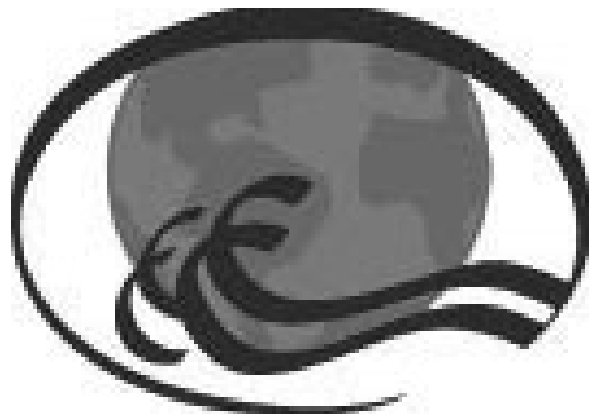


2005 Handbook
for
Church Treasurers



Produced by
the Convention of Atlantic Baptist Churches
<http://www.baptist-atlantic.ca>

Enabling the Church...Through *United in Mission*

Evangelize

Association Projects	\$114,300
Atlantic Baptist Mission Board	440,000
Canadian Baptist Ministries	685,000
Union of French Baptist Churches	75,000
Total	1,314,300

Teach

Atlantic Baptist University	100,000
Acadia Divinity College	100,000
Baptist Historical Committee	17,700
Board of Publication (Atlantic Baptist)	25,000
Development	110,000
Ministerial Standards	48,000
Public Witness & Social Concern	25,000
Youth and Family Ministries	115,000
Total	540,700

Serve

Administration	293,000
Pension & Insurance Board	94,000
Council & Committees	78,000
Executive & Regional Ministers	570,000
Halifax Hospital Chaplaincy	6,000
Saint John-Kings Hospital Chaplaincy	4,000
Total	1,045,000
Total 2005 United in Mission Budget	\$2,900,000

Please encourage your church to contribute 10% of its total revenue to our *United in Mission* Fund.

FOREWORD

This handbook has been prepared to assist all those in the church who are responsible for the handling of money, and for recording and monitoring its usage. It is intended that a new handbook will be issued every two years, with newsletters sent out on a regular basis with any new information. Should you have any suggestions as to the type of information you would like to see included in future issues, please write to:

Mr. Daryl W. MacKenzie, Director of Operations
Convention of Atlantic Baptist Churches
1655 Manawagonish Road, Saint John, NB E2M 3Y2

The information provided is by no means exhaustive. A number of publications are available from the Canadian Council of Christian Charities to assist Churches.

The ***Charities Handbook*** addresses issues routinely faced by fundraisers, boards, and financial record keepers. 440 pages. Single copy retail price \$95.00. Copies may be ordered through our Baptist Convention office for \$50.00, plus \$5.00 shipping and handling charges.

The following publications may be ordered directly from:

The Canadian Council of Christian Charities
1-21 Howard Avenue, Elmira, ON N3B 2C9
Fax: 519-669-3291 Phone: 519-669-5137
Email: mail@cccc.org

Serving as a Board Member? Protecting Yourself From Legal Liability.

195 pages. Single copy retail price \$19.00.

Also available -

Financial Planning Guide, The Faithful Steward: Reclaiming Stewardship for Christ's Kingdom, Stewardship Counselling Ministry: Growing a Vital Church, The Place of Religion in Modern Society, and many more.

Visit <http://www.cccc.org> for their complete list of publications and to place your order online.

The Pension and Insurance Board

Providing services to staff of our Convention churches and faculty and staff of Atlantic Baptist University:

Administration of Canadian Baptist Ministries Pension Plan;

- enrolments
- receive and process employer and employee contributions
- transfers & terminations
- retirements
- investment decisions
- interpretation of Government pension legislation
- retirement planning seminars

Provision of Various Insurance and Health Plans;

- basic and optional life insurances
- dependent life insurance
- accidental death and dismemberment insurance
- long term disability insurance
- medical/dental coverage
- employee assistance program

Supplemental Pension Benefits;

- monthly pension supplements for those on low income
- life insurance premiums paid for retired ministry staff
- annual financial gift to widows of pastors
- subsidy to ministry staff residing in property owned by Atlantic Baptist Senior Citizens Homes, Inc

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PENSION PLAN

THE PENSION PLAN of Canadian Baptist Ministries is managed by the Great West Life Assurance Company. The National Pension and Insurance Committee, which has representation from all of the Conventions across our Country, meets on a regular basis to review Plan performance.

ELIGIBILITY

Any person is eligible to enrol in the Canadian Baptist Ministries Pension Plan, provided he\she has not attained the age of 65 years at the time of making application, is not enrolled in any other Group Pension Plan, and is serving as either:

- a) a full-time leadership person, ordained or otherwise (such as Minister, Assistant Minister, Minister of Visitation, Minister of Christian Education or Minister of Music), who is employed by a church of the Convention; or
- b) a permanent full-time or part-time employee of a church of the Convention.

Details regarding membership and enrolment into the Pension Plan may be obtained by contacting Marie Vessey, Secretary for the Pension and Insurance Board, at the Baptist Convention Office.

INDIVIDUAL ACCOUNT

An individual account will be established for each member and credited with contributions by the member and the employer on his\her behalf. These contributions will be credited with interest from the date the contributions are received by Great-West Life Assurance Company.

