

**Minutes of the 213th Annual Meeting of the
Massachusetts Conference of the United Church of Christ
Sturbridge Host and Hotel Conference Center
June 15-16, 2012**

Friday, June 15, 2012

The Rev. Ms. Kelly Gallagher, Moderator, called the meeting to order at 5:10 PM on Friday, June 15, 2012. She introduced the theme, “Be Transformed,” and welcomed all to the meeting. She introduced the Rev. Mr. Ian Holland, Vice-moderator; Mr. Willie Sordillo, Recorder; Mr. Dick Osterberg, Esq., Parliamentarian; and the Rev. Mr. Tony Kill, Chaplain. She stated that not only worship, but the business of the Annual Meeting, would be sacred.

The Moderator invited those gathered into a spirit of worship through the words of the Apostle Paul. Associate Conference Minister Don Remick and the Rev. Ms. Sarah Vetter then led the group in worship, which included testimony by Mr. Marco Torres, and music by the Rev. Mr. Eric Wefald, Mr. Diego Torres and Mr. Marco Torres.

Following worship, the Revs. Ian Lynch, Carrie Bail and Don Remick updated the gathering on recovery efforts from last year’s tornados in Central Massachusetts and from Tropical Storm Irene in Western Massachusetts. Conference churches have contributed about \$100,000 in response to these disasters, and Mr. Remick spoke of the ways these funds are at work to transform lives of those affected by the storms. Mr. Lynch, pastor of First Congregational Church in Brimfield, showed slides of the devastation caused by the tornado and told stories of the people affected. Recovery efforts have included teaching emergency preparedness, and the Pathway to Renewal Long-Term Recovery Group continues to serve the community. Ms. Bail, pastor of First Congregational Church in Williamstown, spoke of the damage caused by Irene, including the flooding of 225 mobile homes, only 64 of which have been re-occupied. Most of the occupants were elderly and low income. Contributions from MACUCC churches helped pay for short-term hotel rooms for those in need, and, as in Brimfield, continue to support the work of a long-term recovery group.

Ms. Angela Knapton, Chair of the Mission & Justice Commission, was invited to present the 2012 Haystack Awards. She invited the Rev. Sally Norris to join her. Awards were given to: Plymouth Church in Framingham for their work in Tanzania to provide fresh water; the Worcester LGBT Asylum Support Task Force of Hadwen Park Congregational Church which assists immigrants whose lives are endangered in their country of origin; South Church in Andover for their Summer of Service Program for middle and high school youth; and Mr. Adam Weber from United Parish in Lunenburg for his work with the Montachusets Interfaith Hospitality Network benefitting homeless families as well as fundraising efforts for numerous other critical causes.

The Rev. Ms. Shantia Wright Gray was invited forward for the final Haystack presentation, given in honor of the late Rev. Gary Arndt for his work in aiding recovery efforts in Metairie, LA following Hurricane Katrina. The award was accepted by Ms. Karen Arndt, Gary’s widow, and Ms. Carolyn Mains, Mission Teams Coordinator from Gary’s church, Good Shepherd UCC.

Mr. Kill offered grace, and the plenary session paused for dinner.

Following dinner, Minister and President Jim Antal presented Green Congregation Awards. Six churches were honored as Level I Green Congregations in this first year of presentations: The Congregational Church of Weston; First Congregational Church of Shrewsbury; First Parish, Newbury; First Congregational Church in Amherst; Grace Church, UCC, Framingham; and the Congregational Church in Needham.

Ms. Elsa Marshall and Ms. Donna Bertazonni next presented Christian Education Certification to Ms. Lori Ann Bennett, Ms. Lisa Hulbert, Ms. Barbara Langill, Ms. Amie McCarthy, Ms. Merrill Noble, Ms. Marie Shaw and Ms. Christine Stahlinski.

Ms. Heather Lucas and Ms. Donna Collins were called upon to present the Haystack Awards for Evangelism and Vitality. Ms. Danneza Torres, the Rev. Mr. Armand Proulx and the Rev. Ms. Jean Lenk were honored.

The Moderator appointed Mr. Holland, Mr. Kill, Mr. Roger Goodson, Mr. Christopher Jenkins, and Ms. Martha Crawford, Secretary of the Conference, to the Business Committee. Mr. Holland was appointed Chair of this committee, and Mr. Jenkins was appointed time keeper with assistance from Mr. Goodson.

The Moderator introduced the members of Credentials Committee. Ms. Crawford was appointed chair according to the bylaws. She appointed the Rev. Mr. Fred Anderson and the Rev. Ms. Marilyn Rossier to that committee.

Ms. Crawford informed the Moderator that there were 226 lay delegates, 193 clergy 50 visitors and 50 others registered for Annual Meeting, giving us a total of 523.

As there were more than 200 delegates in attendance as indicated by a show of voting cards, the Moderator declared a quorum and the plenary in session at 7:39 PM. Instructions for discussion and voting were given by the Moderator.

Mr. Holland was called to propose the adoption of the Standing Rules. The motion was seconded. Mr. Holland spoke to the motion. There was no discussion and the Standing Rules were adopted by the delegates.

Standing Rules 12-AM-01	<i>The 213th Annual Meeting of the Massachusetts Conference of the United Church of Christ adopts the Standing Rules as printed on pages 12-15 of the Advance Materials.</i>
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The Vice-moderator presented and moved the approval of the Consent Calendar. The motion was seconded and carried unanimously.

Consent Calendar 12-AM-02	<i>The 213th Annual Meeting of the Massachusetts Conference of the United Church of Christ adopts the Consent Calendar as presented on page 12 of the Delegate Packet (Appendix A).</i>
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The Rev. Ms. Linda Michel, Chair of the Volunteer Development Committee, was invited to propose the acceptance of the Nominating Slate. The motion was seconded and adopted with unanimous approval.

Election of Nominees 12-AM-03	<i>The 213th Annual Meeting of the Massachusetts Conference of the United Church of Christ elects the persons named in bold on the Nominating Slate as reported on pages 16-22 of the Delegate Materials.</i>
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The Minister and President honored eight pastors present at the Annual Meeting who were celebrating 50 years of ordained ministry: The Rev. Mr. Charles H. Harper; the Rev. Mr. Robert A. Jackman; the Rev. Dr. Robert Webster Johnson; the Rev. Mr. James McCloy; the Rev. Mr. John W. McKinstry; the Rev. Mr. Martin W. Perry; the Rev. Dr. John Waters; and the Rev. Dr. John G. Wightman. He also recognized the Rev. Dr. Harold Frederic Cooper, who died in March and was represented by his wife, Ms. Phyllis Cooper, and five pastors who were not able to attend the meeting: The Rev. Dr. Matthew D. Arnett; the Rev. Mr. Leonard H. Warner; the Rev. Mr. Graham Ward; the Rev. Mr. Keith Snow; and the Rev. Dr. James W. Crawford, who sent greetings read by Dr. Antal.

Dr. Antal followed with appreciation for members of the Massachusetts Conference Board of Directors and staff.

