

2026 Handbook

for

Church Treasurers

Produced by



**CANADIAN BAPTISTS
OF ATLANTIC CANADA**

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FOREWORD

This handbook was prepared to assist all those in the church responsible for handling money and recording and monitoring its usage. It is intended that this handbook, along with other relevant information, will be posted on our website at - <https://atlanticbaptist.ca/departments/finance/>

Should you have any suggestions as to the type of information you would like to see included in future issues, please write to:

Office of the Director of Finance
Canadian Baptists of Atlantic Canada
PO Box 6003, Moncton, NB E1C 0V7

The information provided is not exhaustive. Several publications are available from the Canadian Centre for Christian Charities to assist Churches. We recommend churches become affiliate members to access the many available resources.

CCCC has a wealth of information to help treasurers. The following link can be used to go to their website: www.cccc.org

CCCC Bulletin Subscription provided free of charge to members - \$45.00 for non-members.
http://www.cccc.org/cart/view_item/bulletin_subscription

The Church at Work by John Pellowe, \$25.00 for members - \$30 for non-members. E-book - \$9.99
http://www.cccc.org/cart/view_item/church_at_work_book

Serving as a Board Member – DVD set. The cost for is \$59 for members - \$89 for non-members
http://www.cccc.org/cart/view_item/dvd_board

Serving as a Board Member – Hardcopy \$17 for members - \$19 for non-members. E-book \$9.99
Online video version \$49 - \$79 for non-members
http://www.cccc.org/cart/view_item/serving_as_a_board_member

Affiliate members are given access to many online webinars, a fillable T3010 form, opportunity to speak and correspond with their team of experts, etc.

For further details, contact the Canadian Centre of Christian Charities, 1-43 Howard Avenue, Elmira, ON N3B 2C9 Phone: 519-669-5137 Email: mail@cccc.org

Our 2028 CBAC strategic vision is "Overflowing with Hope."

Every CBAC church would be a fountain of hope in its community. The CBAC team is supporting every church and pastor in being an effective fountain of hope through:

1. Calling Hope-filled leaders.
2. Hope-filled connections for coaching and care.
3. Hope-filled conversations for the future.
4. Hope-filled organizational renewal.

"May the God of hope fill you with all joy and peace as you trust in him, so that you may overflow with hope by the power of the Holy Spirit." Romans 15:13

The full strategic vision is available on the CBAC website, along with the CBAC budget (approved at Oasis) designed to see this vision come into reality. Through the overflowing with hope church appeal, churches are asked to move towards contributing a minimum of 5% of their annual church budget to the CBAC, for our joint work in Atlantic Canada, and to see God's hope rise across our family of churches in Atlantic Canada. <https://atlanticbaptist.ca/churchappeal/>

PENSION AND BENEFITS BOARD

What does the Pension and Benefits Board do? They provide services to staff of our CBAC churches, CBAC office, faculty and staff of Acadia Divinity College and Crandall University, and to the staff of the Atlantic Baptist Foundation by offering the following:

Canadian Baptist Pension Plan:

- works on a national level to ensure good services are provided to the participants;
- selects and reviews the performance of fund managers;
- develops/reviews investment policies;
- selects and reviews the performance of record keepers;
- provides Plan members with resources to assist with investment decision-making and retirement planning;
- provides Financial Planning Seminars offered at no cost to Plan members and their spouses, regardless of age.

Provision of Various Insurance and Health Plans:

- Basic insurance;
- Dependent life insurance;
- Accidental death and dismemberment insurance;
- Long term disability insurance;
- Employee & Family Assistance Program (EFAP)
- Medical Dental coverage;
 - Teladoc Medical Experts
 - Consult + Virtual Health Care
 - Travel Assistance

Supplemental Pension Benefits:

- Monthly supplements for those in financial need;
- Life insurance premiums paid for retired ministry staff;
- Subsidy given to ministry staff or their widows/widowers residing in housing units/apartments owned by Atlantic Baptist Housing;
- Medical Dental premiums paid for those receiving LTD benefits

PASTORS' SUPPLEMENT FUND

The Pension and Benefits Board administer a Supplement Fund which is used to supplement the income of Pastors and their families, based upon their financial circumstances. Only the Pension and Benefits Manager, the Pension and Benefits Board Treasurer and Chair of the Pension and Benefits Board are aware of the individuals receiving a supplement.

Should you be aware of a pastor who is experiencing financial hardship, please contact Karen Gunn, Pension and Benefits Manager for the Pension and Benefits Board.

DECEMBER COMMUNION OFFERING

Churches are asked to remit their December Communion Offering to the CBAC Office. These funds are used at Christmas time to send a monetary gift to our disabled or retired Pastors, or to the spouses of deceased Pastors, where there is a financial need. During the year, this fund is used to provide emergency financial assistance to Pastors and their families.

New Terminology

Ordainable Degree: Master of Divinity or Bachelor of Theology

Examples of Continuing Education: CBAC Sharpening Leaders, Initiative, Leadership Development Intensive, Masterclass, Sozo Centre, Pastor Clusters, ADC micro credentials, ADC courses, Global Leadership Summit etc.

Rural, Urban and In-between

We recognize that housing and overall cost of living vary significantly across Atlantic Canada, making a one-size-fits-all approach difficult. As a general rule, these costs tend to be higher in urban settings and lower in rural communities. For this reason, we have provided a range that allows each church to determine where they fall based on their community size, local comparable salaries, and local expenses or advantages.

Supervisory role

The supervisory role adjustment is not intended for non-pastoral staff (such as janitorial or bookkeeping positions), but rather for ministry staff whom the pastor oversees. In some cases, a church may choose to increase the supervisory percentage based on the number of staff the pastor supervises. In larger churches where associate pastors also have staff under their oversight, appropriate supervisory compensation should be considered for them as well.

Credentialed Ministry

Credentialed Ministry refers to individuals who are formally in process with the CBAC's Board of Ministerial Standards and Education (BMSE) but are not yet ordained. Once a pastor is ordained, the church should continue to recognize and compensate the accumulated years of credentialed ministry at the established rate, in addition to the new years of ordained ministry. For example, if Mary served 4 years as a credentialed minister and then 3 years as an ordained minister, her compensation would be calculated as: $4 \times \$500 + 3 \times \$1,000 = \$5,000$.

Compensation for Ministry Adjacent Experience

In some situations, individuals make career transitions that bring valuable experience from non-church-based contexts, which can significantly benefit the ministry to which they have been called. Churches should consider whether it is appropriate to recognize and compensate those years of relevant service (for example, experience in teaching, para-church ministry, missionary work, etc.).