BASIC CONTRIBUTIONS

The pension premium is 12% of the member's salary, *including the value of housing provided*, whether it be the fair rental value of the parsonage plus utilities, or the amount of the housing allowance. Each member will contribute, by payroll deduction, 6% of earnings and the employer will contribute an equal amount on his\her behalf.

PENSION PLAN(Cont.)

Pension contributions must be forwarded on a monthly basis as soon after the end of each month as possible, in order to reach the Convention office on or before the 15th day of the following month. The final remittance for the year should include the months of November and December and be mailed by November 30th if the member is to receive full pension credit for the year.

INVESTMENT FUND OPTIONS

The Canadian Baptist Ministries Pension Plan has four pension fund investment options for members, the **Conservative** Fund, **Moderate** Fund, **Balanced** Fund and **Aggressive** Fund. As the names would imply, the investment risk associated with them is different with each Fund. Members are asked to choose the Fund they are most comfortable with, based upon the level of risk they are willing to accept. For more details please contact the Pension and Insurance Board.

ADDITIONAL CONTRIBUTIONS

It is possible for the member to pay additional voluntary premiums up 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 member's payroll. Further information can be obtained from the Pension and Insurance Board.

CONFIDENTIAL INFORMATION SHEET

A sample of the Confidential Information Sheet is included in this handbook, as Appendix (A). Three copies are sent to each pension plan member annually. They **must** be completed as soon as the information is available. One copy is returned to the Pension and Insurance Board, with copies retained by the member and the Treasurer.

This information is also used to determine the amount of the member's Long-Term Disability Insurance coverage. Therefore, **it is extremely important** we have an accurate record of the member's salary plus housing benefit for the year to ensure appropriate coverage for Long-Term Disability Insurance.

Please do not include benefits other than those listed on this sheet (i.e. do not include car allowance).

INSURANCES and MEDICAL COVERAGE

The insurances and medical plan of our Convention are administered by the Pension and Insurance Board. If someone meets the eligibility requirements to enrol in the Pension Plan, then he\she is also enrolled in the insurances and medical plan, unless he\she is already enrolled in another group plan. The premiums for these benefits are billed to the churches.

BASIC LIFE INSURANCE (*Great West Life*)

Each member is insured for \$25,000, at a cost of \$7.25 monthly. If 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.

OPTIONAL LIFE INSURANCE (*Great West Life*)

Members may purchase additional coverage for themselves and\or their spouse. The monthly rates for each 25,000 unit are as follows:

<u>Age</u>	<u>Male</u>	<u>Female</u>	<u>Age</u>	<u>Male</u>	<u>Female</u>
Under 30	\$0.75	\$0.75	45 -- 49	\$3.75	\$2.50
up to 35	1.00	0.75	50 -- 54	6.50	4.50
35 -- 39	1.25	1.00	55 -- 59	10.25	7.00
40 -- 44	2.25	1.50	60 -- 64	15.00	10.25

SPOUSAL & DEPENDENTS LIFE INSURANCE (*Great West Life*)

Under this coverage the member's spouse is insured for \$10,000 and each dependent child for \$4,000, at a cost of \$1.93 monthly. If this premium is paid by the church it represents a taxable benefit to the member and must be reported in Box 14 and Box 40 of the T4 slip.

ACCIDENTAL DEATH AND DISMEMBERMENT (*Manulife*)

This coverage provides \$25,000 benefit in the event of the accidental death of the member. The monthly cost is \$0.55. If this premium is paid by the church it represents a taxable benefit to the member and must be reported in Box 14 and Box 40 of the T4 slip.

EMPLOYEE ASSISTANCE PROGRAM (FGI)

The EAP service provides confidential counseling to members and their families. The monthly cost is \$4.00 and is paid by the employer.

INSURANCES and MEDICAL COVERAGE (Cont.)

LONG-TERM DISABILITY INSURANCE (Great West Life)

This insurance provides a monthly benefit equal to 67% of the member's pre-disability income. This benefit begins four months after the member has been deemed to have become disabled. The premium is \$1.79 for every \$100.00 of benefit coverage. For example, if the member's total salary package is \$30,000, he\she would have a benefit coverage of \$20,000 (67%), and the annual premium would be \$358.00.

The Long-Term Disability Insurance is contracted nationally with Great West Life as an employer-provided benefit. As such, the employer is required to pay the full premium.

Should a member become disabled while employed, such that he\she is unable to perform his\her duties for an extended period of time, it is recommended that the church continue paying the member's salary and benefits for a period of three months. If the disability is severe and prolonged the member may apply for the Canada Pension Plan disability pension. This pension is deemed payable from the fourth month after the member is deemed to have become disabled.

MEDICAL\DENTAL PLAN (Atlantic Blue Cross Care)

Premiums collected are placed in a resource pool from which claims plus the administration costs are collected. Future premiums are based upon claims experience. Each member is asked to use the plan wisely in order to keep costs down. The monthly premiums for 2005 are as follows:

	Regular Plan With Dental	Retired With Drug Coverage No Dental	Retired No Drug Coverage With Dental
Single Coverage	\$85.14	\$ 124.66	\$ 47.28
Family	212.21	250.82	94.90

PLEASE NOTE: If your new employee is not enrolled in our pension and insurance plans, please do not remit any pension contributions or premiums to our office until we have received the completed application forms.