Dr. Antal next introduced the keynote speaker, the Rev. Dr. J. Bennett Guess, Executive Minister of Local Church Ministries of the national setting of the United Church of Christ. Dr. Guess thanked the Massachusetts Conference for its leadership in giving to the national and international work of the United Church of Christ. In his remarks, he reminded the group that transformation requires letting go of some things. The first step toward adaptive change is coming to realize the urgency of that change. People no longer come to church primarily for social reasons, as they once did; people join in order to make a difference. People want to explore the gospel more seriously than ever, looking outward. People want to do something concrete; they want a hammer and some nails. People want to be missional rather than relational. The church is not going back to the place from where it came.

Dr. Guess asserted that the UCC is likely to get smaller, and that this is not an indictment of its purpose or effectiveness, but is a result of demographics. Relating a story from his youth he advised, “You don’t need a monastery when an apartment will suffice.” While membership numbers may continue to decline, more people will be touched, impacted and changed by the UCC than in years past, because the church is a change agent. UCC values resonate with the nation’s values. There is a bubbling up of new, grassroots, emergent churches which value the polity that the UCC uniquely offers. Twenty new congregations are joining the UCC this spring. Two of its largest churches joined within the last few years. People of color are coming into the UCC in greater numbers.

Dr. Guess cautioned that success is not measured by numbers alone. He advised the congregation not to rely on the two traditional measures of success, church membership and the amount of money given to connectional ministries, because these two indicators do not tell the

complete story. The number of constituents, rather than members, may be rising even as membership falls. The mission must be purposeful, not relational. It's not a question of how many members a church has, but how many people are served.

Dr. Guess called on those present to live out their faithfulness in new, creative ways. However, some things will remain the same. Some large, strong churches will continue to help support smaller churches. Denominations need to be values-driven.

Dr. Guess provided further examples of a few hopeful signs on the horizon. The National Youth Event had 2612 registrants, exceeding the goal of 2600. The "Faith. In" project recognizes the rootedness of projects in specific communities. The UCC is at the forefront of Cleveland's "Love Your City" project. Next spring the all-church campaign, "Mission 4-1 Earth" calls for 1,000,000 hours of environmental service to be donated across the nation during the 50 days of Eastertide. And on the horizon is the launch of a new, non-geographic, on-line UCC congregation, Extravagance United Church of Christ, where people in remote places where no UCC church exists will authentically affiliate with the UCC as full members of the church and be connected with other churches.

Small churches will continue to exist and evolve, remaining the bedrock of Christian experience. The buildings and infrastructures will be different, but the small, intentional group of people committed to being faithful together will never go out of style.

Dr. Guess concluded his address by saying that life's problems and solutions are riding together on the same bus. "We must stay in love with God. This is hard- and that's why we have each other."

The Moderator made some announcements and invited us into compline worship led by the Rev. Laura Ruth Jarrett. The meeting was declared in recess at 8:55 PM.

Saturday, June 16, 2012

The Moderator called the meeting to order at 11:30 AM. She introduced Mr. Wefald, who led the gathering in song.

The Moderator made announcements and reviewed procedures for discussions of proposed resolutions. She invited the group into a time of discernment, with a reminder that Annual Meeting is worship. This was followed by a period of Speakouts.

Dr. Antal was invited to deliver the State of the Conference message. He spoke of envisioning new possibilities and living as if one has achieved them. He referenced Diana Butler Bass's assertion that we are living in the midst of the fourth great transformation of Christianity. The early Christians realized that from hope comes power- the power to turn the world upside down (Acts). Dr. Antal spoke of engaging transformative hope and harnessing transformative power. He lifted up ways in which the Conference is engaged in a ministry of transformation,

particularly through the Pastoral Excellence Program (PEP) and Super Saturdays. He lifted up Associate Conference Minister Susan Dickerman for her efforts on behalf of PEP. He lifted up the UCC Open and Affirming (ONA) movement, which started in Massachusetts, and the fact that 10% of all UCC ONA churches are in Massachusetts. He spoke about the Crossroads program to help struggling churches implement bold decision to move into a new future.

Dr. Antal stated that the key to being a vital congregation is revealed through three questions: 1) Who are we today? 2) Who is our neighbor? 3) Who is God calling us to be and become? He spoke about the hope of continuing to fund Hispanic Ministries in Massachusetts through designated contributions from local church budgets.

As a third example of transformative ministry in Massachusetts, Dr. Antal offered MACUCC's commitment to the environment. Our Conference's environmental ministries are impacting the denomination. Further, Dr. Antal believes that the need to work together to prevent irreversible climate change will overcome denominational divisions. Transformation is being lived out in local churches, among churches, and transcending denominational boundaries. Some of these transformations are impacting the whole of the Church. Giving to the wider UCC enables this weaving of connection as well as the ability to discern and describe the horizons to which our Still Speaking God calls us. The present time is no less urgent than that of the early Christians. Dr. Antal spoke of Martin Luther King's example as a model which sustained and gave hope to him and others who were arrested in Washington DC last year while protesting the proposed construction of the Keystone Pipeline. Dr. Antal concluded by saying that the church will be blazing new paths and seeking the reconciling word of God in its own age.

The plenary session continued with a song break and more Speakouts.

Next, the Moderator called Mr. Walter Kreil, Conference Treasurer, and Mr. Rick Lawrence, Assistant Treasurer, to present the budget. Mr. Kreil, whose term is coming to a close, thanked the Conference for the opportunity to serve for the past 6 years. He said that the proposed budget contains two shifts in current practices. First, grants from the Lilly Foundation will no longer be supporting the Pastoral Excellence Program. Core elements of the program will be funded using "bridge" funds set aside for this purpose in the short term, and through the Sustaining Pastoral Excellence Endowment Campaign (SPEEC) in the longer run. Second, Hispanic Ministries will be funded through local church designated giving.

Mr. Lawrence called attention to the budget as outlined in the Advance Materials. The anticipated income is \$2,182,800 with expenses of \$2,233,300 and a transfer of \$50,500 from operating reserves to achieve a balanced budget. 79% of the money to support our budget comes from Our Church's Wider Mission (OCWM) Basic Support and Fellowship Dues. The Board is proposing that the Mass. Conference retain 47% of Basic Support monies collected and share 53% with the national setting. The Board further proposes that Fellowship Dues be set at \$17.60 per local church member for 2013.

Mr. Kreil recalled that, in recent years, delegates have expressed concerns about the longstanding Conference practice of raising revenue through Fellowship Dues. He noted that membership is becoming a less relevant measure of church participation, that the Dues system provides

churches with an incentive to keep reported membership as low as possible, and that theologically-based stewardship practices call for proportional, rather than per-member, giving. The Finance Committee of the Board has considered this matter extensively, and is interested in testing the concept of a “fair share contribution” based on a congregation’s prior year pledges and offerings, as a possible alternative to Dues. Conversation on this possibility began at the Budget Hearing and will continue throughout the year. Mr. Kreil urged the participation of local church leaders in this process. He then noted that the Board urged the adoption of the 2013 budget as proposed.

The plenary session paused for lunch at 12:37 PM.

Following a song and more Speakouts, the Moderator called Dr. Antal to recognize those who serve the wider United Church of Christ on boards and committees in the national setting, as well as clergy who were ordained since the last Annual Meeting and clergy new to the Massachusetts Conference. Dr. Antal thanked Dr. Ben Guess and Elizabeth Clement of UCC Financial Development Ministries for attending the meeting.

