



Evangelical Lutheran Church in Canada
Eglise Evangélique Luthérienne au Canada

Treasurer's Information Booklet 2008

302 – 393 Portage Avenue
Winnipeg, MB R3B 3H6

www.elcic.ca

TABLE OF CONTENTS

SECTION A - GENERAL FINANCIAL AND PAYROLL INFORMATION

Contact Information - ELCIC	A-3
Contact Information – Canada Revenue Agency (CRA).....	A-4
1. General Information for Congregational Treasurers.....	A-5
A. Charitable Organization Registration Numbers.....	A-5
B. Flow of Funds	A-6
C. Special Purpose Funds	A-6
2. Funds to be Remitted to the Synod Office.....	A-7
A. Mission Support through the Synod.....	A-7
B. Mission Support through the National Church.....	A-7
3. Funds to be Remitted Directly to the ELCIC National Office.....	A-8
A. Church Extension and Capital Funds (CECF).....	A-8
B. Lutheran Investment Fund and Endowments (LIFE)	A-9
4. Funds to be Forwarded Directly to ELCIC Group Services Inc (GSI).....	A-9
A. ELCIC Pension Plan for Clergy and Lay Workers.....	A-9
B. ELCIC Employee Benefits Plan for Clergy and Lay Workers.....	A-10
C. Continuing Education Plan (CEP)	A-10
D. GSI Information and Forms.....	A-11
5. Funds to be Forwarded Directly to Other Charities.....	A-11
A. Gifts to Evangelical Lutheran Women (ELW)	A-11
B. Directed Gifts for Non-ELCIC Causes	A-11
C. Gifts from Other Groups.....	A-12
6. Group Programs for ELCIC Congregations	A-12
A. Property Insurance Program for Congregations.	A-12
B. Payroll Preparation Program for Congregations.....	A-14
C. Pre-Authorized Remittance (PAR)	A-15
7. Donations and Lutheran Planned Giving.....	A-16
A. Official Donation Receipts.	A-16
B. Lutheran Planned Giving.....	A-20
8. Other Information for Treasurers.....	A-22
A. Financial Controls.....	A-22
B. Registration with Companies/Societies Acts	A-24
C. Tax Filing Requirements for a Charitable Organization.....	A-24
D. Record of Employment Forms	A-24
E. T5 Summary and Supplementary.....	A-25
F. GST Rebates	A-25
G. Federal Gasoline Excise Tax Refund.....	A-25
H. Financial Record Retention.....	A-25

I. Personal Information Protection and Electronic Documents Act (PIPEDA)	A-26
J. Correspondence.....	A-27
K. ELCIC Software Licensing Program	A-27
9. Payroll and T4 Forms.....	A-27
A. Payroll Information.....	A-27
B. Taxable Benefits	A-28
C. Definitions of “Income”.....	A-32
D. Payroll Deduction Responsibilities and Remittances	A-34
E. Completing the T4 Information Return	A-34
F. Completing the T4 Statement of Remuneration Paid.....	A-35
G. Completing the T4 Summary Form	A-38
H. Completing the T1223, Clergy Residence Deduction Form.....	A-39
10. Examples for Calculating Payroll for Clergy.....	A-40

SECTION B - ELCIC FORMS

1. Synod Remittance Forms	
Synod of Alberta and the Territories	B-1
British Columbia Synod	B-2
Eastern Synod of the ELCIC.....	B-3
Manitoba/Northwestern Ontario Synod.....	B-4
Saskatchewan Synod.....	B-5
2. Global Hunger and Development Appeal Form	
GHDA Pre-Authorized Giving.....	B-6
3. Mortgage Programs	
Church Extension and Capital Fund (CECF) Remittance Form – Loan Repayment	B-7
Lutheran Investment Funds & Endowments (LIFE) Remittance Form – Loan Repayment	B-8
Pre-Authorized Payment Authorization.....	B-9
Pre-Authorized Payment – Terms and Conditions	B-10
4. Continuing Education Plan	
Continuing Education Plan (CEP) Enrollment	B-11
Continuing Education Plan (CEP) Remittance	B-12
Continuing Education Plan (CEP) Short Term Study Payment Authorization	B-13
5. Information Technology	
ELCIC Software Licensing Program Order Form	B-14

CONTACT INFORMATION - ELCIC

ELCIC National Office

Tel: 204.984.9150 or 1.888.786.6707
Fax: 204.984.9185
General Information: fschultz@elcic.ca
Finance & Administration: finance@elcic.ca
Web site: www.elcic.ca

Treasurer information can be found by choosing the under “Resources”, the “Treasurer Resources” link on the www.elcic.ca home page.

ELCIC Group Services Inc.

302 - 393 Portage Ave., Winnipeg, MB R3B 3H6
Tel: 204.984.9181 or 1.877.352.4247
Fax: 204.984.9179
E-mail: gsi@elcic.ca
Web site: www.elcicgsi.ca

ELCIC Synod Offices

- Synod of Alberta and the Territories 10014 – 81 Ave. N., Edmonton, AB T6E 1W8
Tel: 780.439.2636
Fax: 780.433.6623
E-mail: abtsynod@elcic.ca
Web site: www.albertasynod.ca
- British Columbia Synod 80 East 10 Ave., New Westminster, BC V3L 4R5
Tel: 604.524.1318
Fax: 604.524.9255
E-mail: bcynod@elcic.ca
Web site: www.bcsynod.org
- Eastern Synod 74 Weber St. W., Kitchener, ON N2H 3Z3
Tel: 519.743.1461 or 1.877.373.5242
Fax: 519.743.4291
E-mail: easternsynod@elcic.ca
Web site: www.easternsynod.org
- Manitoba/Northwestern Ontario Synod 201-3657 Roblin Blvd., Winnipeg, MB R3R 0E2
Tel: 204.889.3760
Fax: 204.896.0272
E-mail: mnosynod@elcic.ca
Web site: www.mnosynod.org
- Saskatchewan Synod 707–601 Spadina Cres. E, Saskatoon, SK S7K3G8
Tel: 306.244.2474
Fax: 306.664.8677
E-mail: sksynod@elcic.ca
Web site: www.sasksynod.elcic.ca

CONTACT INFORMATION - CANADA REVENUE AGENCY (CRA)

General Web Site	www.cra-arc.gc.ca
Charities Directorate	Tel: 1.800.267.2384 www.cra-arc.gc.ca/charities
Forms & Publications	Tel: 1.800.959.2221 www.cra-arc.gc.ca/formspubs/menu-e.html
GST, Payroll Deductions and Other Business Inquiries	Tel: 1.800.959.5525 www.cra-arc.gc.ca/tax/business www.cra-arc.gc.ca/tax/business/topics/payroll
Electronic Mailing Lists	www.cra-arc.gc.ca/eservices/maillist/menu-e.html
Personal Tax Inquiries	Tel: 1.800.959.8281
Ministère du Revenu du Québec	Tel: 1.888.413.2277 www.revenu.gouv.qc.ca/

1. GENERAL INFORMATION FOR CONGREGATIONAL TREASURERS

The information in this booklet is to be used by the treasurer and should also be shared with other persons in the congregation. Forms are available in this booklet for photocopying and also on the ELCIC web site.

1A. Charitable Organization Registration Numbers

The Evangelical Lutheran Church in Canada (ELCIC) began operations January 1, 1986. It was incorporated by Special Act of Parliament, Chapter 55, and is registered as a charitable organization with the Canada Revenue Agency (CRA). Each of the five synods is separately incorporated in a province and registered as a separate charitable organization. Each congregation also has its own registered charitable organization number.

For your information and for the completion of Form T3010, Registered Charity Information Return, following are the charity registration numbers for some of the commonly supported Lutheran entities:

ELCIC	10735 4334 RR0001
Synod of Alberta and the Territories	13055 9404 RR0001
British Columbia Synod	10677 9184 RR0001
Eastern Synod	10727 3666 RR0002
Manitoba/Northwestern Ontario Synod	11903 0567 RR0001
Saskatchewan Synod	13073 9865 RR0001
Evangelical Lutheran Women Inc.	89486 7530 RR0001
ABT Synodical ELW	89486 7530 RR0002
Saskatchewan Synodical ELW	89486 7530 RR0003
BC Synodical ELW	89486 7530 RR0004
Eastern Synodical ELW	89486 7530 RR0005
MNO Synodical ELW	89486 7530 RR0006
Lutheran Theological Seminary, Saskatoon.....	11902 6292 RR0001
Waterloo Lutheran Seminary, Waterloo.....	10820 8786 RR0001
Luther College, Regina.....	10765 0061 RR0001
Lutheran Collegiate Bible Institute, Outlook	10764 9899 RR0001
Bethany Nursing Home, Camrose.....	11880 4459 RR0001
Lutheran Sunset Home, Saskatoon.....	13104 5613 RR0001
St. Paul's Lutheran Home, Melville.....	10808 5668 RR0001
Canadian Lutheran World Relief.....	10686 3038 RR0001
Lutheran Association of Missionaries and Pilots, Edmonton	11900 4810 RR0001

1B. Flow of Funds

For **general mission support**, the flow of funds is from individual to congregation to synod to national office. Each is responsible for using or sharing the gifts in accordance with the intent of the donor.

For **certain other items**, the congregational treasurer will send remittances directly to the national office or directly to another charity as specified by the donor.

For any donations received by the congregation, whether general or specified, and the funds are deposited into the congregation's bank account, the congregation is responsible for issuing the **donation receipts** and also ensuring all directed gifts are properly forwarded.

1C. Special Purpose Funds

By law, funds that are donated for specific purposes must be kept separate, e.g. building fund, synod benevolence, organ fund, cemetery fund. In theory, special bank accounts should be set up for each special fund. However, as this most often is impractical, it is essential that separate accounts be maintained in the church financial records for each special fund.

Once the gift has been accepted, the funds cannot be used for a purpose other than that stipulated by the donor. Depositing a cheque into the charity's bank account acknowledges acceptance. Therefore, if you are unsure of whether a directed gift can be spent as directed, do not deposit funds until this information is confirmed. If unable to fulfill the obligation of a directed gift, the gift must either be returned to the donor, or the donor must be asked to provide, in writing, alternative uses of the gift. The only legal way to change the purpose of the funds once they have been accepted is to obtain a court order. Even the donor cannot change the original intention once the gift has been accepted.

Special purpose accounts should only be set up after the congregational council has approved the purpose. Also, when the congregational council establishes a new special purpose fund, council should indicate where extra monies will be applied should the specific fund be over-subscribed or when the project is completed and funds are remaining in the account (essentially, how and when the special fund can be closed.)

Borrowing from special funds should not be done. As well, interest on special funds being held cannot be allocated to a different purpose.

Suggested wording for a donor to modify the restrictions of a gift in order to give the congregation ultimate control over the use of the funds:

“The donor hereby authorizes the church to use the designated funds for other church programs if the program or project for which the enclosed gift is designated has been fully funded or if the church council, in its sole discretion, decides that the program or project for which the funds are designated will not be carried out.”

Designated Giving Policy – Congregations would do well to have a general fundraising policy similar to the following. It should be printed on the offering envelopes and/or frequently publicized in the bulletin or elsewhere. Provided donors are aware of the policy, it allows congregation councils to deal effectively with designations that are no longer appropriate.

“To avoid being legally precluded from using designated funds at all if a project is oversubscribed or is terminated, the following policy is in place and is published:

Spending of funds is confined to council approved programs and purchases. Each gift designated toward an approved program will be used as designated with the understanding that when any given need has been met, or where projects cannot be carried out for any reason, designated gifts will be used where needed most.”

2. FUNDS TO BE REMITTED TO THE SYNOD OFFICE

2A. Mission Support through the Synod

Regular Mission Support of Synod

This consists of remittances from the congregation's budget for benevolence of church wide programs. The funds are to be sent from the congregation to the synod office on a monthly basis. A completed synod remittance form must be enclosed with each payment. See forms in Section B.

Directed Gifts for Synod Purposes

This consists of remittances for causes carried out in the synod program as part of its budget. These may include support for the seminaries, campus ministry, outdoor camps, homes and other programs or agencies located within a synod boundary.

2B. Mission Support through the National Church

Regular Support of National Church Mission

As a basic part of its budget, each synod has an amount for the mission and programs carried out together with other synods through the National Church. This is a budgeted amount agreed on by each synod in convention. Part of a congregation's remittances to a synod will be used for the national and worldwide responsibilities.

Directed Gifts for ELCIC Causes

Individual members and congregations frequently choose to provide donations for specific causes. These donations are additional support over and above the basic regular support of the congregation. National Church programs include mission in the world, volunteers in mission, missionaries of ELCIC, Global Hunger and Development Appeal, public policy, stewardship and leadership. These donations should flow from the congregation to the synod to the national office. Donations to Canadian Lutheran World Relief, an agency of the church, should also be sent through the synod.

The Global Hunger and Development Appeal (GHDA)

The Global Hunger and Development Appeal (GHDA) of the Evangelical Lutheran Church in Canada is the means by which the ELCIC raises money for development and relief work in Canada and around the world. GHDA gifts are allocated to meet the following objectives:

- provide immediate relief of hunger and other emergency needs;
- deal with the causes and effects of poverty through long-range development;
- educate to understand and confront the causes of poverty; and
- promote social and economic justice.

These objectives are accomplished by GHDA working in partnership with Lutheran and ecumenical agencies. The largest portion of gifts received by GHDA is allocated to support work done through Canadian Lutheran World Relief (CLWR) in the areas of international development, emergency relief, refugee resettlement, and alternative trade. Nine percent of GHDA undesignated gifts are used to meet the objectives of GHDA in the synod from which it was given. Grants are also given to support our work with our ecumenical partners including KAIROS (Canadian Ecumenical Justice Initiatives), the Ecumenical Advocacy Alliance and Project Ploughshares. A portion of GHDA funds are also used to support our church's own advocacy and justice work.

Undesignated gifts to GHDA are allocated as indicated above. Gifts designated to any of GHDA's partners, including CLWR for a special appeal will be forwarded in their entirety according to the donor's instruction. GHDA also responds to special appeals for assistance in disaster situations through its emergency appeal fund.