MINISTER'S SALARY RECOMMENDATIONS

January 1, 2005

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 high cost of living area. For multi-point charges, the total church budgets should be used.

Step 1 Base Salary \$27,500

Step 2	Budget	% Added to Base Salary	\$
	\$0 - \$59,999	0%	0
	\$60,000 - \$99,999	5%	1375
	\$100,000 - \$149,999	7.50%	2063
	\$150,000 - \$249,999	10%	2750
	\$250,000 - \$299,999	15%	4125
	\$300,000 - \$349,999	20%	5500
	\$350,000 and above	25%	6875

Step 3	# of Years Ordained	% Added to Base Salary	\$
	0 - 4	0%	0
	5 - 9	10%	2750
	10 - 14	15%	4125
	15 - 19	20%	5500
	20 - 24	25%	6875
	25 +	30%	8250

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 pastor's total salary package on the completion of a major educational program, such as a Doctor of Ministry degree.

Associate pastors, youth pastors, etc. should be compensated in relation to the salary package of the senior pastor.

MINISTER'S SALARY RECOMMENDATIONS(Cont.)

Churches may be paying less than the amount indicated by the table. Attempts should be made to increase the pastor'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 a number of circumstances which will justify paying the pastor 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.

CANADIAN BAPTIST MINISTRIES PENSION

It is recommended that the churches participate in the Canadian Baptist Ministries pension plan for the benefit of its members. Under this plan, the church contributes 6% of the Minister's total salary package, with the Minister paying 6% by payroll deduction. Included in the total salary package is the fair rental value of the parsonage plus utilities, or the amount of the housing allowance.

INSURANCES

Basic & Dependent Life, Accidental Death and Dismemberment, Long-Term Disability Insurances, Medical/Dental Plan and EAP are provided through the Pension and Insurance Board to each pension plan member, the cost of which is invoiced to churches. It is recommended that the church pay at least 50% of the Medical/Dental Plan as a benefit for the member. The church is required to pay 100% of the Long-Term Disability and EAP premiums.

HOME OWNERSHIP SAVINGS PLAN

Where the Minister is provided with a parsonage it is recommended that, in addition to the above-mentioned salary package, a minimum of 2% of his\her salary package be contributed into an RRSP in his\her name. The intention would be that these funds would eventually be used to pay the down payment toward the purchase of a home.

MINISTER'S SALARY RECOMMENDATIONS(Cont.)

VACATION

The church allow a minimum of four weeks vacation per year, provided the Minister has been employed there for a minimum of one year. **Vacation Pay Year** means the period from the first of July to the last day of June then following.

CONTINUING EDUCATION

The church make available for continuing education annually:

1. up to 10 days, in addition to annual vacation;
2. \$500 tuition and\or books;
3. both could be accumulated.

CONVENTION ASSEMBLY ALLOWANCE

The church provide a minimum Convention Assembly Allowance of \$250 annually.

COMPUTER ALLOWANCE

Due to the increasing use of the internet as a research and communication tool, we recommend that the church provide the Minister with at least a basic monthly internet access.

GIFTS

A gift (either in cash or in kind) to a Minister is a benefit derived during or because of employment. However, where the value of a Christmas or wedding gift does not exceed \$100 and where the church does not claim its cost as an expense in computing the Minister's own taxable income, the gift is not required to be reported as income of the Minister.

Should a church follow the practice of collecting personal gifts from individual members of the congregation for the Minister at Christmas time, and the amount not be included in the income or expenses of the church, and those members not receive an official receipt for their gift, the amount would not need to be reported as part of the Minister's income. Such gifts would not be given in recognition of pastoral services rendered by the Minister, but in recognition of the personal relationship that develops between the Minister and the church members.

MINSTER'S HOUSING

The legislation to implement the clergy residence deduction provisions was passed into law on June 14, 2001. Members of the clergy, regular Ministers and members of religious orders, who also meet the function tests described in the Canada Revenue Agency Interpretation Bulletin IT-141R, may now claim a maximum deduction equal to the fair rental value of the home occupied PLUS the cost of utilities. This change is retroactive to January 1, 2001. Assuming a full year of employment the deduction is as follows:

1) For eligible individuals whose gross remuneration from the qualifying employer, including all taxable allowances, is \$30,000 or less per annum, the claim is the lesser of

(a) \$10,000 and

(b) the total of the fair rental value PLUS the cost of utilities.

2) For eligible individuals whose gross remuneration from the qualifying employer, including all taxable allowances, is greater than \$30,000 per annum, the claim is the lesser of

(a) the fair rental value PLUS the cost of utilities, and

(b) one-third of gross remuneration.

Fair Rental Value is the estimated monthly amount that the accommodation can be rented for, without heat or utilities supplied. Usually a local real estate agent can give the church a written estimate of the fair rental value. If an agent is not available, an estimate can be made by the church trustees, based upon the size and condition of the home and in comparison with other rented properties in the area.

Utilities, as understood by the Canadian Council of Christian Charities, will include electrical, heating, water and sewer expenses. Other expenses, such as telephone, cable and internet costs, are NOT included under the definition of "utilities".

MINSTER'S HOUSING(Cont.)