Dr. Antal next introduced the Rev. Ms. Laura Everett, Executive Director of the Massachusetts Council of Churches, who brought greetings from that organization. She was joined by three members of their board, the Rev. Dr. William Birdman, Ecumenical Officer of the Episcopal Diocese of Western Massachusetts, the Rev. Mr. James McPhee, Director of Connectional Ministries to the New England Conference of the United Methodist Church, and Mr. Dick Harter of the Massachusetts Conference of the United Church of Christ. Ms. Everett spoke of the need to work across denominational boundaries to accomplish mutual goals.

The moderator invited the Revs. Doreen Oughton, Cynthia Maybeck and Brad Watters to report on work done over the last year to implement the resolution on anti-racism adopted at the previous Annual Meeting. They talked about the Doctrine of Discovery, which was the basis for the slave trade, colonization and genocide in the name of Christianity. This “law” is still being used in making federal court decisions pertaining to the treaty rights of Native Americans. They mentioned the highly effective training program offered by the Conference to white people who want to learn to be anti-racist allies, which is one outcome of last year’s resolution. They invited all present to join the Task Force on Anti-Racism in continuing this work.

Ms. Sue Dickerman, Associate Conference Minister for Leadership Development, along with the Revs. Wendy Miller and Terry Martinson of the Commission on Leadership Development, were called to the podium to provide an update on the Sustaining Pastoral Excellence Endowment Campaign (SPEEC). The presentation began with a lively song from the PEP Festival Choir. Ms. Dickerman described the Pastoral Excellence Program and thanked the 90 facilitators who have participated in leading peer groups since the program was initiated 10 years ago.

Associate Conference Minister for Stewardship Andy Gustafson was introduced to talk about the results of a Lilly Endowment survey which demonstrates the effectiveness of the Pastoral Excellence Program. In churches where the pastor has been involved in a peer support and accountability group, youth ministries have improved, community service has increased, and congregations have grown. He reported on the success of SPEEC over the past year, the first of

a 5 year campaign, and asked for support, saying \$934,471 had been raised thus far, 27% of the campaign goal.

Mr. Dick Harter, the outgoing chair of the Board of Directors, next gave his report. He stressed that the Conference is not a staff or buildings, but the congregations and clergy, and that that the Board is “from among us and elected by us”. And, he said, “we are changing”. He asked people to read about the Board’s work in the Annual Report. He mentioned two projects in particular: strengthening the effectiveness of commissions and task forces and increasing the communication and cooperation among them; and, reviewing the financial base of the Conference and working toward a significantly revised revenue stream. He asked people to get involved, go to Super Saturdays, join or start new task forces, support the Pastoral Excellence Program and “keep love’s banner floating o’er you.”

Mr. Kill then led the group in prayer, and the Moderator reminded those gathered of the Standing Rules governing debate.

The first action considered was a proposal for changes to the bylaws. The Rev. Mr. Ray Medeiros reported on the discussion at the hearing on the proposed bylaw changes. Ms. Martha Crawford, the Board’s liaison to the Volunteer Development Committee, was invited to move the adoption of the first bylaw change. The motion was seconded and adopted.

Bylaw Change 12-AM-04	<i>The 213th Annual Meeting of the Massachusetts Conference of the United Church of Christ amends Section 2 of Article VI of the bylaws (Appendix B).</i>
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The Rev. Ms. Sally Norris on behalf of the Program Committee moved the second bylaw change. The motion was seconded and the Rev. Ms. Wendy Miller was invited to speak to the motion. Following several questions, the bylaw change was adopted.

Additional Bylaw Change 12-AM-05	<i>The 213th Annual Meeting amends the bylaws of the Massachusetts Conference of the United Church of Christ by removing Article VII. The 213th Annual Meeting charges the Board of Directors to bring to the 214th Annual Meeting a recommendation regarding a possible further bylaw amendment to define a structure for broad implementation of the ministries of the Conference within guidelines and budget established by the Board of Directors and the Annual Meeting.</i>
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The Vice-moderator then took the podium and invited Mr. Andy Gustafson to present stewardship awards to “5 for 5” churches. Mr. Gustafson showed a video about Our Churches’ Wider Mission. He then presented awards for top per-member giving to each of the “5 for 5” components as follows: the United Parish of Auburndale (for giving to Basic Support), First Congregational UCC in Chatham (One Great Hour of Sharing), West Parish Church of Andover (Neighbors in Need), the Second Church in Newton, UCC (Strengthen the Church), and the First Congregational Church of Rockport (Christmas Fund). Mr. Gustafson asked those gathered to give themselves a round of applause for all the gifts they have generously made.

Following a song break, the Moderator invited consideration of the proposed action to ratify UCC constitutional changes approved by the UCC General Synod in 2011. These changes, which relate to a unified governance structure for the national setting of the church, must be ratified by 26 Conferences in order to take effect. The Rev. Ms. Emelia Halstead reported on the hearing related to this action. Mr. Harter and the Rev. Ms. Jennie Barrett Siegal were invited to move the motion and speak to it. After a brief discussion, the proposal was adopted.

UCC Constitutional Changes 12-AM-06	<i>The 213th Annual Meeting of the Massachusetts Conference of the United Church of Christ affirms the amendments to the Constitution of the United Church of Christ as voted by the Twenty-eighth General Synod on July 4, 2011.</i>
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The Vice-moderator invited Ms. Donna Collins to provide an update on Hispanic Ministries on behalf of the Evangelism and Vitality Commission. She introduced the Rev. Mr. Jonathan Goodell, who reported on the receipt of a grant from the Carpenter Foundation to help sustain Hispanic Ministries. Mr. Goodell went on to describe the work of the Rev. Mr. Cesar de Paz and his success at planting new churches, including those in Lowell, Jamaica Plain and Worcester. He asked for support of this ministry.

The Moderator returned to the podium and invited the Rev. Ms. Ann Cabbage, manager of the hearing on the budget, to report on that hearing. Mr. Kreil and Mr. Lawrence were invited to move the three budget-related actions. Mr. Lawrence moved the action on the OCWM retention rate, which was seconded and adopted.

Basic Support Retention Rate 12-AM-07	<i>The 213th Annual Meeting of the Massachusetts Conference of the United Church of Christ determines that 47% of OCWM Basic Support received in 2013 be retained by the Conference.</i>
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Mr. Lawrence then moved the action on Fellowship Dues. The motion was seconded and adopted.

Fellowship Dues 12-AM-08	<i>The 213th Annual Meeting of the Massachusetts Conference of the United Church of Christ sets 2013 Fellowship Dues at \$17.60 per church member as reported December 31, 2012.</i>
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Mr. Kreil moved the adoption of the operating budget as proposed. Following the seconding of the motion, questions from the floor were addressed. The budget was adopted.

