

***Foundation for Superannuation
of the
Canadian Reformed Churches***

c/o C. Baarda, Secretary
5074 219A Street
Langley, B.C. V3A 8P8

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Mr.Chairman; brothers.

Today the Foundation gathers for the seventeenth tri-annual meeting of members of the organization. As secretary it is the fourth time that I am able to provide you with an update on some of the activities of the Foundation.

In Smithers three years ago, we reported that one minister, one professor and two minister's widows were taken home by the Lord. This time we are thankful to report that in the past three years none of the ministers, or their wives or widows was taken away by death.

After a number of retirements were reported last time, this time up to the end of December 2009 there were none. However, as of January 1, 2010, Professor N.H.Gootjes retired.

In the past three years one church has joined the FSA as a member: the Providence Canadian Reformed Church of Hamilton was instituted on June 24, 2007.

At the last tri-annual meeting in Smithers in 2007, the Foundation reported that the pursuit of a reciprocal agreement with our Dutch sister churches (Vereniging Samenwerking Emeritering) had been abandoned, and that churches calling ministers from Holland would have to ensure that they have funds available in the event that a minister would return to active service in Holland. In November 2008, a letter was sent to all the churches which in part reads as follows: "The Foundation for Superannuation will accept ministers that have or will come from Holland but in the event that a minister wishes to return to Holland there will be a shortfall in contributions to the VSE and the minister may find that the Dutch pension to which he is entitled is less than expected; in some cases much less. We wish to advise you that churches that have called or will call a minister from our Dutch sister churches who ultimately returns to active service in Holland are responsible for any contributions that must be made to the VSE for the period of time that the minister was in Canada and thus out of the VSE".

Several churches responded to this letter with further questions and that is why the information is repeated in this report. It is not possible to respond to each question, but whereas the FSA accepts ministers at any age up to 55 years without a decrease in benefits, the Dutch system, as a pension fund, bases its payouts on years of service. It is therefore impractical to establish a satisfactory reciprocal arrangement between the two plans.

In 2008 another issue arose that the Board considered to have unintended consequences for the Fund. The issue was a church obtaining the services of a much older minister from outside of our federation, having him serve the church for a relatively low number of years and then be eligible to receive full benefits from the Fund through the church that he served.

At the Board meeting held in early 2009 this issue was discussed at length, and a decision was made that an amendment to the constitution was in order and that it should be done as soon as possible by way of a mail-in ballot. It was decided at the same time, that the Board should not be tied in to a rigid formula, but that the Board should have the discretion to deal with each case individually. The letter that went out is partly reproduced here: “The Constitution, which you can find on the FSA website, does not deal with ministers who are considerably older, (say 55 or more) joining our Federation to serve one of our Canadian/American Reformed churches. The FSA does not wish to tell churches that an older minister, who is not a member of our federation, should not be called. However, at the present time such a minister’s church would be entitled to full FSA benefits upon the minister’s retirement after serving a church for possibly only a few years. In the past ministers called by our churches from a church with which we have ecclesiastical fellowship have been younger and since most of these ministers came from the Netherlands, age was usually an impediment as far as learning the English language was concerned. Age also made it more difficult to adjust to a foreign culture; therefore churches did not usually call older ministers”.

Over 81% of the churches responded, and of the churches that responded, 77 % were in favour of the amendment as it was presented to the churches. The amendment stated that: ‘The Board of the Foundation for Superannuation shall have the power to modify benefits to a member church if the retiring minister serving in this member church or other member churches commenced serving the church or churches after the age of 55 years”.

Again this year, as in the past, we give thanks to our Heavenly Father who has provided for our needs in so many ways and Who has also provided the Foundation with the means to carry out its mandate, *which is to assist its members in fulfilling their financial responsibilities with respect to ministers, missionaries, professors, and toward their widows, children or orphans, as the case may be, insofar they result from the provisions of Article 13 of the Church Order.*

Respectfully submitted

Chester Baarda, Secretary