Existing Ministry Relationships

This salary recommendation is provided to assist a church in establishing a new ministry relationship. It may also serve as a reference point for evaluating salaries within existing ministry relationships. For established ministry roles, we recommend maintaining the current salary and applying an annual Cost of Living Adjustment (COLA).

Churches may be paying less than the amount indicated by the table. Attempts should be made to increase the Minister's compensation package as the church is able to do so. In some cases, churches may be paying a salary package which exceeds the minimum recommended by the table. In each situation, there can be various circumstances which will justify paying the Minister a higher figure, which could include cost of living in your area, responsibilities and job description of the pastors, size and complexity of the church etc.

It is recommended to provide the full employment costs to all employees yearly to help educate them on their full employment benefits.

CBAC PASTOR'S MINIMUM SALARY RECOMMENDATIONS

We are working on updating our salary scale, it is a work in progress. Remember, this is for setting the salary for a new pastor to your church and is the recommended minimum. For explanations of each heading, see above.

					Example #1	Example #2
Step 1	Base Salary	Rural	\$45,900			45,900
		Urban	50,900		50,900	
Step 2	Educational Adjustment	Ordainable Degree	3,000		3,000	3,000
		Doctorate in Ministry	1,000			
Step 3	Continuing Ed. Adjustment	Shown commitment of participating in Cont. Ed.	1,000		1,000	1,000
Step 4	Experience					
	Years Credentialed-Not ordained		500/per year		500	1,000
	Years Ordained		1000/per year		14,000	
Step 5	Responsibility Adjustment	Church Budget	Base salary increase			
	Solo Pastor	60,000 - 99,999	3%			
	(without supervisory role of other pastoral staff)	100,000-149,999	5%			
		150,000 - 199,999	7.50%			
		200,000 - 300,000	10%			
		300,000-500,000	12%			5,508
		500,000 and above	15%			
	<i>with supervisory role</i>	60,000 - 99,999	5%			
	(of other pastoral staff)	100,000-149,999	7.50%			
		150,000 - 199,999	10%			
		200,000 - 300,000	15%			
		300,000-500,000	20%		10,180	
		500,000. and 1,000,000	25%			
		1,000,000 and above	30%			
	Total Gross Salary				79,580	56,408

Example #1: This is a Senior Pastor of a church with an annual budget of \$375,000 and supervises one or more pastoral staff and lives in the city. He/she has been ordained for 14 years and had credentials for 1 year prior to ordination. He/she has committed to taking part in Sharpening Leaders Initiative (SLI), Sozo Centre Resiliency Journey and working towards his/her doctorate.

Example #2: This is an Associate Pastor of a church with an annual budget of \$375,000 and lives in a rural area. He/she has a Master of Divinity degree with credentials for two years but not ordained. He/she is participating in continuing education ADC micro courses and working towards ordination.

Gross Salary

Historically, when churches made an initial compensation offer to a pastor, the package was typically divided into a basic salary and a designated housing allowance. However, **since the 2001** changes to the Income Tax Act regarding clergy residences, this approach is no longer appropriate. The former housing allowance is now treated as a **Clergy Residence Deduction**, which is based on the fair market rental value of the home the pastor occupies.

When a Parsonage is provided

In cases where the church provides a parsonage, the church will offer a basic salary plus the fair market rental value of the parsonage. Together these two amounts are called gross salary. The church should obtain a “fair market rental” appraisal from a qualified realtor every three to five years to ensure that the amount included in income is fair. Utilities (heat, light, water, and sewer) should be included in the fair rental value. CRA requires the pastor to file T1223 every year with their taxes. Using our Pastor’s Minimum Salary Recommendations chart, the church would determine the Gross salary and subtract the fair rental value to determine the basic salary. The fair rental value would show in Box 30 on T4 slip.

When a Pastor has their own accommodations

In cases where a parsonage is not provided and the pastor rents or owns their own home, the church offers a Gross Salary and the pastor is responsible to determine the fair market rental value of their house or apartment and the amount that they will claim as Clergy Residence Deduction on form T1223 which cannot exceed the employee’s remuneration for the year.

Clergy Residence Deduction

<https://www.canada.ca/en/revenue-agency/services/forms-publications/forms/t1223.html>

To qualify the pastor must meet both a status and a function test:

- Status – is a member of the clergy (ie. has been ordained or is in process, is a commissioned worker, or has been commissioned to a pastoral position by the local congregation)
- Function – oversees or ministering to a congregation or is engaged in full-time administrative service by appointment of the denomination

Employer certification

The employer, not employees, must complete Form T1223 Part B to verify that their employee passes the two tests above. The form T1223 is available by download from the CRA website Form T1223 is to be completed on an annual basis and needs to be sent with the Pastor’s income tax return. If the Pastor files his/her return electronically, the form does not have to be sent in but must be kept on file for audit purposes.

Withholding income tax deductions

The Income Tax Act in fact indicates that **pastors must apply** to receive relief from income tax deductions at source (i.e., at the time of payroll is processed). Application is made on a yearly basis by the eligible employee by completing form T1213 – Request to Reduce Tax Deductions at Source. This can be found on the CRA website at <https://www.canada.ca/en/revenue-agency/services/forms-publications/forms/t1213.html>.

Pastors will be required to include, with their T1213, a copy of Form T1223, and a copy of their job description as supporting documents. It is recommended that the T1213 be completed at least 90 days before December 31st each year to receive permission for the following year. **The reduction at source**

cannot occur until the employee has provided the approval letter from CRA indicating the amount of the residence deduction permitted to his/her employer.

If the Pastor chooses not to file a T1213 – Request to Reduce Tax Deductions at Source, the treasurer is required to deduct income tax on the Pastor's total Gross Salary, and the Pastor can make a claim to receive the income tax back by way of the Form T1223 when completing his/her Income Tax Return.

Churches are obligated to withhold certain amounts at source, including EI, CPP, income tax, and registered pension plan contributions. Each of these deductions have their own rules as to how they are applied. The following chart provides the basic rules:

Payroll Item	CPP	EI	Tax	Pension
Basic / Gross Salary	✓	✓	✓	✓
Clergy Residence Deduction		✓		✓
Group Life Insurance Premiums	✓		✓	

Please note: You must withhold income tax from an employee unless they have provided an approved CRA letter of authority to withhold taxes at source each year (a filed T1213 & T1223 by employee)

Bi-vocational Pastors

Claimants with multiple employers should be aware that the Clergy Residence Deduction is restricted to income earned through qualifying work. If a claimant works part-time as a minister and part-time as a truck driver, only the portion of income gained through the ministry will be eligible for the deduction.