Donations to GHDA can also be made through the Pre-Authorized Giving program. Forms for pre-authorized giving can be found in Section B of this booklet. GHDA payments by VISA credit card or pre-authorized giving forms should be forwarded for processing to the National Office in Winnipeg. GHDA also has donation envelopes which can be ordered from either the synod or national office.

3. FUNDS TO BE REMITTED DIRECTLY TO THE ELCIC NATIONAL OFFICE

There are some remittances of a congregation that must be sent directly to the ELCIC national office. These do not pertain to mission support of either the synod or the national church. Each of these payments must be made by separate cheque and have a completed remittance form enclosed with it.

3A. Church Extension and Capital Fund (CECF)

All mortgage payments of Canadian Mission congregations are to be sent directly to the ELCIC national office. These monthly payments include interest and principal and should be made in accordance with the agreement with the CECF. As of January 1, 2007, congregations can make their monthly mortgage payments by pre-authorized debit. With the pre-authorized payment option, your payment is made automatically on the payment due date. There is no cost to the congregation for this service. To join, complete and sign the enrolment/authorization form found in Section B and attach a congregation business blank cheque marked "void". Mail the form and the void cheque to the national office.

Additional payments can be applied to the principal at any time. To submit an additional payment, cheques can be made payable to the “Evangelical Lutheran Church in Canada” and forwarded to the national office. We also request that you attach a completed remittance form to the cheque to ensure that your additional payment is applied to your loan. These forms are available in Section B and also in the Treasurer’s section on the ELCIC website.

For those congregations paying by cheque, it is preferable that, on an annual basis, the regular monthly cheques for the year are postdated and forwarded to the national office. A mortgage remittance form should accompany each cheque. See forms in Section B.

3B. Lutheran Investment Funds and Endowments (LIFE)

Monthly payments for LIFE loans are to be made directly to the ELCIC national office. As of January 1, 2007, congregations can make their monthly mortgage payments by pre-authorized debit. With the pre-authorized payment option, your payment is made automatically on the payment due date. There is no cost to the congregation for this service. To join, complete and sign the enrolment/authorization form found in Section B and attach a congregation business blank cheque marked “void”. Mail the form and the void cheque to the national office.

Additional payments can be applied to the principal at any time. To submit an additional payment, cheques can be made payable to the “Evangelical Lutheran Church in Canada” and forwarded to the national office. We also request that you attach a completed remittance form to the cheque to ensure that your additional payment is applied to your loan. These forms are available in Section B and also in the Treasurer’s section on the ELCIC website.

For those congregations paying by cheque, it is preferable that, on an annual basis, the regular monthly cheques for the year are postdated and forwarded to the national office. A mortgage remittance form should accompany each cheque. See forms in Section B.

The LIFE fund provides an opportunity for established congregations to borrow money to improve facilities and, at the same time, provides an opportunity for other congregations and individuals to be partners in the mission of ELCIC.

To generate funds available for loans, the LIFE fund obtains investments from individuals and congregations. Congregations and individuals may invest in cashable demand certificates or five-year term certificates at competitive interest rates. The LIFE fund then lends the money out to the borrowing congregations at a reasonable interest rate. Further information is available from the ELCIC national office.

4. FUNDS TO BE FORWARDED TO ELCIC GROUP SERVICES INC. (GSI)

4A. ELCIC Pension Plan for Clergy and Lay Workers

The official title of the ELCIC pension plan is “Pension Plan for Clergy and Lay Workers of the Evangelical Lutheran Church in Canada.” The pension registration number is 0533240.

Details of this plan as described in the pension plan document can be made available to members upon request. Information and remittance requirements are available on the ELCIC GSI website at www.elcicgsi.ca.

Cheques should be made payable to “ELCIC Group Services” and should be accompanied by a completed remittance form in order to ensure all payments are properly allocated.

Please note that the employer’s supplemental contribution will be used to finance the experience deficiency that has emerged in the retired life portion of the fund. The supplement must not be included in the employees’ pension adjustment calculation for T4 purposes.

Per the Canada Revenue Agency, the maximum pension contribution to an employee’s pension plan account is 18% of “earned income” as reported in Box 14 of the T4. The employer’s and the employee’s mandatory contributions are each 5% of the “salary basis.” In many cases the “salary basis” will not be the same as the “earned income” as reported in Box 14 of the T4, and therefore, it is essential to ensure that the maximum of 18% of “earned income” is not exceeded. For further information regarding the definitions of “income,” refer to Section 8C.

4B. ELCIC Employee Benefits Plan for Clergy and Lay Workers

GSI also administers the ELCIC Employee Life and Disability Benefits plan, the Employee Assistance Plan, and the Health and Dental Benefits plan.

Information and remittance requirements are described on the ELCIC GSI website at www.elcicgsi.ca.

Cheques should be made payable to “ELCIC Group Services” and should be accompanied by a completed remittance form.

4C. Continuing Education Plan (CEP)

The Program Committee for Leadership in Ministry (PCLM) has the responsibility for overseeing the Continuing Education Plan (CEP). Effective January 1, 2008, ELCIC Group Services Inc. will provide the administration for this program. A separate cheque, payable to ELCIC Group Services Inc., along with a completed CEP remittance form is to be used for the monthly CEP payments. Please ensure that all details are completed on the form so that the funds are credited to the correct employee’s account. When a new employee joins the plan, a CEP Enrollment form should be completed and sent along with the first remittance. See forms in Section B.

Each professional leader and employee of a congregation or specialized ministry is eligible to participate in the plan. The plan offers provisions for short-term and long-term study grants. All study grants should further the individual’s goals for ministry and serve the goals for mission of the congregation or agency that employs the individual. Please review the CEP brochure for more information.

Each synod’s salary guidelines provide a suggested minimum contribution to CEP. If the guidelines are exceeded, contributions should be made on the basis of 1/3 paid by the employee

and 2/3 paid by the employer. The total contribution is credited to the account of each participating employee. If the employee changes employers within the ELCIC organization, the CEP account moves with the employee. An annual statement is provided to CEP participants.

4D. GSI Information and Forms

Further information on the pension and benefits plans including the CEP program can be obtained at www.elcicgsi.ca. Pension, benefit and CEP forms can also be downloaded from this site.

5. FUNDS TO BE FORWARDED DIRECTLY TO OTHER CHARITIES

5A. Gifts to Evangelical Lutheran Women (ELW)

Evangelical Lutheran Women (ELW) organization is separately incorporated for the national and synodical levels but not for the congregational level. All gifts from the local ELW are to be sent to the Synodical ELW treasurer, and they, in turn, will channel funds to the National ELW. ELCIC is committed to a strong working relationship with the Evangelical Lutheran Women. The ELW web site is located at www.elw.ca.

The congregational ELW's activities fall under the corporate umbrella of the congregation. Normally, a congregational ELW will have its own bank account and statement of income and expenses. As the congregational council must be informed on the activities of all committees and groups within its organization, ELW must submit reports to the congregational council. The minimum reporting requirement to the congregational council would be an annual report that includes the income and expenses statement and a report on the group's activities for the past year, as well as the budget and activity projections for the coming year. This report should be included in the congregation's annual report to members.

For donation receipting, the charitable organization number used by the congregational ELW is that of the congregation. As such, the books of the congregational ELW must be made available for review by the congregation's treasurer, auditor or other appointed person who reports to the council.

When completing the T3010, Registered Charity Information Return, the information from the ELW regarding donation receipts issued, benevolence distributed and other expenses must be included with the congregation's activities and finances. The benevolence funds distributed by the congregational ELW are remitted to the synodical ELW; therefore the charitable organization number to record on the T3010, Gifts to Qualified Donees, is that of the Synodical ELW. The charitable organization numbers for all the Synodical ELWs are provided in Section 1A.

5B. Directed Gifts for Non-ELCIC Causes

For gifts received by a congregation for local causes or non-ELCIC causes, the congregation should send these directly to the beneficiary. Some examples include the World Mission Prayer League, Lutheran Association of Missionaries and Pilots, On Eagle's Wings, Lutheran Bible

Translators, and Wycliffe Bible Translators. Congregations are encouraged to process receipts only for known registered charities.

Remember that funds transferred to other charities have to be reported on the annual filing of the Registered Charity Information Return Form T3010. To find the registration numbers for charitable organizations other than those listed in Section 1A, search on the CRA web site located at: www.cra-arc.gc.ca/tax/charities/online_listings/charity_listings-e.html.

5C. Gifts from Other Groups

Other committees or groups such as Sunday school, youth, etc. should report their activities to the congregational council on a monthly basis. Any special fundraising projects should only occur after the approval of the congregational council. Directed gifts from these groups must be channeled as specified.

Any special or directed funds for synod or national ELCIC projects should be channeled to the synod office in the same way as other congregational funds. These gifts will become a part of the congregational financial support to the synod and the national church.

6. GROUP PROGRAMS FOR ELCIC CONGREGATIONS

6A. Property Insurance Program for Congregations

The ELCIC has endorsed a comprehensive property and liability insurance program for its member parishes across Canada for the past several years. This program, administered by Aon Reed Stenhouse Inc., a global insurance and risk management consulting firm, is available to all congregations, synods and the national office. Each congregation will need only one comprehensive insurance policy that will include all property, liability and bonding coverage, as well as specific liability coverage for directors and officers, pastors, counselors, etc., and any other special coverage requirements.

The program provides cost savings due to the pooling of all ELCIC premiums within one national program, as well as the competitive rating structure established through partnering with insurers specializing in insuring faith-based organizations. Rates have decreased significantly in recent years. More importantly, if covered under this program, there is assurance that complete and proper insurance is in place with universal comprehensive coverage. All congregations are encouraged to examine this program.

Aon understands the ELCIC's vision for a comprehensive national insurance program. Here are the highlights of the program:

- “All Risks” Property – covers property of every description and loss of income
- Boiler and Machinery – protects against sudden and accidental breakdown of mechanical and electrical objects and pressure vessels
- Crime – covers loss inside and outside church properties, including loss resulting from employee or volunteer dishonesty

- Commercial General Liability – covers third party legal liability for the church, and its employees and volunteers
- Physical and Sexual Abuse – covers the church for claims alleging physical or sexual abuse; coverage extensions included to provide reimbursement to the alleged perpetrator of civil or criminal legal defense costs incurred, where the alleged perpetrator is found innocent or proceedings are dismissed
- Directors and Officers Liability – covers council members, employees and volunteers (committees) working on behalf of the church , as well as the church itself, for administrative wrongful acts resulting in financial loss

Further information on this program can be found in the Treasurer’s section on our web site at www.elcic.ca. To obtain a price quote or request further information, please contact the corresponding Aon Reed Stenhouse insurance consultant for your synod:

Alberta and the Territories	Edmonton	Sue Cardinal Tel: 780.423.9420 Fax: 780.423.9876 E-mail: sue.cardinal@aon.ca
		Or
		Elissa Moore Tel: 780.423.9462 Fax: 780.423.9876 Email: elissa.moore@aon.ca
British Columbia	Vancouver	Tim Snyders Tel: 604.443.3388 Fax: 604.682.4026 E-mail: tim.snyders@aon.ca
Eastern	Toronto	Geoff Haddock Tel: 416.868.2433 Fax: 416.868.5580 E-mail: geoff.haddock@aon.ca
	Niagara Falls	Peter Maiuri Tel: 905.356.4000 Fax: 905.356.4877 Email: peter.maiuri@aon.ca
	Thunder Bay	Judie Comer Tel: 807.346.7407 Fax: 807.345.1012 Email: judie.comer@aon.ca

	Montreal	Sylvie Boivin Tel: 514.840.7883 Fax: 514.842.3456 E-mail: sylvie.boivin@aon.ca
	Halifax	Paul Brown Tel: 902.429.7310 Fax: 902.429.9087 E-mail: paul.brown@aon.ca
Manitoba/Northwestern Ontario	Winnipeg	Jennifer Lohnes Tel: 204.934.0234 Fax: 204.956.2148 E-mail: jennifer.lohnes@aon.ca
Saskatchewan	Saskatoon	Kevin Madden Tel: 306.975.8860 Fax: 306.665.2606 E-mail: kevin.madden@aon.ca

6B. Payroll Preparation Program for Congregations

A payroll preparation program for our congregations and related organizations has been established through Ceridian Canada Ltd. This program has been set up to assist employers in fulfilling payroll obligations and to greatly reduce the time and commitment required of the volunteer treasurers.

Once payroll for your organization has been set up with Ceridian, the deductions for each of your employees can be calculated and the net pay directly deposited to their bank accounts. Ceridian can also calculate and submit remittances to the Receiver General, prepare Record of Employment (ROE) forms, and generate T4s at year-end. For further information, check the Treasurer's section of our web site at www.elcic.ca.

Ceridian also maintains a web site at www.ceridian.ca and toll free line 1.877.237.4342 which provides information on payroll matters.

To enroll in the program and receive the group discount offered by Ceridian, contact:

Tony Polera
E-mail: tony_polera@ceridian.ca
Telephone: 1.800.439-2238 (wait to press #1, then) Ext. 8458

6C. Pre-Authorized Remittances (PAR)

If your congregation wishes to use a pre-authorized remittance plan for member donations, check with your financial institution to see if they can provide the service at a reasonable cost. FaithLife Financial has a Pre-authorized Offering Program (POP). Details can be found on their website at www.faithlifefinancial.ca. Another alternative solution is the Pre-Authorized Remittance (PAR) program offered to ELCIC congregations by The United Church of Canada.

The PAR program allows congregational members to contribute to their local church through an automatic monthly withdrawal from their bank account. A donation can be designated to current expenses and/or other special funds, just like it is on an offering envelope.

The **cost** of the program to the congregation is \$0.50 per month per participating donor. There is no minimum number of donors required for a congregation to initiate the program. However, the more people on the program, the more valuable it is to the congregation.