2013 Income and Expense 12-AM-09	<i>The 213th Annual Meeting of the Massachusetts Conference of the United Church of Christ adopts a 2013 budget with income of \$2,182,800, expenses of \$2,233,300, and a transfer from operating reserves of \$50,500.</i>
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The Rev. Mr. John White reported on the hearing related to the proposal to update the existing Open and Affirming (ONA) resolution to include all gender identities. Two friendly

amendments resulted from this hearing. Ms. Kathie Carpenter moved that the amended resolution be adopted. It was seconded and Ms. Carpenter spoke to the question, stating that the resolution would bring the 1984 resolution into agreement with the language of a recent General Synod resolution by incorporating the terms “transgender,” “gender identity” and “gender expression” into the wording. A proposed amendment to add the word “heterosexual” to the list of identities expressly welcomed was defeated. A proposed amendment to add the word “youth” to a statement about “children and adults of all identities” was adopted. A proposed amendment to strike the words “lesbian, gay, bisexual and transgender” from the resolution and was rejected. A final proposal to add the word “including” and remove the parentheses from the specific identities welcomed was adopted and the resolution was passed by the delegates.

Resolution to Update ONA Resolution 12-AM-10	<i>The 213th Annual Meeting of the Massachusetts Conference of the United Church of Christ adapts the amended Resolution to Update the Massachusetts Conference’s 1984 Open and Affirming (ONA) Resolution to include Gender Identity and Gender Expression (Appendix C).</i>
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Ms. Betty Ayres, moderator of the hearing on the Clergy Compensation Guidelines, addressed the assembled body. The Rev. Mr. Terry Martinson proposed the adoption of the proposed guidelines. The motion was seconded, spoken to by Rev. Martinson, and passed without discussion.

2012 Clergy Compensation Guidelines 12-AM-11	<i>The 213th Annual Meeting of the Massachusetts Conference of the United Church of Christ adopts the 2012 Guidelines for Local Church Personnel and Search Committees for Clergy Compensation and Professional Expense Reimbursement (Appendix D).</i>
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Ms. Ayres and her husband, Mr. Rick Kretschmar, made a presentation on the work of the Board of Ministerial Aid to benefit pastors in need. The final round of Speakouts followed.

The Moderator thanked the delegates and announced that next year’s Annual Meeting will host the Rev. Dr. Robin Meyers of Mayflower UCC in Oklahoma City as keynote speaker. She invited Vice-moderator Ian Holland to return to the podium to deliver the final report of the Business Committee. Mr. Holland reported that the final count of participants was: 415 delegates, 46 visitors, and 53 others for a total of 514 people.

The Vice-moderator announced that the meeting had accomplished all of the business before it. Minister & President Jim Antal was called on. He expressed gratitude to the Moderator and Vice-moderator, and to those Board members concluding their service with this Annual Meeting: Ms. Vilma Thompson, the Rev. Dr. Debbie Clark, and Mr. Walter Kreil.

Ms. Nancy Lawrence, chair of the Annual Meeting Planning Committee, thanked all of the delegates for their participation and thanked the Planning Committee. She particularly thanked the Revs. Wendy Vander Hart and Don Remick for staffing the committee; Revs. Kelly Gallagher and Ian Holland for serving as Moderator and Vice-moderator; the Rev. Tony Kill for serving as Chaplain; the members of the Business Committee; support staff member Ms. Jane Logee; and the worship committee. She thanked the Rev. Laura Ruth Jarrett for spending time

with and photographing the 50 year ordinands. Mr. Holland thanked Ms. Lawrence, as well as Mr. Werner Greisshammer, Associate for Communications Tiffany Vail, Mr. Ian Tosh, Mr. Eric Wefald, and Mr. Don Remick.

Mr. Remick and Mr. Wefald were invited to close the meeting in song, word and prayer, which they did with eloquence.

The moderator declared the meeting adjourned at 5:23 pm.

Willie Sordillo, recorder

Martha Crawford, secretary

**Appendices to the Minutes of the 213th Annual Meeting
of the Massachusetts Conference, United Church of Christ
June, 15-16, 2012**

Appendix A: Consent Calendar

1. The 213th Annual Meeting adopts the Order of Time and Events as printed on page two of the Annual Meeting delegate packet.
2. The 213th Annual Meeting grants Honorary Delegate status, with voice but not vote, to the following persons: Ms. Kathie Carpenter, Ms. Sylvia Ferrell-Jones, **The Rev. Dr. J. Bennett Guess**, Mr. Diego Torres, and the Rev. Mr. Eric Wefald.

Appendix B: Vote to Amend MACUCC Bylaws

Article VI of the Bylaws of the Massachusetts Conference governs the nomination of individuals to the Board of Directors. It specifies that the Board will have sixteen “members at large” in addition to the officers of the Conference. Currently, it stipulates that “members at large shall be nominated so that each Association is represented by at least one director and no area has fewer than three directors.”

As Associations have become smaller, the Volunteer Development Committee has at times been unable to secure a nominee with relevant gifts and interests from each Association of the Conference. Despite the Committee’s persistent and diligent efforts, there have been several extended Board vacancies in recent years. Also, the current Bylaws make no mention of any qualifications for Board service other than Association membership.

The Board of Directors therefore proposes to retain the requirement for area representation while allowing slightly more flexibility as to Association, and to add a reference to relevant expertise. Specifically, the Board of Directors recommends to the 213th Annual Meeting:

“The 213th Annual Meeting of the Massachusetts Conference of the United Church of Christ amends Section 2 of Article VI of the Bylaws as presented.”

Note that, if each of five areas has at least three members, only one area at a time could ever have an extra member at large (15 + 1 = 16). The proposed change is shown below. Article VI in its entirety may be found at

<http://www.macucc.org/pages/detail/2144#VI>.

Article VI: BOARD OF DIRECTORS

1. Composition

The Board of Directors shall consist of the officers of the Conference and sixteen (16) members-at-large. Members-at-large shall be nominated based on relevant expertise as delineated in the current volunteer job description for members of the Board of Directors.

Members-at-large shall be nominated so that no Area shall have fewer than three directors. To the extent possible, members-at-large shall be nominated so that each Association is represented by at least one director.” ~~The members-at-large shall be nominated so that each Association is represented by at least one director and no Area has fewer than three directors.~~

Appendix C: Resolution to Update the Massachusetts Conference’s 1984 Open and Affirming (ONA) Resolution to include Gender Identity and Gender Expression

WHEREAS, the Apostle Paul said that, as Christians, we are many members, but we are one body in Christ (Romans 12:4), and Jesus calls us to love our neighbors as ourselves (Mark 12:31) without being judgmental (Matthew 7:1-2) nor disparaging of others (Luke 18:9-14) (text from 1985 GS ONA Resolution); and

WHEREAS, the 1984 Annual Meeting of the Massachusetts Conference adopted the first ever Open and Affirming Resolution in the whole United Church of Christ, calling on churches to welcome and affirm lesbian, gay and bisexual people, and include them fully in the life, ministry and employment of the UCC, and thereby became the first Open and Affirming (ONA) Conference in the UCC (pre-dating the ONA Program); and

WHEREAS, the UCC General Synod adopted resolutions, in 1985, calling on UCC churches and entities to be Open and Affirming to lesbian, gay and bisexual persons, and, in 2003, calling on churches and entities to affirm the ministries and gifts of transgender persons and to advocate for their civil and human rights; and