CBBenefits Retirement & Savings program

PLEASE NOTE: Employers are expected to offer Plan participation when employees become eligible.

The **CBBenefits Retirement & Savings program** is an important and valuable part of the overall compensation package for employees and features:

- the Canadian Baptist Pension Plan (CBPP) – a Defined Contribution (DC) pension plan, and
- a Tax-Free Savings Account (TFSA).

Eligibility

Any permanent employee is eligible to enroll in the **Canadian Baptist Pension Plan**, provided they:

- Have **not attained age 71** at the time of application,
- Are **not enrolled in any other Group Pension Plan**, and
- Meet the **minimum requirements under provincial legislation**:
 - **Nova Scotia & PEI**: work a minimum of 700 hours per year
 - **New Brunswick & Newfoundland**: earn a minimum of 35% of Yearly Maximum Pensionable Earnings (YMPE)

Employees are considered permanent upon completion of their probationary period. The effective enrollment date is either the employee's date of hire or the completion of the probationary period, as applicable. Participation in the plan is voluntary, but once enrolled, membership cannot be terminated, and funds cannot be withdrawn while employed by a participating employer.

Basic Contributions & Employer Matching

Each member will contribute, by payroll deduction, 6% of gross earnings and the employer will contribute an equal amount on his/her behalf (6%).

Pension payroll deductions and matched contributions must be forwarded **monthly** by the end of each month if possible and must reach the offices of Canada Life on or before the 10th day of the following month. Employers are encouraged to set up pre-authorized debits on their bank accounts to ensure timely remittance of contributions. ***These pre-authorized debits will not be "automatically" deducted, as monthly authorization by the church treasurer is required for the amount to be deducted.***

There is a separate Canada Life Administration Guide to help understand the process for pension remittances to Canada Life, the pension record keeper.

Additional Voluntary Contributions (AVC)

It is possible for the member to make additional voluntary contributions, to the yearly maximum, as permitted under the provisions of the Income Tax Act for contributions to a Registered Retirement Plan. **This must be done through the members' payroll.** The employer does not match this contribution. Unlike the required contributions, additional voluntary contributions can be withdrawn at any time and subject to tax.

Retirement Assistance

Employees may contact retire@cbbenefits.ca or Book a meeting online with a Canada Life Health and Wealth Consultant or call 1-844-545-0085.

CBBenefits GROUP INSURANCE BENEFITS

Eligibility

Any permanent employee working a minimum of **20 hours per week** is eligible and should be enrolled in the group benefits. If the employee has coverage under another group medical plan through their spouse's employment, the medical/dental portion of the benefits may be placed on hold upon submission of proof of alternate coverage. However, all other insurance benefits will continue to apply. Churches should continue to budget for the full cost of benefits. The effective enrollment date is the employee's date of hire or upon completion of the probationary period, as applicable.

Group Benefits includes ALL of the following:

- 1. Basic Life Insurance** - Each member is insured for \$60,000, at a monthly cost of \$23.16. Once the member turns 65, the coverage reduces to \$5,000, at a cost of \$1.93 per month. It reduces again at age 70 to \$2,500 at a cost of \$.97 per month. When this premium is paid by the church, it represents a taxable benefit to the member and must be reported on the member's T4 slip.
- 2. Dependent Life Insurance** - Under this coverage, the member's spouse is insured for \$20,000 and each dependent child for \$8,000, at a cost of \$5.17 monthly. When this premium is paid by the employer, it represents a taxable benefit to the member and must be reported in Box 14 and Box 40 of the T4 slip.
- 3. Accidental Death & Dismemberment (AD&D)** - This coverage provides \$25,000 benefit in the event of the accidental death of the member. The monthly cost of \$0.43 is paid by the employer and is a taxable benefit to the member. It must be reported in Box 14 and Box 40 of the T4 slip.
- 4. Employee & Family Assistance Plan (EFAP)** - This service provides confidential counseling to members and their families. The monthly cost is \$3.15 and is paid by the employer.
- 5. Long Term Disability (LTD)** - This insurance provides a monthly benefit equal to 67% of the member's pre-disability income. This benefit begins 26 weeks after the member has been deemed to have become disabled. The premium is \$2.788 for every \$100.00 benefit coverage. For example, if the member's total salary package is \$60,000, he/she would have benefit coverage of \$40,200 (67%), and the monthly premium would be \$93.40. The Long-Term Disability Insurance is contracted nationally with Canada Life as an employer-provided benefit. **As such, the employer is required to pay the full premium.**
- 6. Medical Dental** - Premiums collected are placed in a resource pool from which all claims plus the administration costs are paid from. Future premiums are based upon claims experience. The monthly premiums, effective January 1, 2026, are as follows:

	Regular Plan With Dental	Retired With Dental Coverage No Drug Coverage	Retired Couple one with Drug Coverage one without Drug Coverage
Single Coverage	\$ 195.10	\$ 113.02	
Family	\$ 461.50	\$ 219.32	\$ 307.86

All plan members are encouraged to use the group benefits plan responsibly to help keep overall costs down. Prescriptions filled in Costco pharmacies are covered at 100%, with only a small dispensing fee of \$4.49. Regular maintenance medications can also be mailed directly to the member at no cost when ordered as a three-month supply. Costco membership is **not** required to access their pharmacy services.

Administration Fee - In addition to the insurance premiums noted above, the Pension and Benefits Board charge an administration fee of \$6 per month per active employee. Retirees are charged a reduced fee of \$3 per month. This fee helps offset a portion of the program's operating costs.

Optional Coverages

Effective **February 1, 2026**, all optional coverages will be offered through **Canada Life's Freedom to Choose** plans, including life insurance, critical illness insurance, and accident insurance. Employees enrolled in the group benefits plan may apply for this **portable coverage** online at www.mycanadalifeatwork.com.

Short-Term Disability or Sick Leave

Short-term disability coverage is **not** included in our group insurance plan. However, it is strongly recommended that each church establish a **Supplemental Unemployment Benefits (SUB) Plan** through Service Canada. This plan allows the church to top up an employee's salary while they are receiving Employment Insurance (EI) sick leave benefits, for a period of up to 26 weeks. The church should have a written sick leave or short-term disability policy in place. At the very least, the church would need to provide the employees with a ROE so they can apply for EI Sick Leave Benefits. This is not a termination of employment; all benefits costs would apply while on leave.