Withdrawal **transactions** are made on donors' accounts on the 20th of each month, or the following business day if the 20th falls on the weekend. Congregational accounts are credited on the same day for the total amount less service charges. The deposit amount is recorded on the congregation's bank statement as a credit memo.

To **set up the program**, The United Church of Canada requires the following:

- *From the donor:* a completed authorization card and a void cheque on the donor's bank account.
- *From the congregation:* a void cheque on the bank account(s) that is to be credited with the funds collected. The system can accommodate up to three different bank account numbers, e.g. general account, mission account, reserve account, etc.
- *Also from the congregation:* the name of one contact person, with a daytime phone number for use during business hours. The contact person will also receive the monthly reports. The contact person may be the parish secretary, the treasurer, the financial secretary, etc.

A **monthly report** is mailed to the congregation from The United Church of Canada showing the breakdown of individual donors, the monthly service charges, and the net amount credited to the congregational bank accounts. Both the treasurer and financial secretary should share this information. The congregation's bank statement should be checked to ensure that the amounts deposited are equal to the amounts recorded on the monthly report.

In the month following an **NSF cheque**, a notation is made on the monthly report indicating that an amount equal to the returned cheque has been deducted from the amount credited to the congregational bank account. The United Church of Canada also sends a letter regarding the NSF amount to the congregation. The contact person in the congregation is then responsible for informing the donor.

For **further information and materials** on the Pre-Authorized Remittance program, please contact:

The United Church of Canada
PAR Office
300 - 3250 Bloor Street West
Toronto, ON M8X 2Y4

Tel: 416.231.5931
Fax: 416.231.3103
E-mail: par@united-church.ca
Web Site: www.united-church.ca/par/

7. DONATIONS AND LUTHERAN PLANNED GIVING

7A. Official Donation Receipts

Issuing Official Donation Receipts

The congregation is responsible for issuing donation receipts for any donations received by the congregation, whether general or specified, and the funds are deposited into the congregation's bank account. Congregations must carefully evaluate all contributions to ensure the qualifications for an official receipt for income tax purposes are met.

To qualify to receive an official donation receipt, the donation of money or property must be an outright gift. A gift is made in any circumstance where all three of the following conditions are satisfied:

- 1) Property (usually cash) is transferred to a registered charity. Non-cash gifts such as stocks, real estate, used furniture, etc, must be appraised by a qualified independent appraiser.
- 2) The transfer of property is voluntary.
- 3) The transfer is made without expectation of return. No consideration, or benefit of any kind to the donor, or to anyone designated by the donor, may result from the payment.

In most cases, this rule can be applied relatively easily to determine whether a particular payment is a gift or some form of non-qualifying contribution. If the contribution does not qualify as a donation, an official receipt for income tax purposes cannot be issued. If doubt exists about a particular transaction, contact the synod office or the Charities Directorate.

Following are some **examples of special situations**:

- Donation receipts cannot be issued for **volunteer time**. If a volunteer service is provided and the supplier wishes to receive a donation receipt, the supplier must present an invoice to the congregation; the congregation pays the invoice; the supplier then provides the cash donation back to the congregation. A donation must involve property, and "time" does not qualify as "property" until it has been paid for. The Charities Directorate states that the transfer of funds must flow through the bank accounts of both the charity and the donor. If donating out-of-

pocket expenses, the provider should be reimbursed and then return the funds to the charity. In this way, the donation flows through the bank account of both the donor and the donee.

- If a donor directs funds to a **specified person** inside a specified program, the funds received by the charity might not qualify for an official receipt for income tax purposes. Donations made to charities can be subject to a general direction, but decisions regarding specific beneficiaries of one of its established programs must be the exclusive responsibility of the charity. The gift must be directed towards the charity and not towards the individual.
- A charity may not act as a conduit to simply **transfer funds** to a person or an organization whose activities, although charitable, are not considered to be related in any way to the activities of the charity. To qualify as a donation to a charity, the amount must be given to the charity for its use in pursuing its own charitable objectives.
- Donations directed to a **foreign agency** might not be qualifying contributions. When a donor directs a charity to send a gift to another charity, that other charity must normally be a registered Canadian charity. A charity's charitable objectives may include activities carried on jointly with another charity, or may include the funding of charitable activities carried on by other charities, including foreign charities. The national office of ELCIC, through GHDA works with CLWR and LWF to assist in carrying out our commitments to the rest of the world. Funds to missionaries and world missions, CLWR and LWF should be sent through the synods to the national office to be distributed.

Information Appearing on Official Donation Receipts

Canada Revenue Agency indicates that an official donation receipt must include, in a manner that cannot be readily altered, the following information:

For cash gifts -

- statement “Official Receipt for Income Tax Purposes”
- serial number of receipt
- congregation’s name
- congregation’s address
- charity registration number
- date donation received
- eligible amount of gift for tax purposes
- name, initial and address of the donor
- date receipt was issued
- location receipt was issued
- authorized signature
- statement “For information on all registered charities in Canada under the Income Tax Act, please contact: Canada Revenue Agency www.cra.gc.ca/charities”

For non-cash gifts – in addition to the above, also include the following:

- description of property
- name and address of appraiser
- the eligible amount of gift for tax purposes is the fair market value of the property at the time the gift was made

For gifts with an advantage – when the donor receives something in return for the gift other than a nominal amount (i.e. meal, book, golf tournament, etc.), the receipt must also include:

- total amount received (cash or fair market value)
- value of advantage (cash or fair market value of property or services)
- eligible amount of gift for tax purposes (total amount received less value of advantage)

For example, a donor pays \$50 to attend a fundraising dinner where they receive a meal valued at \$20. The total amount received by the charity is \$50 and the value of the advantage (the meal) is \$20. Therefore the eligible amount of the gift is \$30. If the amount of the advantage exceeds 80% of the fair market value of the gift, the charity is advised to contact the CRA before issuing a receipt.

Each **receipt must be prepared** in duplicate, must be signed by an authorized person, and must bear its own serial number. In preparing official donation receipts, a congregation must indicate the year in which it actually received a gift. If a gift is dated, mailed, and postmarked in one year and received in the next year, the congregation can issue a receipt indicating the year appearing on the postmark as the date it received the gift. A charity must keep on file a copy of all official receipts that it issues.

Receipts can have a **facsimile signature** if they are imprinted distinctly (usually by a commercial printer) with the name, address, and BN/Registration number of the congregation and are serially numbered by a printing press or numbering machine. In addition, all unused receipt forms must be kept at the charity's Canadian address.

To replace a **lost or spoiled receipt**, a congregation can issue a replacement which must contain all required information plus a notation to the effect that it “cancels and replaces receipt No. “XXX” (insert the serial number of the lost receipt). The congregation's copy of the lost receipt must be retained and marked “cancelled.” In the case of a spoiled receipt, all copies must be retained by the charity and marked “cancelled.” The congregation can then issue another receipt.

To **correct printed receipts**, a congregation can use a stamp that clearly shows a change of name, address, or BN/Registration number if you want to use the remaining stock of official donation receipts before ordering a new supply. Make sure that the incorrect information is crossed out, either by the stamp or by hand.

CRA indicates that a registered charity can issue **computer-generated electronic official donation receipts** as long as they are readable and the reliability of the computer data entries is sufficiently protected. Protection against unauthorized changes to the data entries is the key security concern. An ideal computer system should incorporate user authentication (user-identifications validated by passwords) with access controls to restrict entry to and modification of donor contribution records. CRA recommends that donor records be stored on nonerasable media, such as CD-ROMs, micro-fiche, or printouts, with copies kept off-site for recovery purposes. When electronically-kept records are changed from one format to another, the record-keeper is responsible for ensuring that the change does not result in the loss, destruction, or alteration of the information.

A registered charity is required by law to keep adequate books and records. If it fails to adequately safeguard and maintain records in a readable and reliable manner, it could be considered to have failed to meet this requirement.

Sample Donation Receipt

Following is a sample of a donation receipt for a **cash** donation. Please note that this receipt contains the information that must be provided according to the Income Tax Act. However, this sample receipt is only a guide and your receipts do not have to appear exactly as presented but must contain all the relevant information. Adjustments to the receipt will be necessary to accommodate information requirements for non-cash donations or gifts with an advantage.

Official Donation Receipt for Income Tax Purposes	
Congregation Name	Serial No. of Receipt
Congregation Address	
City, Province, Postal Code	Date Receipt Issued
Charity Registration Number	Location Receipt Issued
	Date Donation Received
	Eligible Amount of Gift for Tax Purposes
Name of Donor (first name, initial, last name)	
Address of Donor	
City, Province, Postal Code	Authorized Signature
For information on all registered charities in Canada under the Income Tax Act, please contact: Canada Revenue Agency www.cra.gc.ca/charities	

Gifts of Securities (Capital Property)

The Income Tax Act sets out special rules for the donation of appreciated securities (**stocks, bonds, mutual funds and income trusts**) that are traded on a recognized exchange. The capital gain resulting from disposing of such securities is not taxed when there is a gift-in-kind to a registered charity. This special treatment makes such gifts highly advantageous from the donor's point of view.

Most securities today are held in electronic form. To qualify as a gift-in-kind, the securities must be transferred from the donor to the charity without being sold. A gift-in-kind must therefore be made by electronically transferring the ownership of the security from the donor's account to the charity's. If a congregation intends to receive such gifts, it must open the appropriate type of account with a stock broker or investment dealer.

Issuing a donation receipt for donations of appreciated securities can pose special problems. The general rule for valuing gifts is to use the fair market value at the time the gift is made. Because electronic transfers between financial institutions can take 5-10 working days (and sometimes more), and since the value of securities can fluctuate because of normal trading patterns, Canada Revenue Agency addressed the receipting of such gifts in its *Registered Charities Newsletter* #12, Spring 2002. Following are excerpts from that newsletter:

Date of the Donation - As a general rule, the date of a gift of electronically transferred shares is the date the shares are received in the charity's account. In such cases, the donor's intent to make the gift has been communicated to the charity and the charity has indicated its intent to accept the gift by providing the donor with its account number.

However, this rule may not apply in all cases, and you should carefully review the facts of each situation to determine the timing of the gift. For instance, the donor and charity may have entered into a written agreement which effectively transferred ownership of the shares to the charity prior to physical receipt by the charity.

Valuation - The *Income Tax Act* does not provide guidance in determining how a gift of shares should be valued. A careful review of the facts of each situation should be made to determine the "fair market value". The CRA has, as a general rule, accepted the use of the closing bid price of the share on the date it is received or the mid-point between the high and the low trading prices for the day, whichever provides the best indicator, given the circumstances, of fair market value on normal and active market trading.

Some other factors that may have to be taken into consideration are: the size of the block of shares in relation to the whole; the volume traded; the attributes of the shares; whether the donor had control or was a minority shareholder; whether there were any restrictions on the transferability of the shares; and whether the shares were thinly traded, requiring a look at trades over a longer period of time.

If you have any questions regarding valuation of gifts of shares, please contact the client assistance unit of the Charities Directorate at 1-800-267-2384 (English) or 1-888-892-5667 (French & English).

Donation Receipts – The donation of securities is treated as a gift-in-kind (non-cash gift), and the following information is also required on the donation receipt:

- Description of property – identify the type of security (stocks, bonds, mutual funds or income trusts)
- Eligible amount of gift for tax purposes – is the fair market value of the security when the charity takes possession of the security, that is, when the security appears in your account

Brokerage Accounts - The ELCIC national office and most synods have established their own brokerage accounts and are able to accept donations of securities on behalf of congregations. In such cases the national office or the synod would accept the transfer and sell the securities immediately. The proceeds of the sale, minus any sales commission charged by the broker, are then forwarded to the congregation by cheque. The national or synod office would process the donation receipt and send it to the donor, thereby relieving the congregation of any administrative responsibility.

Need Advice - If a congregation is approached by a donor with the offer of a gift of securities, advice is available from Lutheran Planned Giving at 1-888-308-9461 or lpg@worldchat.com.

7B. Lutheran Planned Giving

Introduction - Lutheran Planned Giving (LPG) is a ministry of our church to congregations and individual members. Its mandate is to encourage and assist people to make planned gifts to the church in all its expressions: congregations, synods, national church, organizations and institutions.

The easiest way to define planned giving is with an example. Whenever someone leaves money to the church in their will that is a planned gift. Approximately 80% of all planned gifts to all charities across Canada come as bequests through wills.

In addition to bequests, planned gifts may come in the form of:

- **Gifts of life insurance.** The church may be named as the beneficiary of life insurance proceeds, or as owner of the policy **and** beneficiary. These two variations have different receipting implications.
- **Gifts of RRSP or RRIF proceeds.** The church may be named as the beneficiary of a registered retirement plan.
- **Gift annuities.** A gift annuity is a combination of an immediate gift of cash plus an annuity contract. The latter provides a guaranteed income to the donor for their lifetime.
- **Gifts of appreciated securities.** See the material in section 7A, “Official Donation Receipts” for a detailed explanation of these gifts.

Services - Information about planned giving is available to congregations and individuals. Congregations can arrange with their synod’s stewardship consultant to put on a program that makes people aware of the opportunities to make a planned gift, and encourages them to remember the church in their will. A list of these consultants appears below.

From time to time a congregation may be notified by an executor that it is a beneficiary of the estate of one of its members (or sometimes, even a non member). Often an executor will ask a congregation to sign a waiver of its rights. Signing any document without first fully understanding the implications is always dangerous. In these cases it is useful to consult with the LPG national coordinator about the congregation’s rights and privileges under the will. The power to decide remains with the congregation, but information may enhance its position and may even lead to receiving more money.

More information about Lutheran Planned Giving may be found on the ELCIC web-site. Go to www.elcic.ca and click on “What We Do”, then “Lutheran Planned Giving”.

