME Church by the Board of Personnel Services. Prior to closing, I shared the Safe Harbor Plan which allows participants nearing the mandatory retirement age to opt for a much more conservative allocation structure for their respective retirement nest-egg along with the 2013 implementation of semiannual reporting to participants and the lowering of the Safe Harbor entry age to 65.



However, my closing addressed a question from the group concerning how important it was for a congregation to pay the 12% retirement allocation in view of present and recent economic conditions. Given the reality that some congregations have professed that they cannot afford to pay the 12% allocation, my response to the pastors (and their spouses who were present) was, *“As pastors, for yourselves and your families, you cannot afford for your churches **to not** pay the 12% to the Retirement Plan on your behalf.”* Additionally, my response to the laity was, *“As responsible lay persons you cannot afford for your churches **to not** pay the 12% to the Retirement Plan for the benefit of your Pastors.”*

To the pastors, I shared the horror stories, of ministers who while serving congregations sought to spare them the necessity of one more assessment and missed the benefits that have been designed by the Church to protect them and their families while they served in ministry. This is disheartening when the Pastor as the Chief Administrative Officer of the Church leads the congregation to this decision. Many who put off starting to participate never eventually participate and at the end of their tenure had nothing to show for their many years of service but a notation of retirement in an annual conference journal. Some have died along the way or after retirement and special offerings had to be taken for burial services or other emergency family needs. *Yes, pastors and their families, cannot afford for their congregations **to not** pay the 12% to the Retirement Plan.*

To the laity, I shared the denomination’s difficulty in trying to find ministers to pastor and meet the needs of each of our local churches. Every local church wants the best trained (i.e.

seminary), best prepared (i.e. experienced) minister to be their pastor, but this desire is not partnered with a desire to provide their pastors with comparable compensation or benefits. And the 12% Retirement payment often seems to be most expendable. This is especially disheartening when the same lay persons receive these benefits and more in their own employment. *Yes, again I say, the responsible laity cannot afford for their churches to not pay the 12% to the Retirement Plan for the benefit of their Pastors.*

When my workshop was over, a young man, a young pastor, gave me a ride to my hotel. During the ride, he confessed that he was one of the persons I had described. Even with a family, he had sought to lighten the load of the several churches he had served by not leading them to pay the 12% for his retirement. Grant it although he had not fully understood all of its benefits, still he had underestimated its basic importance in the life of the Church and in the life of his family. He ended his confession with the affirmation that he was fully converted to the importance of the Retirement Plan and his need to participate. Needless to say, I will look with great anticipation for this young pastor's enrollment and the receipt of his church's payment of the 12% allocation.

Of course, I hope that others in that District Conference and other sessions over the past decade, both clergy and lay, who have made similar confessions of conversion will also act to protect their ministers, their ministries and the families of their ministers. As I have indicated in earlier articles, our Retirement Plan is unique in its design and its structure. Geared for the ministers of every station, it has eliminated most of the guesswork. Those who developed the Plan were wise in their consideration for their present and our future and the necessity to participate should be an easy decision in every case. Or at least that is the way it looks to me ...

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*(Copies of earlier articles may be found on the
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