WHEREAS, The UCC Coalition for Lesbian, Gay, Bisexual and Transgender Concerns has had a policy since July 2010 that all churches and settings applying for an ONA listing shall include the wording “gender identity and gender expression” (or “transgender”) in addition to “sexual orientation” (or “lesbian, gay, bisexual”) in their ONA covenants in order to be designated as Open and Affirming; and

WHEREAS, The UCC Coalition encourages all current ONA churches and settings with Open and Affirming covenants that currently include only lesbian, gay and bisexual persons to revise their ONA covenants to include “persons of all gender identities and gender expressions” or “transgender persons”; and

WHEREAS, given that the Massachusetts Conference is an Open and Affirming Conference (one of 16 Conferences in the UCC) by virtue of its having adopted an ONA resolution, and that it has historically been a leader in the ONA movement nationally, and that it currently has over 10% of the national total of ONA churches, it again has the opportunity to be a leader in the ONA movement by updating its welcome to include transgender persons;

THEREFORE, BE IT RESOLVED, that the 213TH Annual Meeting updates its 1984 *Resolution on Calling on United Church of Christ congregations to Declare Themselves Open and Affirming* to include children, youth and adults of all gender identities and gender expressions as well as lesbian, gay and bisexual persons; and

BE IT FURTHER RESOLVED, that the 213TH Annual Meeting encourages all congregations of the Massachusetts Conference which have declared themselves Open and Affirming to revise their ONA covenants to include the full welcome and affirmation of persons of all gender identities and gender expressions, and to share their revised ONA covenants with The UCC Coalition for Lesbian, Gay, Bisexual and Transgender Concerns; and

BE IT FURTHER RESOLVED, that the 213th Annual Meeting encourages all congregations of the Massachusetts Conference which have not yet declared themselves to be Open and Affirming to prayerfully consider becoming Open and Affirming congregations, and to welcome people of all sexual orientations, gender identities and gender expressions, including lesbian, gay, bisexual and transgender, into community, membership, ministry, full participation and employment.

Proposed by the Commission on Mission and Justice Ministries; developed by the MA Conference Open and Affirming Ministry Team

Previous Massachusetts Conference and United Church of Christ Resolutions addressing Open and Affirming:

- MA Conference Resolution Calling on United Church of Christ Congregations to Declare Themselves Open and Affirming, adopted by MA Conference Annual Meeting, June 16, 1984
- 15th UCC General Synod Resolution Calling on United Church of Christ Congregations to Declare Themselves Open and Affirming, Adopted on July 2, 1985
- 24th UCC General Synod Resolution Affirming the Participation and Ministry of Transgender People within the united Church of Christ and Supporting their Civil and Human Rights, Adopted on July 15, 2003

Appendix D: 2012 Guidelines for Local Church Personnel and Search Committees for Clergy Compensation and Professional Expense Reimbursement

1 The 213th Annual Meeting of the Massachusetts Conference of the United Church of Christ,
2 concerned with the growth of its churches and the compensation of its ordained leaders,
3 recommends that all congregations meet the goals as outlined in *Guidelines for Clergy*
4 *Compensation*. The guidelines apply to all full-time and part-time pastors, associates and
5 assistants, both settled and interim.

6 Because the pastor of a church is required by the Associations of the Massachusetts Conference,
7 United Church of Christ to be a highly educated and trained professional, most hold at least a
8 masters degree, the salary and housing package for pastors should be congruent with the
9 compensation of other similarly trained professionals in the community. The total compensation
10 package could be considered at least equal to that of professionals requiring three or more years
11 of post graduate training, such as school principals, and show consideration for years of service,
12 special skills and training, and natural aptitude. The federal tax structure is unique for clergy,
13 and the compensation package should be designed in such a way as to maximize the pastor's
14 income.

15 The expectation for clergy to be available 24-7, to work many evenings in order to accommodate
16 the schedules of the many volunteers who serve our churches, and to serve the communities in
17 which they serve in a variety of capacities all place enormous demands upon our clergy. The
18 work schedules and compensation packages of local pastors should implicitly acknowledge these
19 expectations and be healthy for the pastor and for the church. That would require a *balance of*
20 *time* spent in the church's ministry and time spent with family and friends -- a *balance* of work and
21 recreation, a *balance* of exercising the body and the mind, a *balance* of care of others and care for
22 self, including time for personal devotions. When a pastor has a spouse/partner, the congregation
23 should not expect the spouse/partner to work for the church.

24 Clergy operate within broadly accepted expectations on the part of the congregation they serve
25 and the community in which they serve. They often help people through the most difficult
26 moments of their lives. They are called upon to lend stability in the midst a community's
27 turbulence. They help families celebrate their joys and console them in their sorrows. Unlike
28 many caring professions, the pastoral call is unique. Pastors build deeply personal relationships
29 with the congregations and communities they serve: hence the need for clergy compensation to
30 recognize these expectations and relationships through appropriate and equitable levels of salary
31 and benefits.

32 Some churches, because of their smaller membership and/or financial constraints, may be unable
33 to provide an adequate compensation package for full time pastoral service. They are
34 encouraged to meet with MACUCC staff to review their situation. They may consider creative
35 options, such as calling a part-time, bi-vocational pastor or sharing a pastor with another

1 congregation in the area in order to combine resources to offer adequate compensation. A
2 congregation should not expect a pastor to work full time for part-time compensation.

3 Finally, in order to recognize both the changing nature of a clergyperson's financial and family
4 situation, along with the dynamics of the overall economy, local churches should thoroughly
5 review on a yearly basis all aspects of the salary and benefits package and should modify the call
6 agreement or contract as both the congregation and the pastor mutually deem appropriate.

7 **Organization of this Compensation Guideline Package**

- 8 • **Part 1:** Cash Salary and Housing Compensation. This will include a table for cash
9 salary based upon congregation size and the number of years ordained experience.
10 Housing compensation will include a parsonage with housing equity or a housing
11 allowance.
- 12 • **Part 2:** Benefits. This section will describe the Social Security offset and a benefits
13 plan, including health insurance, dental and vision insurance, flexible spending accounts,
14 life insurance, disability, and recommended policies for leave.
- 15 • **Part 3:** Accountable Reimbursement Plan: Describes reimbursable expenses to sustain
16 the pastoral office. *These shall not be counted as part of a pastor's compensation.*
- 17 • **Appendix A:** Four scenarios describing pastoral compensation in a local church budget.
- 18 • **Appendix B:** UCC Pension Boards Health and Dental Plan Rates for 2012 for the
19 Massachusetts Conference.
- 20 • **Appendix C:** Continuous Professional Development for Clergy
- 21 • **Appendix D:** Additional resources

22 **Be it resolved that the 213th Annual Meeting recommends:**

- 23 1. Churches pay at least the minimum entry-level cash salary according to the following table
24 for a full-time senior / sole pastor or associate pastor. The basic cash salary is the amount of
25 actual dollars paid to the minister. Cash salary does not include housing, utilities,
26 allowances, benefits, Social Security, or reimbursable expenses.
- 27 2. Associate / Assistant Pastors: These clergy compensation guidelines apply to all pastors
28 engaged in full-time ministry. Associate/Assistant Pastors should receive 80% of the
29 Senior Pastor's salary, depending on position descriptions, scope of responsibility, length
30 of service, experience and years in ministry
- 31 Part Time Senior and Associate Pastors: The basic cash salary for part time pastors should
32 be determined by a percentage of the full time package pro-rated by the percentage of full-
33 time work.
- 34 Interim Pastors: Compensation and benefits for interim pastors should be comparable to that
35 of the settled pastor. The guidelines in this resource are recommended to a church and
36 interim candidate in negotiating the terms of call. Should the number of hours differ between
37 the settled pastor and the contracted interim pastor, compensation should be adjusted
38 accordingly.