National Coordinator

Jeff Pym
(888) 308-9461
lpg@worldchat.com

Stewardship Consultants

Synod of Alberta and the Territories

Lorraine Kalis
(780) 490-0882
lorrainekalis@shaw.ca

British Columbia Synod

Rev. Greg Mohr
(604) 524-1318
gmohr@elcic.ca

Eastern Synod

Jeff Pym
(888) 308-9461
lpg@worldchat.com

Manitoba/Northwestern Ontario Synod

Rev. Larry Ulrich
(204) 889-3760
lulrich@elcic.ca

Saskatchewan Synod

Rev. Roger Haugen
(306) 244-2474
rhaugen@elcic.ca

8. OTHER INFORMATION FOR TREASURERS

8A. Financial Controls

Congregations must ensure the following basic financial controls are in place:

With Respect To Cash Receipts – Required Financial Controls

- Two persons should be responsible for counting and recording cash receipts. Both counters should sign off the record of cash receipts for each particular count.
- The two persons responsible for counting must not be related.
- Upon completing and recording the count, the bank deposit is prepared and placed in safe-keeping until it can be taken directly to the bank.

With Respect To Cash Receipts – Desired Financial Controls

- The two-person counting teams should be rotated so the same two people do not always count together.
- The two-person team that counts and records the deposit should not include the Treasurer or Financial Secretary.
- If a deposit cannot be made immediately or if a night deposit is not available, a safe should be available to store the deposit until it can be taken to the bank. Some financial institutions have experienced tampering of their night deposit boxes. Do not leave your deposit in the night deposit box if it does not appear to be working properly. Place the deposit in another locked and safe location, delivering it to the bank on the next business day and notifying the bank of the suspected problem.

With Respect To Cash Disbursements – Required Financial Controls

- Two signing officers for cheques are required.
- Signing officers must not be related.
- Cheques must not be signed in advance and left blank.
- Prior to signing cheques, supporting invoices and vouchers must be reviewed and initialed by cheque signatories where applicable.

With Respect To Cash Disbursements – Desired Financial Controls

- Cancelled cheques should be returned with bank statements.

With Respect to Online Disbursements – Required Financial Controls

- Password only access to internet banking
- On a regular basis – weekly, if transactions are done on a weekly basis or monthly, if transactions are done on a monthly basis – the second signatory to the bank account to review a print-out of the online transactions and the supporting documentation (invoices and vouchers).
- Both the supporting documentation and the online transaction report to be initialed by two cheque signatories. The online transaction report to be retained in a file for audit purposes

Monthly Reporting

- Monthly review of revenue and expenditures by the congregational council.
- Monthly review of bank statement and bank reconciliation by a representative of the congregational council.

Other Reporting

- The representative of the congregational council who reviews the bank statements and reconciliation should periodically inform the church council that all statutory remittances have been made. Board members are personally liable if certain payments such as CPP, EI and incomes taxes are not submitted.

Annual Audit

Congregational councils should consider a formal audit when size and resources allow. However, if not financially feasible, an option is to have two unrelated individuals knowledgeable in finances to review the financial records.

The preparation and review of annual financial statements and records be done on a timely basis by persons not involved in the day to day financial administration. The essential areas to be reviewed include the following:

- Cheques reviewed for two signatures, proper payee corresponding to related supporting documents (invoices or expense claims), and cheque endorsement corresponds to payee;
- Bank deposits compared to the bank statements, signed counting records, and monthly bank reconciliations; and
- Financial statements compared to the previous year and budget on a line-by-line basis and any unusual fluctuations explained.

8B. Registration with Companies/Societies Acts

Depending on provincial law, there will be annual forms to file with the province. Completing these forms maintain the congregation as a corporation so that it can hold title to property and limit liability of members, etc. In most provinces, a copy of the latest audited financial statement will have to be submitted to the registrar of companies with the annual filing. For further information, check your provincial government's website under the corporations or business branch or registry.

8C. Tax Filing Requirements for a Charitable Organization

All ELCIC congregations that are registered charities are annually required to complete form T3010A, Registered Charity Information Return. The T3010A return and detailed guide (Completing the Registered Charity Information Return, T4033A) are sent directly to each registered charity by the Canada Revenue Agency. To complete the return, please refer to the guide and to the copy of the prior year's return for your congregation. If you require further assistance, contact your synod treasurer or the Charities Directorate. See pages A-3 & A-4 for contact information.

The T3010A form is to be completed and filed annually within six months of your fiscal year-end and is to be accompanied by the congregation's financial statements. A copy of the return should be kept with the congregation's files for reference in the following year.

If the annual filing is not completed and submitted, the congregation will be subject to a \$500 penalty in addition to having the charitable registration status revoked. Your congregation will be required to pay this penalty before a request for re-registration is considered. If this happens, the donation receipts issued by the congregation will not be deductible on the income tax returns of the donors.

It is recommended that church council make a permanent agenda item for the same council meeting each year to approve the T3010A and authorize someone to sign it. This way, the church council will know it has been done and the charity's status is protected.

Be sure to have all important documents and forms mailed to the permanent address of the congregation so that filings won't be missed if a member is longer involved with the congregation.

8D. Record of Employment Forms

Whenever an employee, including clergy, leaves their position, the employer must complete a Record of Employment form within five days of termination. One copy of the form is given to the employee, one copy is sent to Human Resources Development Canada, and one copy is kept by the employer.

These forms are serially numbered and must be requested from the Human Resources Development Canada office that is listed under the government contacts in the back of your local telephone directory. If you utilize the services of Ceridian, they will assist you in completing this form.

8E. T5 Summary and Supplementary

The T5 forms are used to report interest paid to individual investors if the congregation has issued trust certificates on which interest is paid. This does not include interest paid to a bank on a bank loan. These forms are to be filed annually before the last day of February.

If you are required to file these forms, contact CRA Forms & Publications at 1.800.959.2221 to order the T5 Supplementary, the T5 Summary, and the Guide for assisting in the completion of the forms.

8F. GST Rebates

Registered charities are entitled to claim a 50% rebate of the GST paid on expenses for charitable purposes. At the time of updating this handbook, CRA is proposing to decrease the GST rate effective January 1, 2008 from 6% to 5%. If the expense is one on which GST is normally paid, but the GST is not clearly shown on the receipt as a separate amount, the GST has most likely been included and can be calculated using this formula:

$$\text{Total Payment} \times 5/105.$$

$$\textit{Example} - \$15.00 \times 5/105 = \$0.72 \text{ GST included in the } \$15$$

The GST rebate claim form, GST 66, must be submitted semi-annually for the periods of January to June and for July to December. For further information, contact the Canada Revenue Agency.

8G. Federal Gasoline Excise Tax Refund

If a registered charity reimburses volunteers or employees for use of the individual's automobile, a federal gasoline excise tax refund may be claimed. The refund is either \$0.0015 per kilometer driven and reimbursed or \$0.015 per litre of gasoline purchased. The rebate may be applied for using the form "XE8 – Application for Refund of Federal Excise Tax on Gasoline". The form and instructions can be located in the forms and publications section of the CRA web site.

Example:

If 50,000 km is reimbursed, the refund would be 50,000 km x \$0.0015 = \$75

Or

If 5,000 litres of gas is purchased, the refund would be 5,000 litres x \$0.015 = \$75

8H. Financial Record Retention

Retain permanently:

- Ledgers, journals, current and old insurance policies, employment and payroll records, receipts and records applying to gifts where donor directed that funds be held for at least 10 years

Retain for a minimum of 6 years after the year end to which they pertain:

- Supplies invoices, mileage logs, GST records, income tax receipts and all records backing up such gifts.

Books and records may be destroyed at an earlier time than outlined above if CRA gives written permission for their disposal. To get such permission, complete and send in CRA Form T137, *Request for Destruction of Books and Records*.

Further information on record retention can be obtained in the CRA Information Circulars IT78-10R4 – *Books and Records Retention/Destruction* and IC05-1 - *Electronic Record Keeping*.

8I. Personal Information Protection and Electronic Documents Act (PIPEDA)

Effective January 1, 2004, the Personal Information Protection and Electronic Documents Act (PIPEDA) came into force for all organizations. In November 2003, National Church Council (NCC) adopted a Policy to Protect Personal Information in the ELCIC. This policy ensures that the personal information provided to us from ELCIC members is collected, used and protected appropriately. To ensure your congregation or organization is properly protected, it is recommended that PIPEDA be followed.

Personal information covers all information an organization collects, retains or uses that can in any way identify or give information about an individual. It does not include the name, title, and business address or business contact information of an organization's employee.

In order to protect personal information, PIPEDA lays out ten principles that an organization's privacy policy should reflect:

1. Accountability
2. Identifying Purposes
3. Consent
4. Limiting Collection
5. Limiting Use, Disclosure and Retention
6. Accuracy
7. Safeguards
8. Openness
9. Individual Access
10. Challenging Compliance

The national office privacy policy and compliance practices are located on the ELCIC web site at www.elcic.ca. On the home page, choose "Resources", then "Document" and select "Privacy, PIPEDA and the ELCIC".

For questions or queries regarding the Policy to Protect Personal Information in the ELCIC, please contact:

Trina Gallop
ELCIC Privacy Officer
Evangelical Lutheran Church in Canada
302-393 Portage Avenue

Winnipeg, Manitoba R3B 3H6
Phone: 204.984.9172
Email: tgallop@elcic.ca

8J. Correspondence

It is recommended that all important documents, correspondence, banking information and government forms be mailed to the permanent address of the congregation. As volunteers in the church change from time to time, this would prevent any correspondence from being missed if the volunteer is no longer involved in the church.

8K. ELCIC Software Licensing Program

Available to all ELCIC synods and congregations, the Software Licensing Program (SLP) provides congregations with the opportunity to purchase software at a reduced price under a license for charities and not-for-profits. Many Microsoft products are available under this program, as well as some Adobe and Corel products too. As all software is registered to the ELCIC and not to the individual user, the software must be used explicitly for business and is not for personal use. For further information, please contact Rick Natividad, Information Technology Coordinator at the national office. Rick can be reached at rnatividad@elcic.ca or 204-984-9191 or toll free 1-888-786-6707 Ext 191. An order form is provided in Section B.

9. PAYROLL AND T4 FORMS

Examples for calculating payroll and the corresponding year-end T4 Supplementary Forms are illustrated starting on page A-41. Please note that these examples are for illustrative purposes only. When preparing the payroll for your employees, please use the salary and benefits amounts that are indicated in the employee's call documents, your synod's salary guidelines, and your province's current year tax tables. If information on statutory or general holidays is not covered in your synod salary guidelines, check your provincial government's website under employment or labour standards for the eligibility and minimum requirements for your province.

The year used for the payroll examples is 2007. Please note the change in calculating the Pension Adjustment in Box 52 of the T4. The employer supplemental contribution to the pension plan will be used to finance the experience deficiency that has emerged in the retired life portion of the fund. Therefore the supplemental amount should not be included in the calculation of the employee pension adjustment.

If you wish to use a payroll preparation service, a group discount has been arranged with Ceridian. Please refer to the information in 6B – Payroll Preparation Program for Congregations.

9A. Payroll Information

To prepare payroll, please read through this section in its entirety and the GSI website for the Pension and Group Benefit Plans of the ELCIC. As well, further information is available on the CRA web site at www.cra-arc.gc.ca/tax/business/topics/payroll/ or from any tax office:

- T4001 - Employers' Guide - Payroll Deductions and Remittances
- T4130 - Employers' Guide - Taxable Benefits
- T4032 - Payroll Deductions Tables for your province for the current year

9B. Taxable Benefits

Taxable benefits are those benefits or allowances paid by the employer on behalf of the employee that must be recorded on the T4. The payment is made either to the employee (cash) or directly to the creditor who supplied the goods or services to the employee (non-cash). If the employer pays an expense directly to a supplier on behalf of an employee, and the expense is not deductible on the employee's personal tax return, the total amount paid by the employer must be included in the income of the employee.

When you pay or provide a taxable benefit or allowance to your employee in addition to salaries and wages, you have to include the value of the benefit in the employee's income. This applies to all cash and non-cash benefits or allowances that are taxable.

To determine the total amount subject to payroll deductions, you must add the taxable benefit or allowance to the employee's income each pay period and withhold deductions in the normal manner. For tax purposes, if a non-cash benefit is of such a large value that withholding of income tax will cause undue hardship, you can spread the withholding over the balance of the year.

9B.1 Taxable Life Insurance Premiums

The life insurance coverage for employees under the ELCIC Group Benefits Plan is 3 times annual salary. "Salary" is defined under the Pension and Benefits Plans information on the GSI website. The premium for this coverage is part, but not all, of the 3% of salary paid by the employer to Group Services for life, disability and EFAP coverage.

According to CRA, any life insurance premiums paid by an employer on behalf of an employee are taxable and pensionable (CPP must be deducted) but are not insurable (EI is not deducted).

On the T4 slip, this benefit would be reported in Box 14 "Employment Income" and also in included in Box 40 "Other Information - Other Taxable Benefits & Allowances".

To calculate the taxable benefit, refer to the information provided on the GSI website at www.elcicgsi.ca.

9B.2 Clergy Housing Allowance Benefit and Clergy Residence Deduction

Definitions:

- "Allowance" is the amount paid by the employer to the clergy employee.

- “Deduction” is the amount a qualified clergy employee may deduct on his/her personal tax return according to the CRA regulations found in Interpretation Bulletin IT-141R for the Clergy Residence Deduction.
- In all cases, the “Deduction” is the fair market (rental) value of the housing plus the cost of the utilities of the home in which the clergy resides. The “Allowance” and “Deduction” may be the same amount, but they do not have to be the same.
- Utilities include hydro, gas, water, sewer but not telephone or internet.

If a **cash allowance** is paid, the housing allowance benefit is the total of the cash allowance paid for housing. If a **parsonage** is provided, the housing allowance benefit is the fair market (rental) value of the parsonage plus the utilities paid by the employer.

The taxable housing benefit is pensionable (deduct income taxes and CPP) and insurable (deduct EI). See exception for income tax and CPP deduction for the clergy residence deduction below.

To claim a deduction from income for his or her residence, an employee has to complete Parts A and C of Form T1223, **Clergy Residence Deduction**. The employer has to complete Part B of the Form T1223 that will certify the employee has met the required conditions. The employee should file a copy of the form with his or her income tax return and keep a copy of the signed form for their records.