UTILITIES(Cont.) In situations where there is a phone in the parsonage but there isn't one in the church, the phone costs, other than personal calls made by the Minister's family, should be seen as an expense of the church and not a taxable benefit to the Minister. If, however, the Minister is provided with a phone and there is a phone in the church, then the cost for that phone would be seen as a taxable benefit to the Minister.

In addition to reducing the amount of income tax deducted from a Minister's pay, CPP premiums will be reduced as well. Since EI premiums are based upon the total salary package, there will be no reduction in those premiums.

The Minister needs to provide the church treasurer with a signed letter, stating his\her intention to claim the clergyman's residence deduction on his\her income tax return. The letter must indicate the fair rental value of his\her home, plus a conservative estimate as to the cost of utilities. A reconciliation must be done as soon after year end as possible to determine the actual cost for utilities so the correct amount can be put on the T4 slip. By providing this letter the treasurer is then not required to withhold income tax deductions and CPP premiums on the value of the housing benefit.

The Minister is also required to complete the CRA Form T1223 on a yearly basis. We recommend that a copy of this form be sent with the Minister's income tax return.

EXAMPLE OF A PASTOR'S SALARY PACKAGE

Basic Salary		\$31,625.00
Housing		10,000.00
Total Salary Package		41,625.00
Amount Deducted Annually For Pension 6%		2,497.50
Life Insurance Premiums Paid by the Church		
Basic	\$87.00	
Dependent	23.16	
AD & D	<u>6.60</u>	116.76

EXAMPLE OF A PASTOR'S SALARY PACKAGE (Cont.)

Amount subject to income tax deductions:

Total Salary	\$41,625.00	
Less Housing	-10,000.00	
Less Pension	- 2,497.50 (Employee's share)	
plus Insurance	<u>+116.76</u>	\$29,244.26

Amount subject to EI Premiums:

Total Salary	\$41,625.00	
plus Insurance	<u>+116.76</u>	41,741.76

Amount subject to CPP Premiums:

Total Salary	\$41,625.00	
less Housing	-10,000.00	
plus Insurance	<u>+116.76</u>	31,741.76

MINISTER'S TRAVEL EXPENSE

The Minister's travel allocation must be based upon actual kilometres traveled on behalf of the employer. Therefore, churches may do one of the following:

1) Pay the Minister a Regular Monthly Travel Allocation

The amount of the travel allocation should be based upon previous travel experience and upon any anticipated changes which could affect the amount of travel. The Minister is required to keep a log of his\her travel on behalf of the church. At the end of the year the Minister must provide the Treasurer with a letter, stating the total number of kilometres he\she traveled on behalf of the church. **For 2005, we recommend that the Minister be compensated on the basis of 34¢ per kilometre.** The travel allocation is a reimbursement for expenses and is not recorded on the Minister's T4 slip.

Should the Minister be overcompensated for travel, Canada Revenue Agency (CRA) requires that the amount for which the Minister has been overpaid must be returned to the employer.

MINISTER'S TRAVEL EXPENSE (Cont.)

If the Minister is under compensated for his\her travel, this would be unfair to the Minister and the amount of the travel allocation would not correctly reflect the requirements of the church.

2) Monthly Reimbursement For Travel

Have the Minister submit an expense claim to the Treasurer on at least a monthly basis for reimbursement. Again, we recommend that the Minister be paid 34¢ per kilometre.

3) Not provide the Minister With a Travel Allocation

The Minister's salary level would be increased appropriately and the Minister would be responsible to keep a detailed record of all costs relating to the operation of his\her own vehicle. He\she would then file a more detailed income tax return. It is important to note that if the church chooses to pursue this option, it will mean increasing the Minister's income tax deduction, CPP, EI and CBM Pension Plan contributions. The church would need to increase its CPP, EI and CBM Pension Plan contributions as well.

DEDUCTIONS

TUITION FEES

Only the Minister is entitled to claim a deduction for his\her tuition fees paid. If tuition fees are paid for by the church, the Minister is not allowed to claim a deduction, nor is this benefit taxable to the Minister.

MOVING EXPENSES

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

DEDUCTIONS NOT ALLOWED

The Income Tax Act does not allow the Minister 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 Minister, this is not seen as a taxable benefit to the Minister. Receipts for purchases must be given to the Treasurer.

SETTING SALARIES

Authority should be given to a committee of 3 or 4 to inquire into all the circumstances relating to church staff salaries and come up with a recommendation to the Deacons Board on salary levels. The Deacons can question the committee and discuss the recommendation, but when they have come to a decision, this should be reported to the church business meeting but should not be debated by that body.

The matters that should be taken into account when setting salaries are:

1. the recommendations of CABC for pastors' salaries (ref pg 5)
2. the hours of work;
3. Level of education and years of experience;
4. comparable salaries in the community (similar education\experience);
5. cost of living increases since the last raise.

COMPLETING THE T4

The following information is given to assist the Treasurer when completing the T4 form for all employees of the church.

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 2004 the premium paid for Basic Life Insurance was \$93.00, for Accidental Death & Dismemberment was \$6.60, and for Spousal and Dependents Life Insurance was \$24.72.
- ▶ RRSP contributions paid by the church for the employee

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 Ministries Pension Plan
- ▶ employer contributions to the Medical\Dental Plan, Long-Term Disability Insurance or Employee Assistance Plan.