The CBAC has a multi-employer SUB Plan already approved by Service Canada, which your church may adopt by submitting a letter of intent along with your church's payroll business number to karen.gunn@baptist-atlantic.ca. This must be completed before an employee becomes ill, as the plan must be in place prior to making any top-up payments.

If there is any possibility that a disability may become severe and prolonged, the employee should apply as soon as possible for Long-Term Disability (LTD) benefits through Karen Gunn, Pension and Benefits Manager, as well as for the Canada Pension Plan (CPP) Disability Pension. These benefits may begin 26 weeks after the employee is deemed to have become disabled.

Transfer of Pension and Benefits When Moving Between Churches

When an employee concludes their employment with one church and begins employment with another, it is important to ensure the continuation or proper handling of pension and benefit coverage.

Pension: Upon termination of employment, the church treasurer must notify Canada Life that the employee has ceased employment by completing the "terminate employment" section on grsaccess.com and send in the final pension contribution. This notification will initiate a letter from Canada Life outlining the options available for the employee's pension account.

Upon receipt of this correspondence, the employee should:

1. Verify that their contact information is accurate.
2. Select the option to "Stay with Canada Life in the Canadian Baptist Pension Plan RPP."
3. Sign and return the completed form to Canada Life by logging into mycanadalifeatwork.com and using the document upload feature.

This process ensures the employee's pension remains active within the Canadian Baptist Pension Plan and avoids unnecessary delays or interruptions in account management.

Insurance Benefits: Upon termination of employment, the church treasurer must notify karen.gunn@baptist-atlantic.ca of the employee's final date paid. This notification ensures that benefit coverage through the group insurance plan can be updated and that appropriate termination and reinstatement procedures are followed. Benefit coverage with the current church will continue until the end of the month in which the employee is last paid, unless otherwise arranged. Once the new church confirms employment and eligibility, benefits may be reinstated under that church's group plan, ensuring continued coverage without interruption.

Termination of employment

- **Record of Employment** is to be completed within 5 days after the end of the pay period. Give a copy to employee and one to Service Canada. Further information: <https://www.canada.ca/en/employment-social-development/programs/ei/ei-list/ei-roe.html>
- **For insurances:** notify karen.gunn@baptist-atlantic.ca of last day for which the employee is paid
- **For pension:** notify Canada Life, by completing termination of employment on www.grsaccess.com website or by emailing GRSCBPP@canadalife.com with the church's identification number and member's name in subject line.

VACATION

The church is to provide for an annual vacation with pay for a recommended minimum of four weeks, including appropriate Sundays, provided the Pastor has been employed there for a minimum of one year. Should the church permit vacation to be used before one full year of employment, it should be prorated for the number of months employed.

CBAC ASSEMBLY ALLOWANCE (OASIS)

It is recommended the church fully reimburse the Pastor for all costs to attend the annual CBAC Assembly, known as 'Oasis.'

CONTINUING EDUCATION

It is recommended the church allows continuing education annually through:

1. up to 10 days, in addition to annual vacation;
2. \$500 tuition and/or books.

SABBATICAL

In ministry situations where the Pastor has given many years of service and his/her ministry has resulted in a healthy growing church, the church may wish to consider granting a sabbatical to encourage spiritual and physical renewal, academic study, and reflection, or to allow participation in a special ministry assignment resulting in significant personal growth. A well-designed sabbatical experience can result in increased ministry effectiveness in the future years.

GIFTS

A gift (either in cash or in kind) to a Pastor is a benefit derived during or because of employment. A cash or near cash gift (which includes a gift card) of any amount is deemed by CRA to be a taxable benefit. A church may give numerous non-cash gifts to the Pastor provided the total value is less than \$500 annually.

COMPLETING THE T4

The following information is given to help the Treasurer complete the T4 form for all church employees.

BOX 14 – EMPLOYMENT INCOME BEFORE DEDUCTIONS

- basic salary
- housing allowance or value of housing provided (including utilities)
- life insurance premiums paid by the church. For 2025, the premium for Basic Life was \$277.92, for Spousal and Dependents Life was \$62.04, and AD&D was \$5.16. Do not include any part of the premium that was paid by the employee.
- RRSP contributions paid by the church for the employee (not RPP)

Do NOT include the following:

- car allowance if it is a true reimbursement
- education and book expenses if they are reimbursed
- employer contributions to the Canadian Baptist Pension Plan
- employer contributions to the Medical\Dental Plan, LTD Insurance or EFAP.

BOX 20 – REGISTERED PENSION PLAN CONTRIBUTIONS

Record the total amount of contributions, including voluntary contributions, which were deducted from the **Employee's** salary and remitted to his/her Canadian Baptist Pension Plan account. **Do not include the Employer's contributions (see box 52).**

BOX 24 – EI INSURABLE EARNINGS

Include all taxable income provided to the employee except for employer paid insurance premiums (see note below), to the maximum EI Insurable Earnings of \$65,700 in 2025 (\$68,900 for 2026).

BOX 26 – CPP INSURABLE EARNINGS

CPP is to be reduced for the clergy residence deduction when the individual claiming the deduction notifies the treasurer, in writing, of the amount being claimed. The maximum pensionable earnings for 2025 are \$71,300 (\$81,200 in 2026).

BOX 30 – HOUSING, BOARD AND LODGING

- Fair Rental Value of the Pastor's housing, where a parsonage is provided (do not include housing allowances)
- cost of utilities provided

BOX 40 – OTHER TAXABLE ALLOWANCES AND BENEFITS

- life insurance and AD&D premiums paid by church
- RRSP contributions paid by church

BOX 45 – EMPLOYER-OFFERED DENTAL BENEFITS

It is mandatory to indicate whether the employee or any of their family members were **eligible or not**, on December 31st of that year, to **access** any dental care insurance, or coverage of dental services of any kind, that you offered:

- 1 – Not eligible to access dental care insurance, or coverage of dental services of any kind
- 2 - Payee only
- 3 – Payee, spouse, and dependent children
- 4 – Payee and their spouse
- 5 – Payee and their dependent children

BOX 50 – REGISTERED PENSION PLAN NUMBER

The Registration Number for the CBM Pension Plan is **0345769**

BOX 52 – PENSION ADJUSTMENT

Report the total (employee plus employer) contributions, plus voluntary contributions, which were made to the employee's pension plan during the previous year.

BOX 85 – MEDICAL PREMIUMS

Report the total premiums which have been paid by the employee during the previous year. **Do not include premiums paid by the employer.**

Please Note: The CRA website, in a section about employer paid premiums of insurance policies states” “If a benefit is taxable, it is also pensionable. However, it is not insurable since it is a non-cash benefit. Deduct income tax and CPP contributions, but do not deduct EI premiums.”