If the employee tells you in writing that he or she will claim a deduction from income for the residence, do not include the rent and utilities portion of the housing benefit in income when you calculate the income tax and CPP deductions required. Although the rent and utilities portion can be excluded from income for the purposes of tax deductions, you still have to report it on the T4 slip.

On the T4 slip, the housing allowance benefit must be included in Box 14 “Employment Income” and in Box 30 “Housing, Board and Lodging”..

For detailed information on the Clergy Housing Deduction, refer to Interpretation Bulletin IT-141R available in the forms and publications section of the CRA web site (see page A-4).

9B.3 Housing Equity Allowance

In each synod’s salary guidelines, a housing equity allowance is suggested for those employees provided with a parsonage. Deduct income taxes, CPP and EI from this allowance.

On the T4, include this amount in Box 14, “Employment Income” and also in Box 40 “Other Information – Other Taxable Allowances and Benefits”.

9B.4 Utilities Allowance

Utilities include electricity (hydro), heating (gas), water and sewer. It does not include telephone, internet or cable. If the employer provides either a utilities allowance to the employee or pays the utilities directly to the supplier, this amount is included with the Clergy Housing Benefit. If the employee has advised you in writing that he or she will be claiming the Clergy Residence

Deduction, do not deduct income taxes and CPP from the utilities allowance. EI deductions are required.

On the T4 slip, the utilities allowance is included in Box 14, “Employment Income” and in Box 30, “Other Information – Housing, Board and Lodging”.

If the congregation requires the employee to be accessible by telephone and to have internet access in his or her home, the congregation should pay the ministry usage for these expenses. If the congregation pays the full cost of the home phone and internet expenses, the ministry usage would not be taxable to the employee. However the personal use of these expenses would be a taxable benefit and would be reported on the T4 slip in Box 14 and Box 40.

9B.5 Book Allowance

Canada Revenue Agency considers all book allowances paid to pastors to be a taxable benefit. This includes either a monthly cash allowance or a reimbursement for the cost of books that are purchased for, and will be retained in the possession of, the employee. Income taxes, CPP and EI are to be deducted on the Book Allowance.

On the T4 slip, this benefit will be included in Box 14 “Employment Income” and in Box 40 “Other Information – Other Taxable Benefits and Allowances”.

9B.6 Clergy Auto Allowance

In order for the auto allowance to be non-taxable, it must be a reimbursement based upon actual kilometers driven for clergy duties, and the reimbursement rate on a per kilometer basis must be reasonable. A logbook must be maintained by the clergy and a copy submitted when requesting reimbursement. Each synod sets out mileage reimbursement rates that are considered to be within CRA’s guidelines for “reasonable”. This rate reflects the key components of owning and operating an automobile such as depreciation, financing, and operating expenses (i.e. gas, maintenance, insurance and license fees).

The auto allowance will be considered taxable if the auto allowance is a flat monthly amount that is not based on actual mileage driven or if a logbook is not maintained by the employee. The employee does not have to account for its use. If the allowance is taxable, income tax, CPP and EI must be deducted on this allowance. On the T4 slip, the allowance would be included in Box 14 “Employment Income” and in Box 40 “Other Information – Other Taxable Allowances and Benefits”.

The reporting of mileage used by the pastor is the deciding factor on which method is used:

- Non-taxable - The pastor can be reimbursed on a per kilometer basis that is considered reasonable. The pastor must maintain a logbook supporting the clergy-use kilometers and submit this logbook to the employer periodically. Under this condition, the amount received (reimbursement) would not have to be included in income, nor would it be reported on the T4. In this case, the auto expense reimbursement is not reported on the pastor’s personal income tax return.

Or

- Taxable - The pastor can receive a flat auto allowance, and have this allowance included in income and reported on the T4 slip. On the personal income tax return of the pastor, the actual expenses in relation to clergy-use kilometers could be claimed as a deduction if a logbook is maintained for CRA purposes, but is not submitted for the congregation's records. In this situation, the employer must complete form T2200 – Declaration of Conditions of Employment form.

Some examples to help you determine whether the automobile usage is for clergy duties are as follows:

If clergy office is in church

- home to church is personal
- home to hospital, parishioner, etc., is business

If clergy office is in home

- home to church is business
- home to hospital, parishioner, etc., is business

If you have questions, you should discuss them with your local accountant, your synod treasurer or the CRA office.

9B.7 Summary of Taxable Benefits

Taxable Benefit	Benefits Subject to Deduction			T4 Requirements	
	Pensionable CPP	Insurable EI	Taxable Income Tax	Income Box	Taxable Benefit Box
Life Insurance Premiums	Yes	No	Yes	Box 14	Box 40
Housing Benefit *	No	Yes	No	Box 14	Box 30
Utilities Allowance *	No	Yes	No	Box 14	Box 30
Housing Equity Allowance	Yes	Yes	Yes	Box 14	Box 40
Book Allowance	Yes	Yes	Yes	Box 14	Box 40
Auto Allowance – flat monthly allowance amount	Yes	Yes	Yes	Box 14	Box 40
Auto Allowance – reimbursed for actual business kilometers	No	No	No	N/A	N/A
Telephone/Internet – personal use portion if paid by church	Yes	Yes	Yes	Box 14	Box 40

* Written notice received from clergy that they are claiming Clergy Residence Deduction.

9C. Definitions of “Income”

9C.1 Employment Income (Box 14 on the T4 Slip)

Employment Income is the base salary plus all taxable benefits that include life insurance premiums, housing allowance benefit, utilities allowance, housing equity allowance, book allowance, taxable auto allowance, and personal use portion of telephone and internet if paid for by the congregation.

The exclusions from “Employment Income” are the non-taxable benefits that include contributions paid into the Continuing Education Plan (CEP), and the health and dental premiums paid by the employer except in Québec.

9C.2 ELCIC Pension and Benefits “Salary Basis”

The ELCIC pension and benefits “salary basis” is the amount on which the premium remittances to the ELCIC Registered Pension Plan and Group Benefits Plans are calculated. See GSI website for further information.

- For lay employees, the salary basis is the base salary before taxable benefits.
- For clergy who are provided with housing, the salary basis is the base salary plus 30% of base salary plus the housing equity allowance.
- For clergy who are paid a cash housing allowance, the salary basis is the base salary plus the housing allowance.

Please note that cash salary means actual gross earnings including overtime, bonuses and vacation pay but not including severance pay, and other taxable benefits such as car allowance, book allowance, etc.

9C.3 CPP Pensionable Income (Box 26 on the T4 Slip)

CPP pensionable income is earned income on which CPP premiums must be paid. This includes base salary plus the taxable benefits of life insurance premiums, housing equity allowance, book allowance and auto allowance if taxable. The exclusions from CPP Pensionable Income are the housing allowance and the utilities allowance as long as the employee is eligible for the clergy housing deduction.

The employee will not have any pensionable income if he or she is under the age of 18, over the age of 70, or receiving CPP retirement or disability benefits.

<u>The Employee Cost of CPP:</u>	<u>2007</u>	<u>2008</u>
Employee contribution rate	4.95%	4.95%
Maximum pensionable earnings for CPP	\$ 43,700	\$ 44,900
Basic yearly exemption	\$ 3,500	\$ 3,500
Maximum employee annual contribution	\$1,989.90	\$2,049.30

As an employer, you have to contribute the same amount that you deduct from your employees pensionable income. You stop deducting CPP contributions when you reach the maximum employee contribution.

9C.4 EI Insurable Earnings (Box 24 on the T4 Slip)

EI insurable earnings are earned income on which EI premiums must be paid. This includes base salary, housing allowance, housing equity allowance, utilities allowance, book allowance, and auto allowance if taxable. The exclusion from EI insurable earnings is the life insurance premiums paid by the employer.

There is no age limit for withholding EI premiums.

<u>The Employee Cost of EI:</u>	<u>2007</u>	<u>2008</u>
Employee premium rate	1.80%	1.73%
Maximum insurable earnings for EI	\$40,000	\$41,100
Maximum employee annual contribution	\$720.00	\$711.03
Maximum employer contribution	\$1,008.00	\$995.45

As an employer, your EI premium is 1.4 times the EI premium deducted for each employee. You stop deducting EI premiums when you reach the yearly maximum employee contribution.

9C.5 Taxable Income

Taxable income is the earned income on which the employer is required to withhold income taxes from the employee's pay. This includes base salary plus the taxable benefits of life insurance premiums, housing equity allowance, book allowance, taxable auto allowance, and personal use portion of telephone/internet if paid for by the congregation less the employee's contributions to the registered pension plan.

9C.6 Pastoral Supply

If a pastor, seminary student, speaker or volunteer is self-employed, they should be asked to provide an invoice. No withholding for deductions is necessary and no T4 would be issued.

Otherwise, any payment for pastoral supply is considered employment income and subject to deductions as per CRA payroll deduction and exemption guidelines. A T4 would be issued if deductions are made or if the total income for the year exceeds \$500. If the pastoral supply is a one time occurrence, pastors can be asked to provide an invoice. However, the pastor may prefer to receive the payment as T4 income so that the clergy residence deduction will be available.

9C.7 Other Income to be Reported on a T4A

A T4A slip and summary form will have to be completed if you pay income for honoraria for services provided to your congregation, research grants, scholarships, study grants, fellowships, bursaries and prizes, and the total of all payments in the calendar year were more than \$500. You will have to obtain the recipients social insurance number, correct name and address.

Information on T4A filing can be obtained from the Canada Revenue Agency website and is outlined in the publication “RC4157 (E), Deducting Income Tax on Pension and Other Income, and Filing the T4A Slip and Summary Form”.

9D. Payroll Deduction Responsibilities and Remittances

You are responsible for deducting, remitting, and reporting payroll deductions. CRA indicates that the following are the responsibilities the employer must follow:

- Open and maintain a payroll deductions account
- Get your employee’s social insurance number (SIN)
- Obtain a completed federal TD1, and if applicable, a provincial TD1.
- Deduct CPP contributions, EI premiums and income tax from remuneration or other amounts including taxable benefits, and allowances you pay.
- Remit these deductions along with your share of the CPP contributions and EI premiums.
- Report the employees’ income and deductions on the appropriate T4 or T4A slip. You must file an information return by the last day of February of the following calendar year.
- Complete and issue Form INS2106, Record of Employment (ROE) when an employee leaves.
- Keep records for a period of six years from the end of the last tax year to which they relate.

Remittances should be forwarded to your tax centre as per your remittance frequency as determined by CRA. Make the cheque or money order payable to the Receiver General and print your Business Number (BN) on the back. Complete and include the bottom part of your remittance form with your payment. Allow sufficient mailing time to ensure that CRA receives your remittance by the due date. They accept cheques that are post-dated to the due date. If you use a payroll preparation service, they can do this for you.

9E. Completing the T4 Information Return

Employers have to file their T4 information return by the last day of February following the calendar year to which the information return applies, (for example, you have to file the 2007 T4 or T4A Information Return by the last day of February 2008). If the last day of February is a Saturday, Sunday, or a statutory holiday, your information return is due the next business day.

You have to give two copies of the slips to your employees by the last day of February following the calendar year to which the slips apply.

T4 internet/electronic filing service is available to businesses that file 70 or fewer T4 slips. There are three Internet filing options available:

- T4 Web forms are available to employers that have to file three slips or less;
- T4 Desktop application is a downloadable CRA software, available to employers that file 70 or fewer T4 slips;
- T4 Internet file transfer (XML) is available to employers using compatible payroll software to transmit 70 or fewer T4 slips.

An electronic amendments service is also available to filers to cancel or amend information slips. For information on these electronic services, check out the CRA web site.

Employers can file paper T4 information returns that contain fewer than 500 slips. These returns should be mailed to the Ottawa Technology Centre.

If the T4 slips are handwritten, the forms must be completed using blue or black ink. When entering information in boxes that have framed spaces, print the characters within the lines of the frame and ensure that numbers or letters are legibly written and do not touch each other.

A T4 information return includes the T4 slips and the related T4 summary form. For more information on how to file a T4 return, see the publication “RC4120 - Employer’s Guide – Filing the T4 Slip and Summary” available on the CRA web site. You can now download PDF fillable T4 slips from the CRA website.

9F. Completing the T4 Statement of Remuneration Paid

Employer's Name: Enter the name of the employer as registered with CRA and used to remit employee deductions. Generally, this will be the name of your congregation.

Employee's Name and Address: Print or type the employee's last name in capital letters, followed by the first name and initials. Do not enter the title of office or courtesy title of the employee. Enter the employee's address, including the province or territory, postal code, and country if other than Canada.

Year: Enter the four digits of the calendar year in which you paid the remuneration to the employee.

Box – Void: Enter an “X” in this box only if the T4 is cancelled. Otherwise leave blank.

Box 10 – Province of Employment: Enter one of the following abbreviations to indicate the province or territory in which the employee reported to work.

AB - Alberta

BC – British Columbia

MB – Manitoba

NB – New Brunswick

NF – Newfoundland & Labrador

NS – Nova Scotia

ON - Ontario

PE – Prince Edward Island

QC – Quebec

SK - Saskatchewan

YT – Yukon

US – United States

NT – Northwest Territories
NU - Nunavut

ZZ – Other than Canada or US

Box 12 – Social Insurance Number: Enter the employee's social insurance number (SIN) as it appears on the employee's SIN card.

Box 14 – Employment Income: Report the total employment income paid before deductions. This includes the total of all salary, wages, bonuses, vacation pay, allowances and the value of all taxable benefits. Include each of the amounts that are also reported in the "Other Information" area of the T4 supplementary.

Box 16 and 17 – Employee's CPP/QPP Contributions: Enter the amount deducted from the employee's earnings for contributions to the Canada Pension Plan (CPP) or Québec Pension Plan (QPP). Make the entry under CPP (Box 16) or QPP (Box 17) depending on the province of employment. Do not enter the employer's share of premiums.

Box 18 – Employee's EI Premiums: Enter the amount of Employment Insurance (EI) deducted from the employee's earnings. Do not enter the employer's share of premiums.