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 Ministries Pension Plan account. **Do not include the Employer's contributions.**

BOX 30 - HOUSING, BOARD AND LODGING:

- ▶ Fair Rental Value of the Minister's housing
- ▶ cost of utilities provided

BOX 40 - OTHER TAXABLE ALLOWANCES AND BENEFITS:

- ▶ life insurance premiums paid by church (including AD&D)
- ▶ RRSP contributions paid by church

BOX 50 - PENSION PLAN REGISTRATION 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.

DURING THE INTERIM

A church without a Minister does not have to pay out as much as when there is one. The cost for pulpit supply is usually quite a bit less than the salary paid to a Minister, 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 Ministers 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 Minister, 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 Minister will be getting in due course. A savings account should be opened and the amount saved by not paying a regular Minister should be deposited into it until needed.

VISITING PREACHERS

Decide in advance on the policy you intend to adopt regarding the payment of visiting preachers. 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. If the preacher is coming by plane you can find out in advance what the fare will be and add a reasonable amount to cover ground transportation, meals en route, etc. If the expense is likely to be heavy, you should send an expense cheque to him\her well in advance. If he\she is coming by car, then estimate the mileage. For 2005 we recommend the preacher be paid 34¢ per kilometre.

The method of payment is also important. The task that is being performed is a dignified one 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 preacher, preferably with a short note of thanks, in an envelope. He\she will appreciate that much more than watching you count out money in front of other people and handing him\her the cash.

CONVENTION STAFF

What about when an employee of our Convention is invited to conduct a seminar or workshop, or is asked to preach? The Executive Minister, Regional Ministers and Directors are willing to help the churches wherever possible as the time and workload permit. However, this does not mean that a church should expect to bring in a Convention staff employee and not at least help to defray the employee's expenses. An honorarium received is not kept by the employee but is passed on to the Convention to help offset expenses. If a church fails to pay for the visit, then effectively the rest of the churches are subsidizing it. Of course a struggling church in a remote area can be excused for not paying the full cost of the visit and this is part of the service the Convention can render to such churches. But the great majority of churches are deluding themselves if they do not pay their share, as they are not showing the true cost of operating for the year.

CHURCH DISCOUNTS

PAPER

Call Xerox for special pricing on paper supplies at 1-800-668-0199. Indicate to the customer service clerk your affiliation with the Convention.

TELEPHONE

Churches which purchase their long distance service from Aliant are part of the group plan which provides a discount of 50% or greater. Where there is no phone in the church, this discount may be available for the phone which is located in the parsonage.

BLANKET PROPERTY AND LIABILITY INSURANCE

At the time of writing, over 400 churches are part of the blanket property and liability insurance which is carried by the Royal Insurance Company, through Safety Insurance Services (Atlantic) Ltd., of Hartland, New Brunswick.

BLANKET PROPERTY AND LIABILITY INSURANCE (Cont.)

The following features are included: 1) Commercial General Liability - option of \$1,000,000 or \$2,000,000 limit; 2) All risk coverage for churches, parsonages, church halls, recreational buildings, and all contents in all properties belonging to the churches; 3) Extra expense - \$10,000 limit; 4) Valuable papers - \$10,000 limit.

In addition, churches may enhance their insurance coverage buy purchasing the following options: 1) Replacement cost coverage for all buildings and contents; 2) Church theft - \$10,000 limit on monies and securities; 3) Equipment breakdown; 4) Non-owned auto liability - \$2,000,000 limit; 5) Stained glass coverage; 6) Clergyman's professional liability; 7) Directors' and officers' liability of \$1,000,000 or \$2,000,000 limit; 8) Legal defense costs-abuse-\$250,000 limit; 9) Limited pollution - \$500,000 limit; 10) Form a bond - \$5,000 limit.

For further information on this plan and the current pricing, contact Safety Insurance Services, PO Box 447, Hartland, NB, E0J 1N0.

Phone Number: 1-800-267-8006; Fax No. (506) 375-4232

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 a statement that it is "An Official Receipt for Income Tax Purposes" as well as the following information:

1. name and address in Canada of the organization as recorded with CRA;
2. the registration number assigned by CRA;
3. the serial number of the receipt;
4. the place or locality where the receipt was issued;
5. where the donation is a cash donation, the date the donation was received;

CHARITABLE RECEIPTS(Cont.)

6. where the donation is a gift of property other than cash:
 - a) the day in which the donation was received;
 - b) a brief description of the property;
 - c) name and address of the appraiser of the property if an appraisal is done;
7. the day on which the receipt was issued, where the day differs from the day referred to in 5 or 6 above;
8. the name and address of the donor, including, in the case of an individual, his\her first name and initial;
9. the amount that is:
 - a) the amount of the cash donation;
 - b) where the donation is a gift of property other than cash, the amount that is a fair market value of the property at the time that the gift was made;
10. the signature of a responsible individual who has been authorized by the organization to acknowledge donations.
11. NEW for 2005 - Every receipt from January 1, 2005 onward needs to include the following "Canada Revenue Agency www.cra-arc.gc.ca/charities". This may be pre-printed on the receipt, handwritten, stamped or applied by sticker. CRA will honour receipts without this information until the end of 2005. However, it does expect charities to start including this new information right away.

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

DESIGNATED GIFTS

Gifts may 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, i.e., gifts of money for Christmas or birthdays.