PASTOR'S TRAVEL EXPENSE

The Pastor's travel allocation must be based upon actual kilometers traveled on behalf of the employer. CBAC recommends a monthly reimbursement by submitting an itemized monthly expense claim to the Treasurer. **For 2026, the recommended reimbursement rate is \$0.55 per kilometer for the first 5000 kms driven and \$0.51 per km for all additional kilometers.**

DEDUCTIONS

TUITION FEES

The Pastor is only entitled to claim a deduction for his/her tuition fees which he/she has personally paid. If tuition fees are paid for or reimbursed by the church, the Pastor is not allowed to claim a deduction, nor is this benefit taxable to the Pastor.

MOVING EXPENSES

Any costs of moving from one place of employment to another may be deducted by the Pastor from his/her earned income if he/she has not been reimbursed by the church. Where the church pays the reasonable moving costs of the Pastor, the amount paid by the church is not treated as a taxable benefit to the Pastor and no amount is deductible by the Pastor in respect of the reimbursed costs.

DEDUCTIONS NOT ALLOWED

The Income Tax Act does not allow the Pastor to deduct expenses such as books and periodicals, entertainment costs (church meetings, etc.), clerical vestments, babysitting (while engaged in carrying out church duties), etc. However, it shall be noted that if the church paid for the expenses on behalf of the Pastor, this is not seen as a taxable benefit to the Pastor. Receipts for purchases must be given to the Treasurer.

INTERIM PASTORS

The cost for pulpit supply is usually quite a bit less than the salary paid to a Pastor, but this difference should not just be lost in the decrease of operating expenses. The money should be set aside in a separate account and used to pay for the travel and expenses of Pastors who are brought in with a view to the ministry.

It will also be useful to defray the cost of moving expenses of the new Pastor, which can be substantial. If there is anything left over after meeting these expenses, it can be used to help pay for the raise which the Pastor will be getting at the right time. A savings account should be opened, and the amount saved by not paying a regular Pastor should be deposited into it until needed.

NOTE - If the church calls an interim Pastor to serve on a regular part-time or full-time basis until a permanent Pastor is found, and the interim Pastor is a member of the Canadian Baptist Pension Plan, pension contributions and payments for benefits need to be made by the church on his/her behalf.

VISITING PASTORS

Decide in advance on the policy you intend to adopt regarding the payment of visiting Pastors. When someone comes to preach, he/she deserves a preaching fee, as this is his/her livelihood, but you may decide not to pay members of your congregation who act as supply. Whatever your policy is concerning preaching fees, it is only polite to offer traveling expenses. For 2026, CABC recommends the Pastor be paid a minimum of \$200-250 honorarium in consideration of preparation and time plus mileage at 55¢ per kilometer if they have to travel outside their home community to the church.

The method of payment is also important. The task being performed is dignified, and the payment should be done in a dignified manner. Have a cheque prepared in advance, (complete with all necessary signatures) and hand it to the Pastor, preferably with a brief note of thanks, in an envelope. Please check with the guest preacher before making out the cheque to see if it should be made out to the guest preacher or the organization they represent.

CBAC STAFF AS GUEST SPEAKERS

The Executive Minister and Directors are willing to conduct seminars and workshops, to speak at induction and ordination services, and preach at Sunday services. Churches are not asked to reimburse the **CBAC** for the time taken by staff to prepare messages and to speak at the events because these are some of the services **CBAC** provides. Churches are asked to reimburse the **CBAC** for the travel expenses involved. All Honorarium cheques may be made payable to **Canadian Baptists of Atlantic Canada**. To request a speaker please complete the request form found on our website: [Speaking Engagement Request - CBAC](#)

CHURCH DISCOUNTS

MOBILE PHONE

Recognizing the necessity of smartphones in the work of the ministry, a mobile phone package has been negotiated with Bell Mobility for all staff of churches affiliated with Canadian Baptists of Atlantic Canada. For more information on this plan, please contact Andrew Myers at the CBAC Office by calling (506) 635-1922 or emailing andrew.myers@baptist-atlantic.ca.

FURNACE OIL

Irving Oil Limited has established special pricing on furnace oil for churches that are affiliated with Canadian Baptists of Atlantic Canada, which is 9.9 cents per litre over the New York Harbour pricing. If you are an existing Irving customer, you may verify your rate by phoning our Irving representative, Ms. Morgan Salter, at 506-349-4420.

BLANKET PROPERTY AND LIABILITY INSURANCE

About 380 churches are part of the blanket of property and liability insurance, carried by the Ecclesiastical Insurance Company, through Gallagher Insurance, of Hartland, New Brunswick.

For further information on this plan and the current pricing, contact Insurance Advisor, Tina Belyea at [Tina Belyea@ajg.com](mailto:Tina.Belyea@ajg.com). Phone Number: 1-800-267-8006 or 1-506-375-7578.

CHARITABLE RECEIPTS

An individual may claim the appropriate tax credit for a gift made to a registered charity only if the amount of the gift is proven by filing a receipt issued by the charity which contains the prescribed information. Such receipt is referred to in part 3500 of the Income Tax Regulations as an official receipt. An official receipt issued by a charity must contain the following information:

1. the statement "an official receipt for income tax purposes;"
2. name and address of the organization as recorded with CRA;
3. the registration number assigned by CRA;
4. the serial number of the receipt;
5. the place or locality where the receipt was issued;
6. the name and address of the donor, including, in the case of an individual, his/her first name;
7. where the donation is a cash donation:
 - the date the donation was received
 - the amount of the cash gift
 - a description of the advantage, if any, in respect of the gift given and the amount of that advantage
 - the eligible amount of the gift
8. where the donation is a gift of property other than cash:
 - the day on which the donation was received
 - a brief description of the property
 - name and address of the appraiser of the property if an appraisal is done
 - the amount that is 'fair market value' of the property at the time the gift was made

- a description of the advantage, if any, in respect of the gift given and the amount of that advantage
 - the eligible amount of the gift
9. the day on which the receipt was issued, where the day differs from the day the charity received the donation;
 10. the name and website address of the CRA “Canada Revenue Agency – canada.ca/charities-giving”
 11. the signature of an individual authorized by the charity to acknowledge donations.

Receipts should contain only the required information. Where a gift is designated by the donor for a particular purpose, ie. for the support of the ministry of a particular individual, this designation should not be shown on the official receipt.