Box 20 – Registered Pension Plan (RPP) Contributions: Enter the total amount deducted from the employee's earnings for contributions to the ELCIC Pension Plan for Clergy and Lay Workers, or other registered pension plan. This amount will include any additional voluntary contributions deducted from the employee's earnings during the year. Do not include the employer's contribution to the registered pension plan in this box.

Box 22 – Income Tax Deducted: Enter the total income tax deducted from the employee's earnings. This includes federal, provincial (except for Québec) and territorial taxes that apply. Do not include any amount withheld under the authority of a "garnishee" or a "requirement to pay" which applies to the employee's previously assessed tax arrears.

Box 24 – EI Insurable Earnings: Enter the amount of insurable earnings you used to calculate the employee's EI premiums. Leave this box blank if:

- There are no insurable earnings;
- Insurable earnings are the same as employment income in Box 14; or
- Insurable earnings are over the maximum for the year.

Box 26 – CPP/QPP Pensionable Earnings: In most cases, this box will be left blank. Complete the box for the employee who, during the year:

- was a clergy member for whom the annual housing allowance or annual fair rental value of accommodations provided was not included in the calculation of CPP premiums;
- reached the age of 18 or 70 during the year;
- was considered to be disabled and received disability pension under the CPP or QPP,
- received a retirement pension under the CPP or QPP; or
- was subject to QPP and the pensionable earnings are more than employment income reported in Box 14, regardless of the employee's province of residence.

Box 28 – CPP/QPP and EI Exempt: Leave box blank if you entered an amount in Box 16, 17 or 26. Enter an "X" under "CPP/QPP" if the earnings were exempt for the entire period.

Do not complete the EI part of this box if you entered an amount in box 18 or 24. Enter an "X" under "EI" if the earnings were exempt for the entire period.

Box 29 – Employment Code: Leave this box blank.

Box 44 – Union Dues: Use this box only if you and the union agree that the union will not issue receipts for union dues of employees.

Box 46 – Charitable Donations: Enter the amount you deducted from the employee's earnings for donations to registered charities in Canada.

Box 50 – RPP Registration Number: Enter the seven-digit registration number issued for an employee's pension plan. The registration number for the ELCIC Pension Plan for Clergy and Lay Workers is 0533240.

Box 52 – Pension Adjustment: The amount of an employee's pension adjustment is the total of:

- the Employee's 5% mandatory contributions to the plan for the year; plus
- the Employee's voluntary contributions to the plan during the year, plus
- the Employer's 5% contributions to the plan (The supplemental contribution by the employer will be used to finance the experience deficiency that has emerged in the retired life portion of the fund and should not be included in calculation of the pension adjustment.)

Leave box 52 blank if the employee died during the year.

Box 54 – Business Number: Enter the 15-digit Business Number (BN) that you use when remitting employee deductions.

Other Information Area: At the bottom of the T4 supplementary, additional information regarding taxable benefits is reported for government statistical purposes. On the back of the T4, there is a listing of benefits and the corresponding box numbers. Most congregations will need to note the following two benefits in particular:

- Box 30 – Housing, Board and Lodging: If the employee was paid a cash housing allowance, enter the amount paid including any amounts paid for utilities. If a parsonage was provided, enter the fair market (rental) value of the housing provided plus utilities paid. The amount reported in Box 30 is also included in Box 14 "Employment Income".
- Box 40 – Other Taxable Allowances and Benefits: Report the total of all taxable benefits such as life insurance premiums, housing equity allowance, personal use of telephone/internet, book allowance, and taxable auto allowance. For Québec residents only, health and dental premiums paid by the employer must also be included as taxable benefits on the Releve 1. The total amount reported in Box 40 is also to be included in Box 14 "Employment Income".

9G. Completing the T4 Summary Form

Use the T4 Summary, to report the totals of the amounts reported on the related T4 slips. In the boxes at the top of the form, enter the 15-digit Business Number (BN), your organization's name and address information.

Year – Enter the two last digits of the calendar year for which you are filing the return.

Line 14 – Employment Income: Add the amounts reported in Box 14 of all the T4 slips and enter the total on line 14.

Line 16 – Employees CPP Contributions: Add the amounts reported in Box 16 of all the T4 slips and enter the total on line 16.

Line 18 – Employees EI Premiums: Add the amounts reported in Box 18 of all T4 slips and enter the total on line 18.

Line 19 – Employer EI Premiums: Enter the employer's share of Employment Insurance premiums. Multiply the employee's total premiums reported in line 18 by 1.4 and enter this number on line 19.

Line 20 – Registered Pension Plan Contributions: Add the amounts reported in Box 20 of all T4 slips and enter the total on line 20.

Line 22 – Income Tax Deducted: Add the amounts reported in Box 22 of all T4 slips and enter the total on line 22.

Line 27 – Employer CPP Contributions: Enter the employer's share of CPP contributions. The employer's premiums are equal to the employees' premiums as reported on line 16.

Line 52 – Pension Adjustment: Add the amounts reported in Box 52 of all the T4 slips and enter the total on line 52.

Lines 76 and 78 – Person to Contact: Enter the name and telephone number of a person who can be contacted to clarify any of the information on the T4 Summary or T4 Slips.

Line 80 – Total Deductions Reported: Add the amounts reported on lines 16, 18, 19, 22, and 27 of the T4 Summary form and enter the total on line 80.

Line 82 – Remittances: Enter the total amount of remittances to the Receiver General for the year.

Difference: Subtract Line 82 from Line 80 and enter this amount under "Difference". If the result on line "Difference" is zero, leave lines 84 and 86 blank.

Line 84 – Overpayment:

If the result on line "Difference" is negative, enter the result on Line 84, "Overpayment." Attach a note indicating the reason for the overpayment.

Line 86 – Balance Due: If the result on line “Difference” is positive, enter it on line 86, “Balance Due”.

Amount Enclosed: If there is a balance due, attach a cheque made payable to “Receiver General”.

Line 88 – Total Number of T4 Slips Filed: Enter the total number of T4 slips that are included with the T4 Summary form.

Certification: A current officer of the organization must sign the T4 information return.

9H. Completing the T1223 - Clergy Residence Deduction Form

For an individual to be eligible for the clergy residence deduction they must meet both the “status test” and “function test” as defined by CRA. Part B of form T1223 must be completed by the employer to certify that the employee fits the criteria.

To satisfy the “status” test, the employee must belong to a recognized clergy group of their religious order. The recognized clergy groups in the ELCIC are the three recognized rosters: bishops, ordained ministers and diaconal ministers. The employee must be on one of these rosters to satisfy the status test.

To satisfy the “function” test, the rostered employee must minister to a congregation or be in full-time administration with the religious order and the clergy employee must be recognized by the religious order to provide the Sacraments. Chaplains in hospitals, correctional facilities and the military are considered to be ministering to congregations. Teachers in educational institutions are specifically excluded by CRA from being allowed the clergy residence deduction.

For further information, refer to CRA’s Interpretation Bulletin IT-141R (Consolidated).

10. EXAMPLES FOR CALCULATING PAYROLL FOR CLERGY

Two examples of a monthly payroll for clergy are provided using 2007 rates. The corresponding T4 slips have also been provided.

- Example 1 is for a clergy employee receiving a cash housing allowance.
- Example 2 is for a clergy employee provided with a parsonage.

Where to obtain payroll information:

- Salary and benefits amounts: from the Call documents and your synod's salary guidelines.
- Pension and benefits deductions remitted to Group Services: Information is available on the Group Services web site and further letters received from Group Services throughout the year informing of any changes.
- CPP, EI and income tax deductions remitted to the Receiver General: from the CRA "Payroll Deductions Tables" for your province for the current year and from the TD1 completed by the employee.

The assumptions used in the examples:

- Employee is a clergy who is married and employed in Manitoba, claiming Code 1 for tax deductions.
- Base salary is \$2,600 per month or \$31,200 per year.
- Housing Allowance in example 1 - cash housing allowance of \$1,000 per month or \$12,000 per year.
- Housing Allowance in example 2 – provided with a parsonage with total housing benefits equivalent to \$1,000 per month, fair market (rental) value is \$735 per month, utilities paid by the congregation are \$140 per month, and cash housing equity allowance is \$125 per month.
- Book allowance is a cash benefit of \$30 per month or \$360 per year.
- Auto allowance is reimbursed on actual mileage at the rate set by the synod. A travel log is submitted monthly. As the employee is reimbursed based on the actual mileage driven for clergy purposes and is reimbursed at a reasonable rate, the auto expenses are not taxable under these circumstances. Reimbursed \$3,500 for actual mileage during the year.
- Continuing Education Plan contributions are based on the employer paying 2/3 and the employee paying 1/3. The employer pays \$34 per month and the employee pays \$17 per month for a total of \$51 per month.

- Pension benefits are based on employer contributions of $(5\% + 6\%) \times$ “salary basis” and the employee contributions of $5\% \times$ “salary basis”. “Salary basis” is defined in information provided on the GSI website.
- Health & dental premiums are based on family coverage. For these examples, we are using the cost sharing agreement that is in accordance with the minimum salary guidelines of the MNO Synod. Check your synod website (See A-3) for the cost sharing agreement in your synod. Monthly rates are established for each province. In Québec, the health and dental premiums paid by the employer must be reported as a taxable benefit on the Relevé 1 but are not reported on the T4.
- Life and disability premiums are fully paid by the employer, and are based on 3% of “salary basis” as defined in the Pension and Benefits information on GSI website.

Employer-paid premiums for Life Insurance and Dependent Life are taxable. Employer-paid premiums for Accidental Death & Dismemberment, Disability Insurance and the Employee Assistance Plan are not taxable. In Ontario and Quebec, the taxable benefit must include the sales tax that is remitted to the government by Group Services.

In Québec, the AD&D portion of the insurance premium must also be added to the life insurance taxable benefit on the Relevé 1.

EXAMPLE 1 – CALCULATING PAYROLL

EXAMPLE 1 - CALCULATING PAYROLL FOR CLERGY RECEIVING A CASH HOUSING ALLOWANCE

Example Year: 2007

- Where to obtain info =
- 1 Call documents and Synod Guidelines
 - 2 Pension and Benefits information and correspondence from GSI
 - 3 CRA current year Payroll Deductions Booklet for your province
 - 4 TDI forms completed by the employee and the CRA current year Payroll Deductions Booklet for your province

PLEASE REFER TO THE PREVIOUS PAGE FOR THE ASSUMPTIONS USED IN THIS EXAMPLE

MONTHLY PAYROLL CALCULATION:

Earnings:	Where to Obtain Info.	Employee Monthly Cheque	Pension Base	Benefits Base	CPP Pensionable Income	EI Insurable Income	Taxable Income	Employer Costs
Base salary	1	2,600.00	2,600.00	2,600.00	2,600.00	2,600.00	2,600.00	2,600.00
Cash housing allowance	1	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00
Book allowance	1	30.00			30.00	30.00	30.00	30.00
Taxable portion of life insurance	2				36.90	36.90	36.90	36.90
Auto expenses reimbursed & not taxable								
Total employment income		3,630.00	3,600.00	3,600.00	2,666.90	3,630.00	3,630.00	3,500.00
			x 12	43,200.00				7,130.00
<u>Deductions to be remitted to ELCIC:</u>								
Continuing Education Plan	1	(17.00)						34.00
<u>Deductions to be remitted to GSI:</u>								
Pension contributions - 5%	2	(180.00)	5% x 3,600				(180.00)	180.00
Pension supplement - 6%	2							216.00
Health & dental premiums	2	(115.00)	50% x (148.00 + 82.00)					115.00
Life & disability premiums	2							108.00
<u>Deductions to be remitted to CRA:</u>								
Canada Pension Plan	3	(117.57)	Based on 2,666.90					117.57
Employment Insurance	3	(65.34)	Based on 3,630.00					91.48
Federal Income Tax	4	(232.75)	Based on 2,486.90					
Provincial Income Tax	4	(184.85)	Based on 2,486.90					
Total benefits deductions		(912.51)						862.05
Net Pay		2,717.49						7,992.05

EXAMPLE 1 – CALCULATING REMITTANCES AND T4 SLIP

EXAMPLE 1 – MONTHLY REMITTANCES AND YEAR-END T4 SLIP FOR CLERGY RECEIVING CASH HOUSING ALLOWANCE

PLEASE REFER TO THE PREVIOUS PAGES FOR THE ASSUMPTIONS USED IN THIS EXAMPLE

MONTHLY PAYMENTS:

	Benefit	Employee	Employer	Total		Example Year: 2007
Pay to employee	Net pay			2,717.49	Other information (bottom of the T4):	
Remittance to ELCIC	CEP	17.00	34.00	51.00	Box 30 - Clergy housing	(1,000 x 12)
Remittance to Group Services	Pension - 5%	180.00	180.00	360.00	Box 40 - Taxable benefits	See note 1 below
	Pension - 6%	0.00	216.00	216.00	Box 14 - Employment income	[(2,600+1,000+30) x 12] + (442.80)
	Health/dental	115.00	115.00	230.00	Box 16 - CPP contributions	(117.57 x 12)
	Life/disability - 3%	0.00	108.00	108.00	Box 26 - CPP pensionable earnings	(2,666.90 x 12)
			108.00	108.00	Box 18 - EI premiums	2007 maximum premium = 720.00
			914.00	914.00		see Note 2. (65.34 x 12 = 784.08)
Remittance to Receiver General	CPP	117.57	117.57	235.14	Box 24 - EI insurable earnings	Exceeds 2007 maximum earnings of \$40,000 (3,630 x 12 = 43,560)
	EI	65.34	91.48	156.82	Box 20 - RPP contributions	(180.00 x 12)
	Tax	417.60	0.00	417.60	Box 52 - Pension adjustment	(180 + 180) x 12
			809.56	809.56	Box 22 - Income tax deducted	(232.75 + 184.85) x 12

Items not reported on the T4:
 - actual premiums paid for life & disability insurance (3% of salary basis)
 - health & dental premiums paid
 - Continuing Education Plan contributions
 - auto reimbursements if based on actual mileage

NOTES:

- 1) Calculation for Box 40, Taxable Benefits:
 2007 taxable life premiums: 36.90 x 12 mos. = 442.80
 Book allowance: 30.00 x 12 mos. = 360.00
 Total: Life + Book Allow. 802.80
- 2) Do not continue to deduct premiums for CPP or EI once the annual maximum has been reached.