CHARITABLE RECEIPTS(Cont.)

DESIGNATED GIFTS (Cont.)

Gifts may **not** be given through the church directly to an individual serving as an independent missionary, unless all of 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 a number of charities, one church should be named as 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 is only required where a gift is made to a charity and the donor wishes to claim a deduction for tax purposes for such a gift. An official receipt should not be given for a gift received from another registered charity. CRA has confirmed that an official receipt is not required in these circumstances.

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.

CHARITABLE RECEIPTS(Cont.)

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, we understand 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 is unable to recover the receipt, it should advise CRA that the particular official receipt was issued, was not recovered, and is invalid. This would generally be done with the filing of the charity's Annual Return.

GIFTS IN KIND

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

GOODS AND SERVICES TAX

The Federal Government's tax, known as the Goods and Services Tax or GST, replaced the Manufacturers' Tax on January 1, 1991. Most goods and services sold in Canada are taxed at the rate of 7%.

In 1997 the Provinces of Newfoundland, Nova Scotia and New Brunswick agreed with the Federal Government to combine the GST and Provincial Sales Taxes into a blended or harmonized tax (HST), at the rate of 15%.

Registered Charities are entitled to a 50% rebate on all GST/HST paid. This means that church treasurers are required to keep a record of each purchase which includes a payment of the GST/HST and they have to file for a rebate on at least an annual basis.

GOODS AND SERVICES TAX (Cont.)

Churches are eligible to use the Simplified Method of claiming GST/HST rebates for claim periods ending after February 1993. You no longer have to identify the GST/HST payable on each invoice. Instead, you only need to add the total amount of your GST/HST-taxable purchases at the appropriate rate (7% for PEI and 15% for the other Provinces) and multiply that total by a factor of 7/107 for PEI and 15/115 for the other Provinces. **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 GST/HST-taxable. DO NOT include amounts such as: expenses for which you have not paid GST/HST, such as salaries, insurance payments, interest, and other exempt and zero-rated purchases; purchases made outside Canada which are not subject to GST; 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 GST/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 GST/HST paid from each purchase invoice. However, you have to keep documentation to substantiate claims for audit purposes.

RETENTION OF RECORDS

Each registered charity is required to 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 that are available for deduction or tax credit.

RETENTION OF RECORDS (Cont.)

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 two years after the end of the calendar year to which the receipt relates. Any 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 church must complete and file an Annual Information Return within six months of the charity's year end. The government supplies the reporting form "T3010" for this purpose.

GOVERNMENT REPORTING FORMS - T3010(Cont.)

DISBURSEMENT QUOTA

The disbursement quota for charitable organizations is 80% of the aggregate of gifts received by the organization in the preceding year for which it has issued official receipts, excluding:

- a) gifts received from other registered charities;
- b) gifts received by way of bequest or inheritance out of the capital of an estate;
- c) gifts received which are subject to a direction by the donor that the gift be retained by the charity for at least 10 years ("Ten Year Gift").

All gifts from registered charities, whether an official receipt is issued or not, are excluded from the disbursement requirement.

CARRY-OVER PROVISION

The Income Tax Act contains carry-over provisions for disbursements in excess of 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

The Income Tax Act contains a provision allowing the charity to accumulate property for a particular purpose. The charity must seek the approval of CRA to utilize this provision. There is no prescribed form for this purpose. The request should be in the form of a letter setting out the purpose for the accumulation, the approximate amount to be accumulated, and the period over which it is to be accumulated. This procedure may be used by a church to accumulate funds for a new building, an extension for an existing building, or for extensive renovations to an existing building. Generally, permission is only granted for the acquisition or improvements of tangible property and permission would not be granted to accumulate funds to be held as a reserve. CRA may impose certain conditions on the accumulation and will specify the period over which the funds may be accumulated. Generally, a charity should only seek permission to accumulate funds if it would be unable to accumulate such funds without failing its disbursement quota.

GOVERNMENT REPORTING FORMS - T3010(Cont.)

QUALIFIED DONEES

Gifts made by a charitable organization to any qualified donee, which is defined to include any registered charity in Canada, are considered to be a devotion of these resources to charitable activities carried on by the organization itself, provided that the aggregate of such gifts (excluding gifts to associated charities, but including specified gifts) does not exceed 50% of the charitable organization's income for that year.

Income for the year for this purpose would include the aggregate of:

1. income, net loss from property (investments) and from any business activities (fees for services less related expenses) determined under the general rules in the Income Tax Act for computing income for the year from a source;
2. taxable capital gains (net of allowable capital losses) on the disposition of property in the year (i.e., 75% of the gain or loss);
3. gifts received in the year, including amounts received from other charities, but not including:
 - a) a gift of capital received by way of bequest or inheritance;
 - b) a gift received which must be held by the charity for at least 10 years;
 - c) a gift received from a non-charity where the donor was not allowed a deduction for the gift as a charitable donation or where no portion of the donor's income for the year was subject to tax in Canada; for example, governments, most non-residents, non-profit organizations, etc.;
 - d) a gift from a charity out of its capital or that is designated as "Specified Gift" by the donor charity.

GOVERNMENT REPORTING FORMS - T3010(Cont.)

QUALIFIED DONEES(Cont.)