RESTRICTED GIFTS

Donors may attach conditions to their gifts to ensure they are used for a specific purpose or project. Restricted donations are permitted but should be consistent with the purpose of the church and not violate any laws or public policies.

It is recommended that restricted gifts be received with a more general restriction rather than a specific restriction. For example, the donation is restricted “for the reparation of the roof” versus “for repairs and maintenance of the facilities.”

It is also recommended that every church has a restricted gift policy and make donors aware of the policy whenever they accept restricted funds. The policy should state that the funds are being accepted on the condition they will be used for a specified purpose but may be reallocated, by the board, to a different charitable purpose should the original purpose or project be completed. A donation received without the donor agreeing to this policy, at the time the gift is made, may not be used for a different purpose in the future without going through an expensive court process to change the gift's purpose.

Gifts may also be given to the church, designated for programs and missionaries of other Canadian Charities, subject to the approval of the church body. Gifts may not be given which are designated for the personal benefit of any individual or family, i.e., gifts of money for Christmas or birthdays, a family experiencing a crisis, etc. Contributions may be received in such situations provided the donor does not receive a charitable receipt.

Gifts may **not** be given through the church directly to an individual serving as an independent missionary, unless the following criteria are met:

1. The church must, at a business meeting, accept the project and the missionary as an agent of the church who would be engaging in the project. When the project is too big and requires the support of several charities, one church should be named the key church.
2. Using the phraseology of CRA, the church must demonstrate "supervision, direction & control". Correspondence from the missionary must contain more than just prayer requests; letters should also contain requests for guidance from the church from time to time, and the missionary should be required to report back to the church when on furlough.

RECEIPTING GIFTS FROM OTHER CHARITIES

An official receipt should not be given for a gift received from another registered charity.

LOST RECEIPTS

Where a receipt is lost and a new one is issued by the charity, the replacement receipt must be clearly identified as a replacement receipt and must show the serial number of the receipt it replaces. An official receipt which is spoiled must be marked "Canceled", and both the original and the duplicate must be retained by the Charity as part of its records. Where the amount of the donation, the day the donation was received, or the year during which the donation was received is incorrectly or illegibly entered on an official receipt; the receipt cannot be corrected, it must be canceled.

DISHONORED CHEQUES

Where a charity receives a cheque to cover a gift and the cheque is not honored by the donor's bank on presentation, the charity should immediately communicate with the donor and request a replacement cheque. If a cheque is promptly replaced and the replacement cheque is honored on presentation, it is understood that the gift would be considered to have been made when the original cheque was mailed or given, provided the donor, in good faith, believes that such cheque would be honored. Where a charity is unable to have a dishonored cheque made good and an official receipt has already been issued, the charity should request the return of the official receipt for cancellation. If the charity cannot recover the receipt, it should advise CRA that the official receipt was issued, was not recovered, and is invalid. This would be done with the filing of the charity's Annual Return.

GIFTS IN KIND

CRA has issued a booklet entitled "Gifts in Kind." If you have any questions regarding issuing receipts that concern gifts to charitable organizations, contact your local district tax office.

HARMONIZED SALES TAX (HST)

Registered Charities are entitled to a 50% rebate on all HST paid. Church treasurers must keep a record of each purchase, including a payment of the HST, and they must file a rebate at least annually.

The rate for HST is 15% in all four Atlantic Provinces, except for Nova Scotia where it is 14%.

Simplified Method for Calculating the HST Rebate

Churches are eligible to use the Simplified Method of claiming HST rebates. You no longer must identify the HST payable on each invoice. Instead, you only need to add the total amount of your HST-taxable purchases at the appropriate rate and use the link below to calculate the HST. You are also able to claim HST rebate on the amount spent for the Pastor's travel allowance and travel expense claims. **NOTE:** This method may not be used to calculate rebates in respect of real property.

Just follow these steps:

1. Add together all purchases that are HST-taxable. DO NOT include amounts such as expenses for which you have not paid HST, such as salaries, insurance payments, interest, and other exempt and zero-rated purchases; purchases made outside Canada which are not subject to HST; purchases from a non-registrant; and refundable or rebatable provincial sales taxes.
2. Multiply your total taxable expenses as calculated in 1. above by the appropriate factor.
3. Multiply this amount by the rebate factor of 50%.
4. Complete the HST Rebate Application for Public Service Bodies, Form GST66.

If you use the simplified method to claim rebates, you no longer have to identify the HST paid from each purchase invoice. However, you are required to keep documentation to substantiate claims for audit purposes.

Use this link to the CRA calculator for HST: <https://www.canada.ca/en/revenue-agency/services/tax/businesses/topics/gst-hst-businesses/charge-collect-which-rate/calculator.html>

RETENTION OF RECORDS

Each registered charity must keep records and books of account, including a duplicate of each official receipt it issues, to enable CRA to verify gifts made to the charity available for deduction or tax credit.

DUPLICATE OFFICIAL RECEIPTS

Duplicate official receipts (other than an official receipt issued for a gift where the donor directed that the funds be held for at least ten years) **must be retained for at least six years after the end of the calendar year to which the receipt relates**. All records necessary to verify such receipts must also be retained for the same period.

RECORDS RELATING TO TAX WITHHOLDING

Records and supporting documents necessary to verify income tax which the charity is required to withhold from salaries, wages and amounts paid to non-residents must be retained for at least six years from the end of the taxation year to which the records relate. The Canada Pension Plan and the Employment Insurance Act also require employers to retain records and supporting documents for at least six years from the end of the year to which they relate to enable CRA to verify contributions and premiums required to be withheld from salaries or wages under these statutes.

PERMANENT RECORDS

A number of records and documents must be kept for two years after the registration of the charity is revoked. These are:

1. Minutes of meetings of members and the governing board of the charity;
2. All documents and by-laws governing the charity;
3. Duplicate official receipts and records relating to gifts made to the charity where the donor directed that the funds be held for at least ten years.

GOVERNMENT REPORTING FORMS - T3010

Each year your charity must complete and file an Annual Information Return within six months of the charity's year end. The government supplies the reporting form "T3010B" for this purpose. Failure to file this return on time results in the church being de-registered. The cost to become re-registered is \$500.00.

DISBURSEMENT QUOTA

As per the CRA website at <https://www.canada.ca/en/revenue-agency/services/charities-giving/charities/operating-a-registered-charity/annual-spending-requirement-disbursement-quota.html>, the disbursement quota is the minimum amount a registered charity is required to spend each year on its own charitable activities, or on gifts to qualified donnéés (for example, other registered charities). The disbursement quota calculation is based on the value of a charity's property **not** used for charitable activities or administration.