EXAMPLE 1 - T4 STATEMENT OF REMUNERATION PAID

EXAMPLE 1

T4

Employer's name - Nom de l'employeur YOUR CHURCH NAME STREET CITY, PROVINCE, POSTAL CODE		Canada Revenue Agency Agence du revenu du Canada	Year Année 2007	STATEMENT OF REMUNERATION PAID ÉTAT DE LA RÉMUNÉRATION PAYÉE	
14	Employment income - line 101 Revenus d'emploi - ligne 101 44,002 80	16	Employee's CPP contributions - line 308 Cotisations de l'employé au RPC - ligne 308 1410 84	22	Income tax deducted - line 437 Impôt sur le revenu retenu - ligne 437 5,011 20
10	Province of employment Province d'emploi MB	17	Employee's QPP contributions - line 308 Cotisations de l'employé au RRQ - ligne 308	24	EI insurable earnings Gains assurables d'AE
12	Business Number Numéro d'entreprise YOUR 15 DIGIT NUMBER	18	Employee's EI premiums - line 312 Cotisations de l'employé à l'AE - ligne 312 720 00	26	CPP-QPP pensionable earnings Gains ouvrant droit à pension - RPC-RRQ 32,002 80
28	Social insurance number Numéro d'assurance sociale EMPLOYEE SIN	20	RPP contributions - line 207 Cotisations à un RPA - ligne 207 2,160 00	44	Union dues - line 212 Cotisations syndicales - ligne 212
29	Exempt - Exemption CPP - QPP EI RPAP AE	52	Pension adjustment - line 206 Facteur d'équivalence - ligne 206 4,320 00	46	Charitable donations - see the back Dons de bienfaisance - voir au verso
Employee's name and address - Nom et adresse de l'employé Last name (in capital letters) - Nom de famille (en lettres majuscules) LAST NAME, FIRST NAME STREET CITY, PROVINCE, POSTAL CODE		55	Employee's PPIP premiums - see the back Cotisations de l'employé au RPAP - voir au verso	50	RPP or DPSP registration number N° d'agrément d'un RPA ou d'un RPDB 0533240
30	Other information (see the back) Autres renseignements (voir au verso) 30	56	Amount - Montant 802 80	56	PPIP insurable earnings Gains assurables du RPAP
40	Box - Case 40	56	Amount - Montant 802 80	56	Amount - Montant

EXAMPLE 2 – CALCULATING PAYROLL

EXAMPLE 2 – CALCULATING PAYROLL FOR CLERGY PROVIDED WITH A PARSONAGE

PLEASE REFER TO THE PREVIOUS PAGE FOR THE ASSUMPTIONS USED IN THIS EXAMPLE

- Where to obtain info =
- | | | |
|---|-----------------------------------------------------------------------------------------------------------|---------------------------|
| 1 | Call documents and Synod Guidelines | Example Year: 2007 |
| 2 | Pension and Benefits information and correspondence from GSI | |
| 3 | CRA current year Payroll Deductions Booklet for your province | |
| 4 | TD1 forms completed by the employee and the CRA current year Payroll Deductions Booklet for your province | |

MONTHLY PAYROLL CALCULATION:

	Where to Obtain Info.	Employee Monthly Cheque	Pension Base	Benefits Base	CPP Pensionable Income	EI Insurable Income	Taxable Income	Employer Costs
<u>Earnings:</u>								
Base salary	1	2,600.00	2,600.00	2,600.00	2,600.00	2,600.00	2,600.00	2,600.00
30% of base salary			780.00	780.00				
Fair rental value of housing estimate					735.00			
Utilities paid by congregation	1	125.00	125.00	125.00	125.00	125.00	125.00	140.00
Housing Equity Allowance	1	30.00	30.00	30.00	30.00	30.00	30.00	125.00
Book Allowance	1							30.00
Taxable portion of life insurance	2				36.02	36.02	36.02	30.00
Auto expenses reimbursed & not taxable								(42,060 x 3 x 2.56 / 1000) + 3.72
Total cash employment income		<u>2,755.00</u>	<u>3,505.00</u>	<u>3,505.00</u>	<u>2,791.02</u>	<u>3,630.00</u>		<u>3,500.00</u>
<u>Deductions to be remitted to EI/CIC:</u>				x 12				<u>6,395.00</u>
Continuing Education Plan	1	(17.00)						34.00
<u>Deductions to be remitted to GSI:</u>								
Pension contributions - 5%	2	(175.25)	5% x 3,505				(175.25)	175.25
Pension supplement - 6%	2							210.30
Health & dental premiums	2	(115.00)	50% x (148.00 + 82.00)					115.00
Life & disability premiums - 3%	2							105.15
<u>Deductions to be remitted to CRA:</u>								
Canada Pension Plan	3	(123.72)	Based on 2,791.02					123.72
Employment Insurance	3	(67.88)	Based on 3,630.00					95.03
Federal Income Tax	4	(252.40)	Based on 2,615.77					
Provincial Income Tax	4	(196.50)	Based on 2,615.77					
Total benefits deductions		<u>(947.75)</u>					<u>2,615.77</u>	858.45
Net Pay		<u>1,807.25</u>						<u>7,253.45</u>

EXAMPLE 2 – CALCULATING REMITTANCES & T4 SLIP

EXAMPLE 2 - MONTHLY REMITTANCES AND YEAR-END T4 SLIP FOR CLERGY PROVIDED WITH A PARSONAGE

PLEASE REFER TO THE PREVIOUS PAGES FOR THE ASSUMPTIONS USED IN THIS EXAMPLE

MONTHLY PAYMENTS:

	Benefit	Employee	Employer	Total
Pay to employee	Net payroll			1,807.25
Remittance to ELCIC	CEP	17.00	34.00	51.00
Remittance to Group Services	Pension - 5%	175.25	175.25	350.50
	Pension - 6%	0.00	210.30	210.30
	Health/dental	115.00	115.00	230.00
	Life/disability - 3%	0.00	105.15	105.15
				<u>895.95</u>
Remittance to Receiver General	CPP	123.72	123.72	247.44
	EI	67.88	95.03	162.91
	Tax	448.90	0.00	448.90
				<u>859.25</u>

YEAR-END T4 SUPPLEMENTARY:

	Example Year: 2007
Other information (bottom of the T4):	
Box 30 - Clergy housing	(735 + 140) x 12
Box 40 - Taxable benefits	see Note 1 below
Box 14 - Employment income (includes Boxes 30 & 40)	[(2,600 + 125 + 30) x 12] + 10,500 + 432.26
Box 16 - CPP contributions	(123.72 x 12)
Box 26 - CPP pensionable earnings	(2,791.02 x 12)
Box 18 - EI premiums	2007 maximum premium = 720.00
Box 24 - EI insurable earnings	see Note 2 (67.88 x 12 = 814.56) Exceeds 2007 maximum earnings of \$40,000 (3,650 x 12 = 43,560)
Box 20 - RPP contributions	(175.25 x 12)
Box 52 - Pension adjustment	((175.25 + 175.25) x 12)
Box 22 - Income tax deducted	(252.40 + 196.50) x 12

Items not reported on the T4:

- actual premiums paid for life & disability insurance
- health & dental premiums paid
- Continuing Education Plan contributions
- auto reimbursements if based on actual mileage

NOTES:

- 1) Calculation for Box 40, Taxable Benefits:
 2007 taxable life premiums: 36.90 x 12 mos. = 432.26
 Book allowance: 30.00 x 12 mos. = 360.00
 Housing equity: 125.00 x 12 mos. = 1,500.00
 Total: Life, Book, Housing 2,292.26
- 2) Do not continue to deduct premiums for CPP or EI once the annual maximum has been reached.

EXAMPLE 2 - T4 STATEMENT OF REMUNERATION PAID

EXAMPLE 2

T4

STATEMENT OF REMUNERATION PAID
ÉTAT DE LA RÉMUNÉRATION PAYÉE

Canada Revenue Agency / Agence du revenu du Canada

Year / Année: **2007**

Employer's name - Nom de l'employeur: **YOUR CHURCH NAME STREET CITY, PROVINCE, POSTAL CODE**

Business Number / Numéro d'entreprise: **15 DIGIT NUMBER**

Province of employment / Province d'emploi: **MB**

Employment code / Code d'emploi: **MB**

Employee's name and address - Nom et adresse de l'employé: **LAST NAME, FIRST NAME STREET CITY, PROVINCE, POSTAL CODE**

Income tax deducted - Impôt sur le revenu retenu: **5386 80**

Employment income - Revenus d'emploi: **43992 26**

Employee's CPP contributions - Cotisations de l'employé au RPC: **1484 64**

Employee's QPP contributions - Cotisations de l'employé au RRQ: **33492 24**

Employee's EI premiums - Cotisations de l'employé à l'AE: **720 00**

RPP contributions - Cotisations à un RPA: **2103 00**

Pension adjustment - Facteur d'équivalence: **4206 00**

Employee's PPIP premiums - Cotisations de l'employé au RPAP: **0533240**

Other information: **30** Amount - Montant: **10,500 00**

Autres renseignements: **40** Amount - Montant: **2292 26**

T4 (06)

SECTION B - FORMS

Section B includes copies of forms for photocopying. These forms can also be downloaded from the Treasurer's section of the ELCIC website at www.elcic.ca in PDF, Excel or Word formats.

Synod Remittance Forms

Synod of Alberta and the Territories
British Columbia Synod
Eastern Synod of the ELCIC
Manitoba/Northwestern Ontario Synod
Saskatchewan Synod

Global Hunger & Development Appeal

GHDA Pre-Authorized Giving

Mortgage Programs

Church Extension and Capital Fund (CECF) Remittance Form – Loan Repayment
Lutheran Investment Funds and Endowments (LIFE) Remittance Form – Loan Repayment
Pre-Authorized Payment Authorization
Pre-Authorized Payment – Terms and Conditions

Continuing Education Plan (also available at www.elcicgsi.ca)

Continuing Education Plan (CEP) Enrollment
Continuing Education Plan (CEP) Remittance
Continuing Education Plan (CEP) Short Term Study Payment Authorization

Information Technology

ELCIC Software Licensing Program Order Form



REMITTANCE REPORT

Eastern Synod of the ELCIC
 Address 74 Weber Street W
 Kitchener, ON N2H 3Z3
 Phone 519.743.1461 – 1.877.373.5242
 Fax 519-743.4291
 Email easternsynod@elcic.ca

For Month of _____
 Date Sent _____
Congregation
 Name _____
 City _____
 Number _____

Treasurer's Information
 Check here if the treasurer's information has changed
 Name _____
 Address _____
 City, Prov, Postal _____

Day-time Phone _____
 Email _____

Designation	Synod Account No.	Amount
I. Regular Mission Support through Synod		
a) Congregational Benevolence	4000-1000	
b) Specific Purpose within Synod's Budget		
Canadian Mission (specify congregation)	2655-3000	
Canadian Missions Undesignated	2650-3000	
Eastern Synod Lutheran	4200-1600	
Waterloo Lutheran Seminary Vision 2000+	2645-3000	
Waterloo Lutheran Seminary General Appeal	2645-3000	
Outdoor Ministry (specify camp)		
Campus Ministry (specify centre)		
Other (please specify)		
II. Mission in the World Directed Giving		
a) World Mission - Unspecified	2615-3000	
b) Missionary, Program or Project (please specify)		
Brian Rude	2610-3000	
Lori Endress	2610-3000	
Bonnie Wepler	2610-3000	
Long-term Missionary for Peru	2610-3000	
III. Development, Relief and Justice		
a) Global Hunger and Development Appeal (GHDA) - Unspecified	2630-3000	
b) Canadian Lutheran World Relief (CLWR) - Unspecified	2640-3000	
c) Special Appeal (please specify)		
IV. Other (please specify)		

Total of Cheque(s) Enclosed (payable to Synod) _____



REMITTANCE REPORT

Manitoba/Northwestern Ontario Synod

Address 201-3657 Roblin Blvd
 Winnipeg MB R3R 0E2
 Phone 204.889.3760
 Fax 204.896.0272
 Email mnosynod@elcic.ca

For Month of _____
 Date Sent _____
Congregation
 Name _____
 City _____
 Number _____

Treasurer's Information
 Check here if the treasurer's information has changed
 Name _____
 Address _____
 City, Prov, Postal _____

Day-time Phone _____
 Email _____

Designation	Synod Account No.	Amount
I. Regular Mission Support through Synod		
a) Congregational Benevolence	4010	
b) Specific Purpose within Synod's Budget		
Canadian Mission	2560	
Second Mile Giving	4100	
c) Special Appeals of the MNO Synod		
Lutheran Urban Ministry	2720	
Luther Village	2630	
Multiplying Ministry Program	2724	
Student Aid (Support for Seminarians)	2681	
Bishop's Discretionary Fund	2687	
II. Mission in the World Directed Giving		
a) World Mission - Unspecified	2535	
b) Missionary, Program or Project (please specify)	2540	
III. Development, Relief and Justice		
a) Global Hunger and Development Appeal (GHDA) - Unspecified		
b) Canadian Lutheran World Relief (CLWR) - Unspecified	2550	
c) Special Appeal (please specify)	2520	
IV. Other - Gifts for Non-Synod and Non-ELCIC Causes (please specify)		
Total of Cheque(s) Enclosed (payable to MNO Synod)		



REMITTANCE REPORT

Saskatchewan Synod
 Address 707-601 Spadina Cres E
 Saskatoon SK S7K 3G8
 Phone 306.244.2474
 Fax 306.664.8677
 Email sksynod@elcic.ca

For Month of

Date Sent _____

Congregation

Name _____

City _____

Number _____

Treasurer's InformationCheck here if the treasurer's information has changed

Name _____

Address _____

City, Prov, Postal _____

Day-time Phone _____

Email _____

Designation	Synod Account No.	Amount
I. Regular Mission Support through Synod		
a) Congregational Benevolence	6100	
b) Specific Purpose within Synod's Budget		
Bishop's Discretionary Fund	6098	
Canadian Mission Undesignated	6023	
Seminary Student Sponsorship	6049	
Special Appeal	6102	
II. Mission in the World Directed Giving		
a) World Mission - Unspecified	6021	
b) Missionary, Program or Project (please specify)		
Argentina	6082	
Brian Rude	6089	
III. Development, Relief and Justice		
a) Global Hunger and Development Appeal (GHDA) - Unspecified	6015	
b) Canadian Lutheran World Relief - Unspecified	6010	
c) Special Appeal (please specify)		
Guatamala		
IV. Other (please specify)		
Circle of Life, Regina	6045	
Saskatoon Native Ministry	6046	

Total of Cheque(s) Enclosed (payable to Synod) _____



The ELCIC's Global Hunger and Development Appeal

The ELCIC's Global Hunger and Development Appeal (GHDA) is how we respond with compassion to human need and work together for justice in Canada and around the world. Through GHDA we are able to:

- Provide immediate relief of hunger and other emergency needs;
- Assist people in the struggle to deal with the causes and effects of poverty through long-range development;


Pre-Authorized Giving to GHDA

- Educate the church to understand and confront the causes of hunger;
- Promote social and economic justice as it relates to hunger, including support of and advocacy for government policy and program.