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

NAME	REGISTRATION NUMBER
• Atlantic Baptist University (ABU)	10673 6150 RR0001
• Acadia Divinity College (ADC)	11877 6723 RR0001
• Canadian Baptist Ministries (Including CBV, Partners in Mission and Sharing Way)	10684 3436 RR0001
• United Baptist Convention of the Atlantic Provinces ¹	11927 6228 RR0001
• Home Mission Board ²	86318 2135 RR0001
• United Baptist Woman's Missionary Union	10815 1812 RR0001
• Union of French Baptist Churches	10814 9956 RR0001

The United Baptist Convention of the Atlantic Provinces (operating as "Convention of Atlantic Baptist Churches") sends out statements of church contributions on a quarterly basis to the church treasurers. These statements should be checked against the church records. If there appears to be a discrepancy the Convention office should be contacted. **At yearend church contributions should be sent to the Convention office so that they are received in January of the following year.** Contributions which are received after January 31st would be included in the next year's contributions.

¹ At the time of writing, the legal name for the Convention is unchanged. When legislation is passed, the name will be "Convention of Atlantic Baptist Churches". At the appropriate time churches will be advised of the change.

² At the time of writing, the legal name for the Home Mission Board is unchanged. When legislation is passed, the name will be "Atlantic Baptist Mission Board". At the appropriate time churches will be advised of the change.

REMITTANCE OF CONTRIBUTIONS

Treasurers are asked to use the appropriate remittance forms when forwarding contributions to the Baptist Convention Office in Saint John, NB. Please refer to the sample forms which are found at the back of this handbook.

1. Remittances may be sent to the Baptist Convention office for credit to the following:

- Acadia Divinity College
- Atlantic Baptist University
- Canadian Baptist Ministries¹
- December Communion Offering Fund
- Halifax Hospital Chaplaincy
- Saint John-Kings Hospital Chaplaincy
- The Sharing Way
- Union of French Baptist Churches
- United in Mission Fund

¹ Offerings which are received during a missionary's visit are to be sent to the C.B.M. Atlantic Office, 1655 Manawagonish Road, Saint John, N.B. Also, any invoices which originate from that office in connection with video rentals, etc.

Attach to the remittance form (See Appendix B) your church's cheque for contributions to the above accounts, payable to: **Convention of Atlantic Baptist Churches**

2. In the following cases, cheques must be made payable to **The Pension and Insurance Board**, using the appropriate remittance form (See Appendix C):

- Ministers' and other employees' CBM Pension contributions
- Ministers' and other employees' Insurance premiums
- Ministers' and other employees' Medical\Dental Plan premiums

3. 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". There are pink remittance forms which can be used with this contribution.

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

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 any excise, customs, taxation or post office. An information booklet is supplied with the form. 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 on the basis of kilometres travelled, the congregation may claim \$0.0015 per km. or \$0.015 per litre.

MINISTERS' SUPPLEMENT FUND

The Pension and Insurance Board administers a Supplement Fund, which is used to supplement the income of disabled or retired Ministers, or the spouses of deceased Ministers from our Convention. Only the members of the Board are aware of the individuals receiving a supplement. The amount of the supplement allotted is based upon the needs of each individual.

Should you be aware of a person who would come under one of these categories and is experiencing financial hardship, please contact Marie Vessey, Secretary for the Pension and Insurance Board.

DECEMBER COMMUNION OFFERING

Churches are encouraged to remit their December Communion Offering to the Baptist Convention Office. These funds are used at Christmas time to send a monetary gift to our disabled or retired Ministers, 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 Ministers and their families.

SAFETY DEPOSIT BOX

For a nominal sum a church can rent a safety deposit box at your 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 we do not expect that those who have been given positions as treasurers or tellers would attempt to misappropriate church funds, it is wise for us to protect these people from suspicion should any discrepancies in cash occur.

We recommend that there be 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 DIVISION

You may call the Charitable and Non-Profit Organizations Section of Taxation in Ottawa 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 by calling 1-800-267-2384.

VIDEO COPYRIGHT

Do you show videos in your ministry, during the worship service or in a children's/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 which are rented from the local store can only be shown in homes and no admission fees may be charged. 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, such as those produced by many of the Christian companies, for example, Big Idea Productions (Veggie Tales), Focus on the Family (Adventures in Odyssey), World Wide Pictures (Billy Graham films) and Tyndale House Publishers.

Big Idea Productions, Focus on the Family and Tyndale House will give permission to show their videos, provided cash admissions are not charged. Requests in writing must be sent to Big Idea Productions prior to showing the video. A copy of their permission form is attached, as **Appendix D**.

World Wide Pictures sells their movies under two main categories:

Public performance videos (PPV) are copyrighted for use in any location designated as public. This would include churches, schools, chapels and basically any other location outside the home. In order to use a video in such a location, the public performance copyrights are required.

Private home-use videos (PHU) are copyrighted for use in any location designated as a private residence. Obviously, this is simply a home setting, but some allowances are made for portions of a nursing home, prison, or other facilities where people reside.

World Wide Pictures seeks to abide by the governing laws regarding public performance copyrights and assumes that the local churches and ministries with whom they partner have that same desire. They endeavour to make it simple to abide by these laws and still have the greatest ministry impact possible. Therefore, they provide for local churches and ministries to obtain public performance copyrights by title forever, with no annual fees.