- 39 2. Churches provide either:

- 1 a. a PARSONAGE or
- 2 b. a CASH PACKAGE sufficient to allow the minister to buy or rent, furnish and
- 3 maintain a median-priced house in the church's community
- 4 3. Full benefits and professional expenses be provided, as listed below; benefits and
- 5 professional expenses, including expenses associated with clergy professional
- 6 development, participation in Clergy Communities of Practice, and sabbaticals are *not* to be
- 7 considered part of the clergy person's compensation, but are part of the professional costs
- 8 of having a well trained ordained minister, growing in faith, leadership and pastoral
- 9 leadership in service with your local church
- 10 4. Churches already at or above the minimum and also fully providing all benefits and
- 11 professional expenses as outlined below give at least a cost of living increase and consider
- 12 a merit increase also
- 13 5. The work schedule of local pastors be a maximum average of 40-50 hours per week (also
- 14 known as 1.0 FTE, where FTE means Full Time Equivalent) with no more than 3 evenings
- 15 in a given week; in addition, pastors take 2 days off per week. Occasionally, exigencies,
- 16 such as funerals, a family crisis, or a congregational emergency, do happen that will require
- 17 a pastor to exceed this maximum average. In those cases, pastors should be given
- 18 compensatory time off within a reasonable time after incurring this extra time.
- 19 6. *Massachusetts Conference of the United Church of Christ local churches are urged to*
- 20 *complete the UCC Annual Yearbook Report so that more accurate information about*
- 21 *clergy compensation can be compiled. This report should be submitted to the Conference's*
- 22 *Registrar by the end of January each year.*

23 **Part 1: Cash Salary Ranges and Housing Compensation**

24 *The cash salary ranges do NOT include housing, benefits, professional or any other expenses. In*

25 *calculating years of ordained experience, churches may wish to include other relevant life and*

26 *work experience.*

Number of Members	Years of Ordained Experience					
	0-3		4-10		+10	
0-150	\$31,562-	\$46,218	\$33,727-	\$49,966	\$36,226-	\$53,712
150-300	\$31,562-	\$48,716	\$35,601-	\$52,776	\$38,723-	\$57,461
300-500	\$31,562-	\$51,215	\$38,723-	\$57,462	\$44,969-	\$66,204
500-1000	\$31,562-	\$54,963	\$42,472-	\$63,081	\$51,205-	\$76,197
+1000	\$31,562-	\$56,211	\$46,218-	\$68,703	\$57,461-	\$85,567

27

28 Note: The cash compensation is based upon actual clergy salaries over the previous three years, during which time

29 recommended cash compensation has been unchanged, plus a 3% increase for this year. Please note that a recent

30 survey of Conference clergy compensation found 49% of the responding clergy did not receive any cash salary

31 increase last year.

32

1 **Housing**

2
3 Churches provide either:

- 4 a. a **PARSONAGE** with a furnishings allowance, all utilities, and an *equity development*
5 *plan (at least 5% of the annual cash salary)* which will ensure the pastor has housing
6 assets in retirement; or
- 7 b. a **CASH PACKAGE** sufficient to allow the minister to buy or rent, furnish and
8 maintain a median-priced house in the church's community; the *minimum* cash package
9 should be no less than 1 percent per month of the value of a median-priced home in the
10 community. This figure covers the costs for a 30-year, fixed rate mortgage, at 5 percent
11 interest, with a five percent down payment, along with other associated housing costs:
12 furnishings, property taxes, maintenance, insurance, etc.

13 For example:

14 *At the low end of the housing market, if a median-priced house in a community is
15 \$150,000, the church's minimum cash package for housing would be \$1,500 per month,
16 or \$18,000 per annum.

17 *At the mid-level of the housing market, if a median priced home in a community is
18 \$300,000, the church's minimum cash package for housing would be \$3,000 per month,
19 or \$36,000 per annum.

20 *At the high level of the housing market, if a median priced home in a community is
21 \$500,000, the church's minimum cash package for housing would be \$5,000 per month,
22 or \$60,000 per annum.

23 **Part 2: Benefits**

24 **1. SOCIAL SECURITY ALLOWANCE**

25 Since clergy are treated as self-employed for social security purposes, pastors must pay
26 the current 15.3% on the cash salary plus housing allowance or on cash salary plus the
27 fair market rental value of the parsonage plus utilities. Therefore it is recommended that
28 churches pay 7.65% of the pastor's salary plus housing allowance or, where a parsonage
29 is provided, 7.65% of fair market rental value plus cost of utilities for social security.
30 This is taxable income which must be reported on a clergy person's tax returns.

31 **2. BENEFITS**

32 The various benefit plans of the UCC are designed to assist in financial security during
33 years of ministry and years of retirement. The terms of the benefit plans are not easily
34 summarized and the following comments are not the full and official plan. For a more
35 complete explanation of the plans, please consult the Pension Boards. You may reach
36 them at 1-800-642-6543, Option 6 or visit their web page at www.pbucc.org.

37 **a. Annuity**

38 The Annuity Plan for the United Church of Christ provides a retirement account plan
39 that allows for pre-retirement accumulation of assets used to provide a lifetime
40 annuity income in retirement. Minimum contribution is of 14% of base salary plus

1 housing (or minimum of 14% of 130% of base salary if parsonage is provided).
2 Deposits are made on a quarterly basis.

3 Members of the Annuity Fund have the opportunity to make personal contributions
4 to enhance their retirement security.

5
6 **b. Life Insurance and Disability Income (LIDI) Benefit Plan**

7 This coverage is available at a premium of 1.5% of the salary basis to ministers.
8 Such coverage is highly recommended because it provides:

- 9 1) Short term benefits which replace 60% of salary and housing allowance after 30
10 days of disability, continuing for 5 months.
- 11 2) Long-term disability benefits that are payable after 6 months and replace 60% of
12 salary and housing allowance, make annuity contribution of 7% and pay 100% of
13 health premiums for those who were participating in the plan at the time of
14 disability.
- 15 3) Term life insurance on a minister's life to insure that survivors have some
16 financial protection in the event of the minister's death.

17 Members of the LIDI plan have the opportunity to purchase additional term life
18 insurance for themselves and their dependents at favorable group rates.

19 **c. Medical/Dental Benefits Plan**

20 Clergy who work at least 20 hours/week are eligible to participate in the UCC
21 Medical and Dental Benefits Plan. (For employees in their first employment
22 relationship with the UCC, application for Medical coverage must be made during
23 the first 90 days of employment. Application after the 90-day period requires the
24 submission of a Statement of Health to an independent underwriter who will
25 determine whether the individual can be admitted to the Medical Plan. When a new
26 employee application is made within the first 90 days of initial UCC employment,
27 coverage is automatic and no medical underwriting is applied. Clergy who are
28 participating in the Health and Dental Plans continue their coverage uninterrupted as
29 they move from one church to serve another.)