The disbursement quota is calculated as follows:

Charitable organizations

If the average value of a registered charity's property **not** used directly in charitable activities or administration during the 24 months before the beginning of the fiscal year exceeds \$100,000, the charity's disbursement quota is 3.5% of the average value of that property.

A registered charity can use **line 5900** in Schedule 6 of the T3010 return it completes for the fiscal year to calculate its disbursement quota for that period.

If a registered charity wants to calculate its disbursement quota at the **start** of the fiscal year, it can use the amount from **line 5910** in Schedule 6 (if completed) of the return it will complete for the fiscal year that just ended.

If the charity has permission to accumulate property, it must subtract the amount accumulated plus any income earned on this amount from the amount at line 5900, before multiplying by 3.5%. To determine the amount that should be subtracted from line 5900, the charity can use the amounts entered at line 5500 minus any amounts entered at line 5510 for all the returns to date covered by the permission to accumulate property.

CARRY-OVER PROVISION

The Income Tax Act contains carry-over provisions for disbursements more than charities disbursements quota. Such excess may be carried back one year and forward five years. These carry-over rules are

available to all charities, and permission from CRA is not required.

PERMISSION TO ACCUMULATE FUNDS

Accumulation of property refers to a registered charity setting aside funds for a major future expenditure. Previously, charities were never required to request or obtain approval from the Canada Revenue Agency to set aside funds.

Before January 1, 2023, a registered charity could request approval to exclude accumulated property from its [disbursement quota calculation](#). This allowed a charity to set aside significant funds for specific qualifying activities without incurring a divestment obligation during the accumulation period.

If your charity was **granted written approval to accumulate property before January 2023**, the approval **is still valid** under the terms indicated until the approved period expires.

We will **not** grant extensions to the approved period.

As of January 1, 2023, we no longer review or grant accumulation requests. Charities must now include all assets not used in charitable programs or administration in their disbursement quota calculation. This applies unless the entire amount of the charity's assets not used in charitable programs or administration falls below the threshold amounts indicated in the [disbursement quota calculation](#).

For more information on how to report accumulated property if your charity received a written approval, go to [Guide T4033, Completing Form T3010 Registered Charity Information Return](#).

QUALIFIED DONEES

Contributions made to qualified donees, which include any registered charity in Canada, are considered a charitable use of resources for the purposes of the organization provided they do not exceed 50% of the charitable organization's income for that year. Contributions to qualified donees must be identified on Line 5050 of the T3010 Charity Information Return.

The following is a list of some of the "Qualified Donees" to which your church might send gifts:

NAME	REGISTRATION NUMBER
• Crandall University	10673 6150 RR0001
• Acadia Divinity College (ADC)	11877 6723 RR0001
• Canadian Baptist Ministries (Including CBV, Partners in Mission and Sharing Way)	10684 3436 RR0001
• Canadian Baptists of Atlantic Canada	11927 6228 RR0001
• Atlantic Baptist Mission Board	86318 2135 RR0001
• Atlantic Baptist Women	10815 1812 RR0001
• Union of French Baptist Churches	10814 9956 RR0001

The CBAC sends statements of church contributions to the church's treasurers once a year. These statements should be checked against the church records. If there appears to be a discrepancy, the CBAC office should be contacted.

REMITTANCE OF CONTRIBUTIONS

Treasurers are asked to use the appropriate remittance forms when forwarding contributions to the CBAC Office. Remittances may be sent to the CBAC office for credit to the following:

Acadia Divinity College (ADC)	Saint John-Kings Hospital Chaplaincy
Crandall University	Halifax Hospital Chaplaincy
Canadian Baptist Ministries (CBM)	Union of French Baptist Churches
December Communion Offering Fund (DCO)	Canadian Baptists of Atlantic Canada (CBAC)

Donations to non-CBAC organizations are to be sent directly to them.

Attach to the remittance form your church's cheque for contributions to the above accounts, payable to: **Canadian Baptists of Atlantic Canada**. An electronic version of the remittance form is available at the following location:

https://atlanticbaptist.ca/wp-content/uploads/2017/10/CBAC_Fillable_Monthly_Remittance_Form_2020.pdf

In the following cases, cheques must be made payable to **Atlantic Baptist Mission Board**:

- Payments on loans from funds administered by the Board,
- Payments to **Atlantic Baptist Mission Board** payroll,
- Contributions for the work of the Board,
- Contributions to the "New Churches Fund".

GASOLINE EXCISE TAX

Gasoline excise tax is paid at the manufacturing level on all gasoline used in internal combustion engines. The tax is not levied on diesel fuel or heating fuels. The tax will be refunded to registered charities. Refunds may be sought by filing the proper form within two years of the date the gasoline was purchased. The form application for refund of federal excise tax on gasoline (Form XE8) can be obtained from excise, customs, taxation, or post office. An information booklet is supplied with the form. You may also obtain the form online at <https://www.canada.ca/en/revenue-agency/services/forms-publications/forms/xe8.html>. Refund claims for amounts less than \$200 must cover a 6-month period, ending June 30th or December 31st, and these claims may be submitted at any time, after the end of that period. Refund claims of \$200 or more may be submitted at any time, subject to a maximum of one claim per month. As noted above, the claim must be filed within two years of the purchase period.

It is not necessary to enclose purchase invoices or receipts with the application, although adequate documentation must be retained for audit purposes. Ideally, purchase receipts should indicate the number of litres purchased.

A congregation which has reimbursed travel expenses has two options. It can attempt to retain documentation on gasoline purchases and claim the standard amount per litre or, if the reimbursement is based on kilometres travelled, the congregation may claim \$0.0015 per km. or \$0.015 per litre.

SAFETY DEPOSIT BOX

For a nominal sum, a church can rent a safety deposit box at its bank. This should be used to keep copies of insurance policies, inventory of equipment, and any other valuable documents such as leases, mortgages, certificates of title or investment certificates. The small outlay will prove invaluable in the case of a fire or burglary.

CASH CUSTODY AND SAFEGUARDING

Churches are advised to follow standard precautions when entrusted with the donations of church members. Although it is not expected that those who have been given positions as treasurers or tellers would attempt to misappropriate church funds, it is wise for churches to protect these people from suspicion should any discrepancies in cash occur.

It is recommended that there be at least three tellers to count church offerings. If only two are available, they should not be related to each other.

Wherever possible, once the offering has been properly accounted for, a deposit should be made through the night depository at the bank where the church operates its accounts. Cash should not be kept on the church premises.