1) Complete and sign this Pre-Authorized Giving form.

2) Attach a personal blank cheque marked "void".

3) Mail the **Pre-Authorized Giving form** and the **void cheque** to: GHDA 302-393 Portage Ave., Winnipeg, Manitoba R3B 3H6




CUT ALONG DASHED LINE



ELCIC's Global Hunger and Development Appeal
www.elcic.ca/ghda

Pre-Authorized Giving

(PLEASE PRINT CLEARLY)

Name(s) _____

Address _____

City / Province / Postal Code _____

Phone Number / Email _____

I (we) authorize the ELCIC to process a debit in paper, electronics, or other form from my (our) account in the amount of \$_____ to support the work of the ELCIC's Global Hunger and Development Appeal. This amount will be deducted on the first day of each month beginning _____ (INDICATE MONTH).

An official receipt for income tax purposes will be issued monthly. The amount debited may be increased, decreased or stopped at a future date by informing the ELCIC in writing.

Signature _____

Date _____



The ELCIC's Global Hunger and Development Appeal

The ELCIC's Global Hunger and Development Appeal (GHDA) is how we respond with compassion to human need and work together for justice in Canada and around the world. Through GHDA we are able to:

- Provide immediate relief of hunger and other emergency needs;
- Assist people in the struggle to deal with the causes and effects of poverty through long-range development;

Pre-Authorized Giving to GHDA

- Educate the church to understand and confront the causes of hunger;
- Promote social and economic justice as it relates to hunger, including support of and advocacy for government policy and program.

1) Complete and sign this Pre-Authorized Giving form.

2) Attach a personal blank cheque marked "void".

3) Mail the **Pre-Authorized Giving form** and the **void cheque** to: GHDA 302-393 Portage Ave., Winnipeg, Manitoba R3B 3H6




CUT ALONG DASHED LINE



ELCIC's Global Hunger and Development Appeal
www.elcic.ca/ghda

Pre-Authorized Giving

(PLEASE PRINT CLEARLY)

Name(s) _____

Address _____

City / Province / Postal Code _____

Phone Number / Email _____

I (we) authorize the ELCIC to process a debit in paper, electronics, or other form from my (our) account in the amount of \$_____ to support the work of the ELCIC's Global Hunger and Development Appeal. This amount will be deducted on the first day of each month beginning _____ (INDICATE MONTH).

An official receipt for income tax purposes will be issued monthly. The amount debited may be increased, decreased or stopped at a future date by informing the ELCIC in writing.

Signature _____

Date _____



REMITTANCE FORM – LOAN REPAYMENT EVANGELICAL LUTHERAN CHURCH IN CANADA

CHURCH EXTENSION AND CAPITAL FUND (CECF)

Forward Payment To: Evangelical Lutheran Church in Canada
302 – 393 Portage Avenue
Winnipeg, Manitoba R3B 3H6

Congregational Loan Number	
----------------------------	--

Congregation Information	
Name of Congregation	
Sender's Name	
Address	
City, Province, Postal Code	
Telephone	
E-mail	

Payment Details	
Payment for the Month of	
Monthly Loan Payment Amount	\$
Additional Principal Payment	\$
Total of Cheque Enclosed (Payable to ELCIC)	\$

Comments: _____

Signature: _____ Date: _____



REMITTANCE FORM - LOAN REPAYMENT

Evangelical Lutheran Church in Canada

LUTHERAN INVESTMENT FUNDS & ENDOWMENTS (LIFE)

Forward Payment To:

Evangelical Lutheran Church in Canada
302 – 393 Portage Avenue
Winnipeg, Manitoba R3B 3H6

Congregational Loan Number	
----------------------------	--

Congregation Information	
Name of Congregation	
Sender's Name	
Address	
City, Province, Postal Code	
Telephone	
E-mail	

Payment Details	
Payment for the Month of	
Monthly Loan Payment Amount	
Additional Principal Payment	
Total of Cheque Enclosed (Payable to ELCIC)	

Comments

Signature

Date

Want to pay your loan on time – and save even more time and money?

Pay your loan the hassle-free way.

With our pre-authorized payment option, your payment is made automatically on the payment due date and you don't even have to sign the cheque.

* **Save Money**

Forget about buying stamps, incurring late payment charges and reduce your bank bill payment costs.

* **Save Time**

Forget about writing cheques or making trips to the bank or post office to pay your bills.

* **Save Worry**

Forget about cheques that get delayed in the mail or about missing your payment due date.

How do I join?

- Complete and sign the authorization form below.
- Attach a business blank cheque marked "void".



- Mail the authorization form and void cheque to our office:
ELCIC - Finance Dept.
302-393 Portage Avenue
Winnipeg, MB R3B 3H6

Please note: Terms and Conditions must also be given to customer

Pre-Authorized Payment Authorization Business PAD

Payor Names(s) _____
(Congregation)

Address: _____

City/Province: _____ Phone Number: _____
(Daytime)

I(we) authorize **ELCIC** to process a debit, in paper, electronics or other form in the amount of \$ _____
(Fixed Amount)

This amount may be increased/decreased at a future date as agreed to in writing by me(us).

ELCIC will to the best of their abilities advise me(us) in writing of the revised amount in advance of its (charged amount) effective date.

I(we) acknowledge that I (we) have read, understood and accepted all the provisions contained in the Terms and Conditions of the Pre-Authorized Payment Authorization and that I (we) have received a copy.

Business PAD

Name(s) of Authorized Signing Officer(s): _____

Signature(s) of Authorized Signing Officer(s): _____

Date: _____

PRE-AUTHORIZED PAYMENTS – TERMS AND CONDITIONS

“I(We) acknowledge that this Authorization is provided for the benefit of the ELCIC and TD Commercial Banking and is provided in consideration of TD Commercial Banking agreeing to process debits against my account in accordance with the Rules of the Canadian Payments Association.”

“I(We) warrant and guarantee that all persons whose signatures are required to sign on this account have signed this agreement below.”

“I(We) hereby authorize ELCIC to draw on Congregation/Organization account number through TD Commercial Banking, for the following purpose.”

“This authorization may be cancelled at any time upon notice by Congregation/Organization. I(We) acknowledge that, in order to revoke this authorization, I(We) must provide notice of revocation to ELCIC.”

“I(We) acknowledge that provision and delivery of this authorization to ELCIC constitutes delivery by Congregation/Organization to TD Commercial Banking. Any delivery of this authorization to you constitutes delivery by Congregation/Organization.”

“I(We) undertake to inform ELCIC, in writing, of any change in the account information provided in this authorization prior to the next due date of the PAD.”

“I(We) acknowledge that TD Commercial Banking is not required to verify that a PAD has been issued in accordance with the particulars of the ELCIC’s Authorization including, but not limited to, the amount.”

“I(We) acknowledge that TD Commercial Banking is not required to verify that any purpose of payment for which the PAD was issued has been fulfilled by ELCIC as a condition to honouring a PAD issued or caused to be issued by ELCIC on Congregation/Organization account.”

“Revocation of this authorization does not terminate any contract for goods or services that exists between Congregation/Organization and ELCIC. The Congregation/Organization’s Authorization applies only to the method of payment and does not otherwise have any bearing on the contract for goods or services exchanged,”

“A PAD may be disputed by a Congregation/Organization under the following conditions:

- (1) the PAD was not drawn in accordance with the Congregation/Organization’s Authorization; or
- (2) the authorization was revoked; or
- (3) pre-notification was not received.

The Congregation/Organization, in order to be reimbursed, acknowledges that a declaration to the effect that either (1), (2) or (3) took place, must be completed and presented to the branch of the Processing Institution holding the Congregation/Organization’s account up to and including 90 calendar days in the case of a personal household PAD (or up to and including 10 business days in the case of a business PAD), after the date on which the PAD in dispute was posted to the Congregation/Organization’s account.

The Congregation/Organization acknowledges that a claim on the basis that the Congregation/Organization’s Authorization was revoked, or any other reason, is a matter to be resolved solely between the ELCIC and the Congregation/Organization when disputing any PAD after (90 calendar days in the case of a personal/household PAD or 10 business days in the case of a business PAD).”

ELCIC Group Services Inc.

302 - 393 Portage Avenue, Winnipeg, MB R3B 3H6

T: 204-984-9181 F: 204-984-9179 Toll Free: 1-877-ELCICGS (352-4247) Email: gsi@elcic.ca Website: www.elcicgsi.ca

CONTINUING EDUCATION PLAN (CEP) REMITTANCE FOR THE MONTH OF _____

Employer
(Congregation) Name _____ Employer Code _____

Contact Name _____

Phone _____

Email _____

Member Number	Member Name	Member's CEP Contribution 1/3	Employer's CEP Contribution 2/3	Total Remittance

Amount payable to ELCIC Group Services Inc.

\$

Cheque #

Please return this remittance form to GSI along with a **separate** cheque from the group benefits and pension cheque. You may wish to retain a copy of this completed remittance form for your records. Thank you.

This form can be downloaded from our website: www.elcicgsi.ca

ELCIC Group Services Inc.

302 - 393 Portage Avenue, Winnipeg, MB R3B 3H6

T: 204-984-9181 F: 204-984-9179 Toll Free: 1-877-ELCICGS (352-4247) Email: gsi@elcic.ca Website: www.elcicgsi.ca

CONTINUING EDUCATION PLAN (CEP) SHORT TERM STUDY PAYMENT AUTHORIZATION

Applicant Information

Member Name:	<i>Last</i>	<i>First</i>	Member Code:	
Employer (Congregation) Name:				Employer Code:

Course Information

Course Title:				
Name of Organization providing Course:				
Type of Course:	<input type="checkbox"/> Credit Course <input type="checkbox"/> Non-credit Course <input type="checkbox"/> Workshop	<input type="checkbox"/> Self-directed study <input type="checkbox"/> Church-wide event <input type="checkbox"/> Other (please specify): _____		
Cost of Course:	\$ _____	Date of Study Leave/Course:	<i>Day</i>	<i>Month</i>

Please attach a copy of the course registration and/or receipt.

I hereby apply for the sum of \$ _____ from my account with the Continuing Education Plan (CEP).

Cheque to be made payable to: Organization providing Course Member

Note: Cheque will be mailed to Member unless another address is specified: _____

Authorization

Member's Signature _____	Date	_____
		<i>Day</i> <i>Month</i> <i>Year</i>
Employer's (Congregation) Signature _____	Date	_____
		<i>Day</i> <i>Month</i> <i>Year</i>
Title of Signer _____		
Bishop's Signature _____	Date	_____
		<i>Day</i> <i>Month</i> <i>Year</i>

Return completed form to ELCIC Group Services Inc.

We recognize and respect every individual's right to privacy. Refer to the GSI website for our complete Privacy Policy.

Revised 11/2007



**ELCIC SOFTWARE LICENSING PROGRAM
ORDER FORM**

To place an order for software, please complete the order form and attach a cheque made payable to the “ELCIC”. Mail to:

Rick Natividad, IT Coordinator
ELCIC National Office
302 – 393 Portage Avenue
Winnipeg, MB R3B 3H6

Shipping Address:

Synod/Congregation Name	
Contact Person	
Address	
City	
Province	
Postal Code	
Daytime Telephone Number	
Email	

Software Required:

Product Description	Quantity	Cost Each	Total
Total Order			\$

Our organization agrees to comply with Microsoft Licensing Agreements and ELCIC Information Technology software policies. We understand that the software is to be used explicitly for business and is not for personal use.

Signed: _____ Date: _____



ELCIC SOFTWARE LICENSING PROGRAM SOFTWARE LIST

Current software list as of December 1, 2007

Microsoft Office 2007 Professional	\$200.00
Microsoft Office 2004 for Macs	\$200.00
Microsoft Office Project 2007 Professional	\$175.00
Microsoft Windows Vista Business Edition	\$225.00
Adobe Acrobat 8.0 Professional	\$200.00
Microsoft Office 2007 Standard	\$125.00
Corel WordPerfect Suite X3	\$125.00

The ELCIC national office is permitted to resale license seats in accordance with its not-for-profit/charity licensing agreements with Adobe, Corel and Microsoft.

At the current time, we are unable to provide competitive pricing for accounting software (QuickBooks or Simply Accounting) as well as antivirus programs.

Evangelical Lutheran Church in Canada

302 – 393 Portage Avenue

Winnipeg, MB R3B 3H6

Telephone: 204.984.9150

Toll Free: 1.888.786.6707

Fax: 204.984.9185