30 Optional Vision benefits may be purchased by either the employer or employee.

31 **d. Flexible Spending Accounts**

32 There will be a tax savings for the pastor if a Flexible Spending Account is
33 established into which the pastor may designate pre-tax deductions from his/her
34 salary be deposited. The amount designated does not add to the pastor's
35 compensation expense for the church. Upon presentation of proper documentation
36 for certain medical and dependent care expenses, those amounts are reimbursed to
37 the minister tax-free. Following a modest set-up fee, the UCC Pension Boards will
38 administer such a plan at no monthly cost for participants in the UCC Health
39 Benefits Plan. As an alternative, the local church may administer such a plan itself,
40 but must be careful to follow all the pertinent regulations.

1 **e. Holiday and vacation time**

2 Usual holidays (or compensation time) and at least four weeks paid vacation per
3 year. The pastor shall have freedom from all pastoral responsibilities during this
4 time.

5 **f. Continuing Education**

6 Churches should encourage their pastors to take two weeks of paid continuing
7 education leave, including weekends, each year.

8 **g. Sick time**

9 Paid sick time accumulates at a rate of one day per month up to thirty days. Sick
10 time beyond thirty days should be treated as Short-term disability and paid at half of
11 the cash compensation rate. Short-term disability will continue for 22 weeks at which
12 time, if the pastor is still disabled, the pastor will be eligible for long-term disability.
13 During the 30-day waiting period and the 22 weeks of short-term disability, the
14 church would be expected to pay Health, Dental, Annuity, and Insurance
15 contributions. Parsonage use should be continued for at least three months and
16 thereafter be negotiated.

17 **h. Parental leave, including for adoption.**

18 Provisions should be made for clergy, male and female, at the birth of a child or at
19 adoption, for a minimum of twelve weeks at full salary and benefits. In all instances,
20 flexibility should be allowed for up to six months during this important time of
21 family adjustment and change.

22 **i. Personal/Compassionate Leave:**

23 Allowance should be made for the pastor to be with his or her immediate family at
24 times of special celebrations such as weddings or graduations and at times of
25 personal emergency or unusual family responsibility. Paid personal leave would
26 normally be limited to a period of five to seven days per year, except where
27 compassion dictates further extension.

28 **j. Death:**

29 In case of clergy death, churches should provide salary, housing and all benefits to
30 the spouse or partner and family for three months. This includes continued use of
31 the parsonage and other expenses, such as moving should be considered on an
32 individual basis in consultation with conference, regional or association staff.

33 **Part 3: Accountable Reimbursable Plan**

34 Tax law allows deduction of business expenses on Schedule A only after the minister has
35 spent more than 2% of family adjusted gross income on such expenses. *THEREFORE* it is
36 important that a church establish an “Accountable Reimbursement Plan” which will
37 reimburse or pay directly all costs which the pastor incurs for “doing business” for the
38 church, so that the pastor is not paying income tax for church expenses. These should
39 include but not be limited to:

40 **a. Auto reimbursement** – for use of a personal car at current IRS rate *plus* tolls and
41 parking, or an automobile provided by the church

42 **b. Business expenses** – other travel, meetings, professional subscriptions, and all other

1 business expenses allowed by the IRS. This amount should be at least \$1500 per year.

2 **c. Continuing education time and expense** – participation in a Clergy Community of
3 Practice; regular time for supervision or mentoring; two weeks away from daily ministry
4 tasks focused on practical, future-oriented and renewing professional development
5 activities (Note Continuing Education Leave, above); and time devoted to visioning,
6 spiritual development and skill building with lay leaders and teams¹

7 **d. Sabbatical time and expense** – Three months full time sabbatical leave every 5-7 years,
8 with proportionate savings earmarked each year to provide for pastoral coverage for the
9 sabbatical period.² This leave is exclusive of vacation.

10
11 *Note: Auto reimbursement, business expenses, and continuing education time and expenses*
12 *should be reimbursed upon receipt of vouchers submitted by the pastor.*

13 For more detail see the draft *Continuous Professional Development for Clergy Guidelines*.

¹ Continuing Professional Development expenses can be estimated at 1.5% of the clergy person's salary and housing expense. In some cases, local churches may have one budget line item shared by several called ministers, and when planned well, this can promote learning across a ministerial team.

² Best practices indicate that sabbaticals provide rich opportunities for both the local church and the clergyperson to renew, recommit and refocus their ministries. When carefully planned, these occasional interludes foster healthy long term pastorates in vital churches. Therefore we recommend that churches earmark 1/5th to 1/7th of the expected expense of clergy coverage each year, so the church is served by a pastor well suited to supporting growth in faith and mission during the church's sabbatical time.

Appendix A of Compensation Guidelines: Scenarios

For reference the following are examples of clergy compensation (salary, housing, and benefits) for different situations as well as the total amount of money to fund the pastoral office, which is clergy compensation plus expenses. Housing costs for these examples will be \$300,000.³ Each example also assumes the 2012 UCC health insurance plan (A) for a family and includes dental and vision coverage. The pastor is 42 years old and has a spouse and two children living at home.

The following describe different situations:

- A** Ordained experience: 20 years. Membership size: 550 members. No. of FTE: 1.0
- B** Ordained experience: 12 years. Membership size: 200 members. No. of FTE: 1.0
- C** Ordained experience: 8 years. Membership size: 160 members. No. of FTE: 1.0
- D** Ordained experience: 2 years. Membership size: 75 members. No. of FTE: 0.50

	Situations (see above for description)			
	A	B	C	D
Cash Salary and Housing				
Cash Salary	57,575	46,691	37,309	15,912
Housing Allowance (for those not in parsonage)	36,000	36,000	36,000	18,000
Total (Cash Salary and Housing Allowance)	93,575	82,691	73,309	33,912
Benefits				
Annuity (Salary + Housing) x 14%	13,101	11,577	10,263	4,748
Life insurance and Disability (Salary + Housing) x 1.5%	1,404	1,240	1,100	509
Medical Insurance, including dental and vision	20,577	20,577	20,577	10,289 ⁴
Social Security Offset ⁵ (Salary + Housing) x 7.65%	7,158	6,326	5,608	2,594
Total Benefits	42,240	39,720	37,548	18,140
<u>TOTAL COMPENSATION TO PASTOR</u>	<u>135,815</u>	<u>122,411</u>	<u>110,857</u>	<u>52,052</u>
Professional Expenses and Development				
Expenses (Professional memberships, books, journals, and sabbatical savings)	1,500	1,500	1,500	750
Continuing education (includes clergy groups, conferences, workshops) (Salary + Housing) x 1.5%	1,404	1,240	1,100	509
TOTAL PROFESSIONAL EXPENSES AND DEVELOPMENT	2,904	2,740	2,600	1,259

³ Recently cited approximate median price of a home in Massachusetts by the MA Association of Realtors

⁴ Represents the UCC Family Plan Option A with dental and vision times the number of FTE

⁵ This is taxable income which must be included with taxable wages on the W-2 form given to the pastor and reported on a clergy person's tax returns.

