



November 1, 2024

Dear Pastor or Treasurer:

RE: CHANGES FOR 2025

Benefits: Effective January 1, 2025, the following rates will change for CBAC group benefits:

	2024 Rates	2025 Rates	% Change
Basic Life Insurance	23.16	23.16	
Spousal & Dependent Life Insurance	4.88	5.17	+5.9%
Accidental Death & Dismemberment	0.43	0.43	
Employee & Family Assistance Program	5.05	3.15	-37.6%
Long Term Disability	2.707 per \$100	\$2.788 per 100	+3%
Medical Dental – Single	187.52	191.27	+2%
Medical Dental – Family	443.58	452.45	+2%
Administration Fee	6.00	6.00	

Mileage Rate: CBAC is recommending a travel increase to \$0.55/km up to 5,000 kms and then \$0.51/km after that.

Cost of Living Adjustment: CBAC is recommending a cost-of-living adjustment of 2%. We have attached a worksheet, per the Treasurer's Handbook, that can be used to help determine your pastor's salary, considering the church budget, the experience of the pastor and the value of housing in your area. CBAC is recommending increasing the starting salary to this worksheet to \$45,000.

Confidential Information Sheet: If you have employees in the Pension and/or Insurance Benefit Plan, please complete and return the Confidential Information Sheet with your employees' salary as of January 1, 2025. This form should also be filled in during the year if there is a change in salary.

Respectfully,

Karen Gunn
Pension and Benefits Manager



PASTOR'S SALARY RECOMMENDATIONS

The following are minimum salary guidelines, intended to assist a church in setting the salary package of a Pastor who is the sole employee of one or more congregations. Additional compensation should be considered for a multi-staff church and a church located in a higher cost of living area. For multi-point charges, the total church budgets should be used.

Step 1	Base Salary	\$45,000																											
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Sub-Total																													
Add value of housing and utilities																													
TOTAL MINIMUM SALARY PACKAGE																													

In addition to the above, a minimum of 2.5% should be added to the Minister's total salary package on the completion of a major educational program, such as a Doctor of Ministry degree.

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.

When a pulpit committee is prayerfully considering the calling of a new Pastor, its task must be to first determine if a candidate possesses the gifts needed to do the ministry. The negotiation of a salary package should always be secondary.

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



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 roughly be calculated using the following: Total Salary / 12 x .67 x .02788

TREASURER

Church: _____

Treasurer: _____

Email: _____

Phone No: _____

Date: _____

Please complete this form and submit 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