We recommend that two signatures be required on cheques written on the church's account. Cheques should not be issued without proper documentation to support them.

CRA - CHARITIES DIRECTORATE

You may call the Charities Directorate of the Canada Revenue Agency and ask questions regarding registration guidelines, departmental policies, and other administrative and legislative matters.

This bilingual service is available from 9:00 a.m. to 5:30 p.m., Monday to Friday at 1-800-267-2384.

VIDEO COPYRIGHT

Do you show videos in your ministry, during the worship service, Sunday School or in a children/youth program? If so, you may be violating copyright laws and may be liable to prosecution under the federal law.

Most motion picture studios place a restriction on where and how videos are to be shown. Movies that are rented or purchased can only be shown in homes for family entertainment. These restrictions are seen at the beginning of the video as it is played.

There are companies which provide annual site licenses to permit public viewings of these movies. However, you should note that not all movies are included in this license.

CVLI Church Video License provides legal coverage for churches and other ministry organizations to show motion pictures and other audiovisual programs intended for personal, private use only. Coverage includes playing just a few seconds of a movie all the way up to showing the full-length feature. Please go to the following website for more information: <http://canada.cvli.com/about/>

ATLANTIC BAPTIST FOUNDATION

The ABF was founded in 1961 and continues to be a non-profit agency of the CBAC, serving members, adherents, council, churches, and agencies belonging to the CBAC.

Seeking to Join God in our Neighborhoods, many times, requires financial considerations and commitments, which may include buildings used for ministry. Our mission is to help local churches within our CBAC family become healthier and more mission-effective, by providing the most affordable and accessible loans possible for use in developing ministry resources.

Loans are good for:

- Church Expansions
- Church Improvement
- Church New Construction

Savings Accounts with Ministry Benefit

Members and adherents of CBAC churches can invest in the Foundation through opening a Savings Account(s).

In addition to receiving a competitive interest rate, depositing with the ABF allows the financing for new construction, renovations, and other projects by CBAC churches and agencies in the form of mortgage and note loans.

For more Savings or Mortgage information, visit the ABF website at www.baptistfoundation.com or contact them at:

Mail:	PO Box 6003, Moncton, NB E1C 0V7
Physical:	333 Gorge Rd, Moncton, NB Stultz Hall Suite 130 of Crandall University
Phone:	506-857-9482
Fax:	506-852-4378
Toll Free:	1-888-263-1444
Email:	info@baptistfoundation.com

Free Services Included in Your Policy with Ecclesiastical

LegalConnex

USED FOR ADVICE ON LEGAL MATTERS

- ✓ Business contacts (such as leases)
- ✓ Legal rights and responsibilities in a variety of situations
- ✓ Waivers
- ✓ Taxes
- ✓ Contractual Obligations and other general legal issues

Example: A charity called LegalConnex to discuss the legalities surrounding a contracted employee.
Their Question: Was the contract they put in place for this individual constructed in a way that would cause the individual to be considered an employee rather than an outside contracted employee.
NOTE: There is no coverage in your policy for outside contracted employees.

CALL: 1-866-263-0256

Monday – Friday: 9:00 a.m. – 8:00 p.m. EST
You will need to provide your Policy Number

ProfessionalAssist

PROVIDES CHURCH LEADERS AND ADMINISTRATORS ACCESS TO COUNSELLORS TO HELP THEM HANDLE AND DEVELOP SOLUTIONS FOR INTER-PERSONAL AND WORK-RELATED CHALLENGES AND STRESS.

Example - a pastor from a small community was experiencing high stress levels, which was causing poor work performance. The stress resulted primarily from the counselling of congregants and other members of the community. He was having difficulty handling it. ProfessionalAssist counsellors helped him develop strategies for dealing with this stress and improving his work performance.

CALL: 1-888-325-4633

Monday – Friday: 9:00 a.m. – 8:00 p.m. EST
You will need to provide your Policy Number

HRAssist

USED FOR ADVICE ON HUMAN RESOURCE RELATED MATTERS

- ✓ Developing workplace related policies such as, 'Social Media & Use of Technology Policy'
- ✓ Employee performance management
- ✓ Termination of an employee
- ✓ Employment & Human Rights laws

Example - a small non-profit had to terminate an employee – they called the HRAssist line for guidance to ensure the procedures they had in place for terminating employees was in full compliance with the law. Wrongful dismissal lawsuits are a common type of Directors & Officers claims.

CALL: 1-888-325-4633

Monday – Friday: 9:00 a.m. – 8:00 p.m. EST
You will need to provide your Policy Number

Questions? Contact Your Insurance Advisor, **Tina Belyea**: TF: 1.800.267.8006 D: 1.506.375.7578 Tina_Belyea@ajg.com

CONFIDENTIAL INFORMATION SHEET

Long Term Disability and Pension Calculations

Employee's Name: _____ ID#. _____
(last 6 digits of S.I.N.)

Effective Date of Salary: _____

TOTAL GROSS SALARY, which includes either:

- ☐ Basic Salary PLUS Housing Allowance OR
☐ Basic Salary PLUS Fair Rental Value of Parsonage AND utilities, A. \$ _____
if paid by the church on behalf of the member

OF PAY PERIODS (Weekly=52, Bi-weekly=26, Semi-monthly=24, Monthly=12) B. _____

PENSION CONTRIBUTION PER PAY PERIOD

- ☐ Employee portion -6% deducted from employee. (A divided by B x 6%) C. \$ _____
☐ Employer portion - 6% matched by the employer. (A divided by B x 6%) D. \$ _____

TOTAL Pension Contribution per Pay Period: (C + D) E. \$ _____

NOTE: Send in the number of pay periods each month. Ex: If there are 3 pay periods in a month, send in 3 x E.

Pension Contributions are calculated by the Treasurer and sent in monthly to the Record Keeper, Canada Life, by the end of the month. It is the record keepers' job to ensure they receive a monthly amount for each member. Canada Life does not verify whether the amount is accurate or not.

Long Term Disability (LTD) Monthly premiums are determined by Canada Life however premiums can be calculated using the following: $\text{Total Salary} / 12 \times .67 \times .02788$

Church: _____

Treasurer: _____

Email: _____

Phone No: _____

Date: _____

Please complete this form and send it to CBAC whenever there is a change in salary or if you have a new employee.

IMPORTANT: Please return to: Karen Gunn, Pension and Benefits Manager
By email: karen.gunn@baptist-atlantic.ca
Or by mail: PO Box 6003, Moncton, NB E1C 0V7