Administrative Cost to the Church

Mileage⁶ (5,000 miles/year @ \$0.55/mile plus
tolls and parking @ \$0.10/mile)

3,250 3,250 3,250 1,625

**TOTAL COST NEEDED TO SUPPORT
VITAL CLERGY LEADERSHIP**

141,969 128,401 116,707 54,936

⁶ This amount reflects the current IRS auto expense rate plus an estimate of tolls and parking @.10 per mile.

Appendix B of Compensation Guidelines:

UCC Pension Boards Health and Dental Plan Rates and Information for Massachusetts Conference - 2012

NOTES:

1. For 2012, the Pension Boards is introducing age-based rating (for health insurance only) for the first time. Please check the charts below carefully to determine which rates are relevant for your church.
2. Results of an actuarial study by the Pension Boards indicate that all forms of Plans B and C meet the standards for minimum creditable coverage under Mass. Law
3. Dental rates are listed in a separate table below health rates.

HEALTH INSURANCE RATES - ANNUAL, NON-MEDICARE

I. Members age 40 and over

Coverage Type	Plan A	Plan B	Plan C
<i>One adult</i>	9,129.00	7,761.00	6,243.00
<i>Two adults</i>	18,120.00	15,552.00	12,507.00
<i>One adult and child(ren)</i>	17,811.00	15,300.00	12,315.00
<i>Two adults and child(ren)</i>	19,518.00	16,419.00	13,182.00

II. Members age 35 through 39

Coverage Type	Plan A	Plan B	Plan C
<i>One adult</i>	4,839.00	4,113.00	3,309.00
<i>Two adults</i>	9,603.00	8,244.00	6,630.00
<i>One adult and child(ren)</i>	9,441.00	8,109.00	6,528.00
<i>Two adults and child(ren)</i>	10,344.00	8,703.00	6,987.00

III. Members age 30 through 34

Coverage Type	Plan A	Plan B	Plan C
<i>One adult</i>	5,295.00	4,500.00	3,621.00
<i>Two adults</i>	10,509.00	9,021.00	7,254.00
<i>One adult and child(ren)</i>	10,329.00	8,874.00	7,143.00
<i>Two adults and child(ren)</i>	11,319.00	9,522.00	7,647.00

IV. Members age 25 through 29

Coverage Type	Plan A	Plan B	Plan C
<i>One adult</i>	4,929.00	4,191.00	3,372.00
<i>Two adults</i>	9,786.00	8,397.00	6,753.00
<i>One adult and child(ren)</i>	9,618.00	8,262.00	6,651.00
<i>Two adults and child(ren)</i>	10,539.00	8,865.00	7,119.00

V. Members under age 25

Coverage Type	Plan A	Plan B	Plan C
<i>One adult</i>	3,195.00	2,715.00	2,184.00
<i>Two adults</i>	6,342.00	5,442.00	4,377.00
<i>One adult and child(ren)</i>	6,234.00	5,355.00	4,311.00
<i>Two adults and child(ren)</i>	6,831.00	5,748.00	4,614.00

Health Plan Details

I. Plan A

Deductible, In-Network:	\$300 individual; \$600 family
Deductible, Out-of-Network:	\$600 individual; \$1,200 family
Out-of-pocket Maximum:	\$2,000 individual; \$4,000 family
Coinsurance:	80% in network; 60% out of network

II. Plan B

Deductible, In-Network:	\$500 individual; \$1,500 family
Deductible, Out-of-Network:	\$1,500 individual; \$4,500 family
Out-of-pocket Maximum:	\$5,000 individual; 15,000 family
Coinsurance:	80% in network; 60% out of network

III. Plan C (New in 2004)

Deductible, In-Network:	\$1,000 individual; \$3,000 family
Deductible, Out-of-Network:	\$3,000 individual; \$9,000 family
Out-of-pocket Maximum:	\$6,000 individual; \$18,000 family
Coinsurance:	70% in network; 50% out of network

Dental Rates – Annual

Coverage Type	Rate
<i>One adult</i>	480
<i>Two adults</i>	927
<i>One adult and child(ren)</i>	942
<i>Two adults and child(ren)</i>	1,059

Appendix C of Compensation Guidelines: CONTINUOUS PROFESSIONAL DEVELOPMENT FOR CLERGY

Continuous professional development believes God is Still Speaking, and that there is always more to learn about God, God's call on our hearts, and God's plan for achieving God's reign on earth.

Clergypersons learn and grow in faith and in leadership skills through intentional study of our faith traditions, challenging give and take with colleagues in ministry, and careful examination in concert with leaders of our congregations about what they need to learn to grow together towards God's vision of peace with justice. We know robust engagement along with others is essential to learning. We walk together in covenant with God, clergy colleagues, our own local churches and other ministry sites because it is through the gifts God has granted others that our own gifts are called forth most effectively and faithfully. We listen and grow in faith together with Jesus.

The Commission for Leadership Development of the MACUCC recommends that clergy, local church leadership, and Church and Ministry Committees create a mutual plan for continuous professional development. Such a plan will be on-going, balanced, and accountable. Continuous professional development plans are cyclical in nature, moving intentionally through the stages of (1) assessment, (2) investigation, (3) investment, (4) integration and (5) reflection.

Church leaders and clergy should work together toward a more comprehensive, faithful and challenging plan for continuous professional development founded upon communication, support, invited participation, creativity, and a three to five year funding proposal.

The MACUCC encourages congregations, clergy and Church and Ministry Committees to adopt six guidelines for continuous professional development: (1) Ongoing collegial mentoring, i.e. participation in Clergy Communities of Practice or supervision for your ministry; (2) An annual minimum of two weeks intentional time away from daily ministerial tasks, focusing specifically on *practical, future oriented* and *renewing* professional development activities; (3) Devotion of an additional five to eight days per year with lay leaders, committees, teams or task forces of the local church engaging in team learning; (4) Participation in at least one dimension of the wider church, i.e. conference-sponsored colloquies; (5) Participation in a periodic support consultation with your Association Committee on the Ministry, and; (6) A sabbatical every five to seven years, carefully prepared for and funded by the local church. Information about sabbatical planning can be obtained from the Pastoral Excellence Program team members and web site: <http://macucc.org/pages/detail/2158>.

Vital congregational life and embodiment of the ministry of all the baptized compels continuous learning. This is true for the laity and clergy. The practices of ministerial leadership are constantly changing, therefore continuous professional development among clergy and laity should be the norm as we seek to grow as disciples of Jesus Christ. The Leadership Development Commission of The Massachusetts Conference of the United Church of Christ urges all authorized clergypersons and each local church to prayerfully examine how continuous professional development is currently supported in their setting, and to covenant together toward

implementing a plan for continuous professional development that will enrich our clergy, the local church, and the wider church.

Appendix D of Compensation Guidelines: Additional Resources

Developing a Call Agreement and Compensation Package

<http://www.ucc.org/ministers/search-and-call/section-5-assessing-finances.pdf>

Complete guidelines for continuous professional development are available at

<http://macucc.org/pages/detail/2179>.