***** 2005 CONFIDENTIAL INFORMATION SHEET *****

Member's Name: _____

Certificate #: _____

Effective Date of Salary: _____

PENSIONABLE
INCOME

I. BASIC SALARY for 2005 is \$ _____

+ Housing Allowance
OR

+ Fair Rental Value of Parsonage AND utilities, if paid by
the church on behalf of the member + _____

= **TOTAL SALARY** for calculation of **pension premium ***
and Long-Term Disability Insurance Coverage = \$ _____

* Canada Revenue Agency has informed us that they require pension
premiums based on the total salary, not just the basic.

II. YEARLY pension premiums @ 12% of TOTAL SALARY \$ _____

III. MONTHLY remittance for pension premium \$ _____

**Please note that it is REQUIRED BY LAW that your Pension premiums be remitted on a
MONTHLY basis and that it is to your benefit if the premium is received in this office prior to
the 15th day of each month. FINAL remittance for the year MUST be received BY December
15th if the member is to receive full pension credit for the year.**

IV. Employers are required to deduct 6% from the Member's salary for contribution to his/her
Canadian Baptist Ministries Pension Plan, to be matched with an equal amount from the
employer.

TREASURER

PENSION PLAN MEMBER

Name: _____

Signed: _____

Address: _____

Address: _____

Church: _____

Phone No.: _____

Phone No.: _____

Date:

Please complete form and return **one copy** to:

Marie Vessey, Secretary
The Pension & Insurance Board
1655 Manawagonish Road
Saint John, N.B. E2M 3Y2

This is a sample of a monthly remittance form that should be used when the church treasurer remits, **each month**, the church's United in Mission contributions and other Convention specials. Supplies of this and all forms following are available at the Baptist Convention Office in Saint John, N.B.

Monthly Remittance Form

Convention of Atlantic Baptist Churches

1655 Manawagonish Road, Saint John, NB E2M 3Y2
Telephone: (506) 635-1922 Facsimile: (506) 635-0366

Date _____ No. _____

Church _____

Treasurer _____ Check [✓] if new

Address _____

United in Mission Fund \$ _____

Other Gifts (Please specify)

The Sharing Way \$ _____

_____ \$ _____

_____ \$ _____

_____ \$ _____

_____ \$ _____

Total \$ _____

Office Use Only

This is a sample of a monthly remittance form to be used for contributions to a member's Canadian Baptist Ministries Pension Plan account, and for all insurances and the Medical\Dental Plan premiums.

The Pension and Insurance Board
Pension and Insurance Premiums
Monthly Remittance Form

Date _____

Church or Field _____

Treasurer _____

Address _____

_____ Postal Code _____

Name of Plan Member: _____

Premiums for the Month of: _____

CBM Pension. \$ _____

CBM Pension - Additional Voluntary . \$ _____

Medical\Dental \$ _____

Basic Insurances \$ _____
(Life, Dependent Life, AD&D, LTD, EAP)

Optional Life Insurances \$ _____

Total Amount \$ _____

PLEASE MAKE CHEQUE PAYABLE TO:
The Pension and Insurance Board
1655 Manawagonish Road
Saint John, N.B. E2M 3Y2

Office Use Only

(Appendix D)

Should you wish to show Veggie Tale videos in your church or display Veggie Tale characters or logos, please complete the attached form and return it to them, either by fax to (630) 652-6001, or by mail to Business Affairs, Big Idea Productions, Inc., 206 Yorktown Center, Lombard, IL 60148. You should allow up to two weeks for a reply to your request.

PERMISSION REQUEST

Owner of Rights: **Big Idea Productions, Inc.**

Contact: Business Affairs - Phone: (630) 652-6283 Fax: (630) 652-6001

Name of Organization: _____

Contact Person: _____ Title: _____

Address: _____

City, Prov, Code: _____

Phone: _____ Fax: _____

Material Requested for Use: _____

Description of Requested Use: _____

Date(s) of Use: _____

Venue of Use: _____

Number and Description of Audience/Participants/Spectators:

Will an admission be charged? No Yes If yes, how much? _____

Signature of Contact Person: _____

Date: _____

REPLY (For Owner Use Only**)**

Granted Denied

Details: _____

Authorized Signature: _____ Date: _____

Your Baptist Bank is open to serve you!



The Baptist Foundation

Providing opportunities for individuals and churches to earn a very competitive interest on savings, while at the same time allowing you to withdraw all or a portion of your funds at any time, without penalty.

Paying a current interest rate of 3.50%, calculated semi-annually. Interest may be collected annually, semi-annually or allowed to accumulate and compound until needed.

- * Savings Accounts
- * Retirement Savings Plan (RRSP)
- * Retirement Income Plan (RIF, RRIF, LIF)
- * Monthly Savings & Income Plan
- * Church Financing
- * Trust Fund Administration
- * Special Grants

For further details, please contact the Baptist Foundation -

35 Atlantic Baptist Avenue
Moncton, NB E1E 4N3

Phone: 506-857-9482

Fax: 506-858-9674

Email: baptistf@nbnet.nb.ca

website: www.baptistfoundation.com

Toll Free: 1-888-263-1444

1905/06 - 2005/06

CELEBRATING

the

CENTURY

**ATLANTIC BAPTISTS
STRONGER. TOGETHER.**



